



COLORADO
COVERING
KIDS & FAMILIES

MONTH MEETING NOTES

April 17, 2020

Connect for Health Colorado Updates

Saphia Elfituri, Connect for Health Colorado, provided updates on changes to enrollment policies due to COVID-19.

On March 20, 2020, Connect for Health Colorado opened a COVID-19 special enrollment period (SEP) for all uninsured Coloradans to apply to health coverage. While the SEP was originally scheduled to close on April 3, it was extended until April 30. Consumers should select the “Lost MEC COVID-19 tab” to apply within this SEP. Saphia reminded that the SEP for losing minimum essential coverage (MEC) is open year-round. Since the creation of the COVID-19 SEP, around 8,000 Coloradans have enrolled in Connect for Health Colorado health plans either through the COVID-19 SEP or through a loss of MEC SEP.

Coloradans applying for Connect for Health Colorado plans should include all unemployment benefits, including the regular benefits and the \$600/week pandemic unemployment insurance (UI), in the “other income” section of the application. For the pandemic UI applicants should enter this information based on the timeframe they will be receiving the benefit. Both the regular UI and pandemic UI will be counted as income for an applicant’s eligibility for advanced premium tax credits (APTCs). Consumers can update income information throughout the year. Connect for Health Colorado is working on adding an explanation of this to the application. Connect for Health Colorado is also in discussion with other states who are expressing concern to Centers for Medicare and Medicaid Services that many residents will become ineligible for APTCs based on the inclusion of the pandemic UI in income.

Q. Does Connect for Health Colorado plan to extend the COVID-19 SEP again?

A. At this time Connect for Health Colorado has not made any decisions to extend the SEP.

Q: Can you track how many people would become ineligible for APTCs with the pandemic unemployment benefit counting as income?

A: Connect for Health Colorado is conducting initial analyses based on the federal poverty line and will plan to share this information once its available.

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.

There was a slight increase in applications in March; however, HCPF can only account for applications through PEAK because county processing lags behind. PEAK applications rose by 22 percent in March 2020, in comparison to March 2019 and applications have been primarily for SNAP.

HCPF will continue to conduct income checks and verifications during the public health emergency but will not disenroll current members based on an increase in income. The practice of not disenrolling members during this time is called continuous eligible or lock-in.

HCPF is working with the Centers of Medicare and Medicaid Services on guidance for providing signatures remotely on applications. HCPF has not begun to plan yet for processes after the COVID-19 public health emergency.

Q. How should assisters who cannot submit help desk tickets report issues?

A. Rebecca will follow up.

Colorado Division of Insurance

Tara Smith, Colorado Division of Insurance (DOI), discussed measures the DOI has taken to protect consumers during the COVID-19 public health emergency. DOI has updated their website to make it more user friendly and is prioritizing how to support consumers in accessing and maintaining coverage. The DOI has supported the COVID-19 SEP from Connect for Health Colorado and has published many bulletins specific to COVID-19 health insurance including but not limited to telehealth services and reimbursement, and directives for small and large group health plans. DOI is looking to further clarify cost-sharing for COVID-19 treatment and remind consumers that a loss of minimum essential coverage triggers a SEP to enroll in health coverage.

Q. DOI recently published a draft bulletin instructing health insurance plans to not discontinue benefits for members for not paying premiums. Has this bulletin been finalized?

A. No, DOI published the draft bulletin for public comment and is currently conducting an internal review of the comments.

CKF Updates

CKF provided an update of COVID-19 publications and resources including:

- [Job Aid – Key Points for Assisters to Help Clients Understand COVID-19 and Public Charge](#)
- [COVID-19 and Public Charge for Clients 3.20.20](#)

Next meeting: May 15, 2020