



MAY AD HOC MEETING NOTES

May 1, 2020

Connect for Health Colorado Updates

Bailey Dvorak, Connect for Health Colorado, provided updates on changes to enrollment policies due to COVID-19. Connect for Health Colorado's COVID-19 Special Enrollment Period (SEP) ended at midnight on April 30, 2020. Final enrollment numbers are not available, but as of April 29, 2020, over 12,000 Coloradans had enrolled in plans through the SEP. Most of those consumers were new applicants to Connect for Health Colorado.

Connect for Health Colorado published a Coronavirus Aid, Relief, and Economic Security ([CARES Act background and FAQ](#)) document for how the COVID-19 stimulus checks and unemployment benefits are calculated in income and eligibility determinations. Specifically, the Federal Pandemic Unemployment Compensation (\$600/week) is considered as income for Connect for Health Colorado but not for Health First Colorado (Colorado's Medicaid Program). Connect for Health Colorado's Customer Service Center is available to answer questions at 855-752-6749.

On April 6, 2020, Connect for Health Colorado suspended verification requests for consumers, except for identification, citizenship, and lawful presence. While consumers should not receive requests for other verifications, for example for income, if this does happen, Connect for Health Colorado recommends submitting the requested verification.

Department of Health Care Policy and Financing Updates

Rebecca Ornelas, Colorado Department of Health Care Policy and Financing (HCPF), provided updates on changes to enrollment policies due to COVID-19.

HCPF will be releasing a memo about Continuous Eligibility (CE) for members soon.

Updates to previous CE instructions include the following:

- Benefits for pregnant women on Health First Colorado or Child Health Plan *Plus* (CHP+) will be terminated after 60 days post-partum, as is the usual practice. Post-partum women may re-apply after their post-partum benefits end.
- Children enrolled in CHP+ who turn 19 will not receive CE and will disenroll from benefit. Members may re-apply and eligibility will be redetermined for other programs.
- Coloradans receiving Emergency Medicaid for a "life or limb injury" will not receive CE.

The application for COVID-19 testing benefits for lawfully present uninsured Coloradans not eligible for other programs, is embedded on the application in PEAK and available through a downloadable worksheet that can be attached to the paper application. This worksheet is currently available in English and will be translated into Spanish soon. In the meantime, clients can submit a Spanish application and English supplemental worksheet. HCPF is branding and attaching those questions to the application itself so the worksheet will be part of the application rather than a standalone worksheet.

HCPF clarified guidance for Medicaid Buy-In Working Adults with Disabilities (WAWD) members. Due to the CE, existing WAWD members will not be disenrolled if they do not meet the work requirements. New WAWD applicants must meet the work requirements at the time of application. Once enrolled, that member will be covered by the CE and will not be disenrolled for no longer fulfilling the work requirements. WAWD premium payments are also set to \$0. Members who are enrolled in auto-payments for premiums received a speed letter from HCPF informing them that they may cancel auto-payment (more information on how to edit or stop autopay is available in [English](#) and [Spanish](#)). If members do make premiums payments, that payment will go towards future premium payments once the state of emergency ends or the member can ask for a refund. The speed letters will be available in HCPF's forthcoming CE memo.

Fees for CHP+ are also waived for existing members; however, new members are required to pay the enrollment fee. Neither CHP+ nor WAWD members will be asked to pay back payments missed during this time in the future.

Q: Can members be moved from Health First Colorado to CHP+ during this time due to income changes?

A: No, even if eligibility changes, members will not move to a lower benefit category during the public health emergency. Members can move up on the program hierarchy to receive a higher level of benefits, if eligible. For example, if a child enrolled in CHP+ becomes eligible for MAGI child, they will be moved to that program.

Q: Are original signatures required for applications? For example, is a scan or emailed picture acceptable?

A: No, for now the signature rules are still the same. HCPF is waiting for more federal guidance on this issue but has not received it.

Q: If a non-resident is staying in Colorado and seeking medical attention, can they receive coverage from Health First Colorado?

A: No, to be covered under Health First Colorado, they would have to declare CO residency.

Division of Insurance

Tara Smith, Division of Insurance (DOI), provided updates on changes to enrollment policies due to COVID-19. DOI is focusing on helping consumers gain access to coverage and continue on their existing coverage. To support new customers, DOI worked with Connect for Health Colorado to set up the COVID-19 SEP and remind consumers that a loss of minimum essential coverage, for example, from losing health insurance from a job, opens an SEP. DOI also released bulletins for employers and the individual insurance markets. DOI requested that small and large group carriers work with employers to ensure that employees can continue to receive benefits, even if they are fired and has published instructions on benefit continuation after layoffs, such as COBRA. Bulletins and emergency regulations about health insurance and COVID-19 from the DOI are available [here](#).

To ensure that consumers can utilize the coverage they have, DOI expanded telehealth, waived cost sharing on COVID-19 testing and defined COVID-19 testing and treatment as an emergency medical condition. This definition brings in additional consumer protections for out of network care, for example customers will not be charged if the lab processing a test is out of network.

Looking ahead, DOI is thinking about short to midterm policy considerations including how some policies in place now, such as phone-only telehealth services, can be put into place permanently and how to streamline eligibility processes.

PEAK Outreach

Rory Thomas, PEAK Outreach, updated on new COVID-19 resources available through PEAK.

PEAK Outreach created two resources an [Economic Impact Payments & Benefits FAQ](#) and [Pandemic Unemployment & Benefits FAQ](#) that explain how these benefits are counted and should be reported for all programs available on PEAK. These FAQs are available on the yellow alert banner on the PEAK website.

The PEAK May 2020 Updates email included screenshots of how to report COVID-19 related income. That information is available [here](#).

CKF Updates

CKF is sending weekly emails on Mondays with COVID-19 updates and will be publishing a resource of COVID-19 eligibility changes.

Member Sharing

CCHI is hosting a webinar with Mpowered on May 6 from 12:00 -1:00 p.m. about personal finance and health coverage during COVID-19. The webinar will be in Spanish and registration is available [here](#).

Members shared strategies for collecting signatures from applications, including having the applicants mail back the application and having the applicant come into a clinic site to sign the application.

Next meeting: May 15, 2020