



MAY MEETING NOTES

May 20, 2022

Health First Colorado HIBI Presentation

Carla Withers, Amanda Colvin, and Kelly Ruiz, Health Management System (HMS), gave a presentation on the Colorado Health Insurance Buy-In Program (HIBI). HIBI is a benefit program for Coloradans who are eligible for both Health First Colorado (Colorado's Medicaid Program), *and* have access to an employer-sponsored program. The program offers a wide provider network and deductible reimbursements for clients, as well as savings for the state.

An applicant is eligible for HIBI if their insurance premiums are less than their total medical costs, out of pocket costs, and administrative costs. Members can apply online, by mail, or by fax. If approved, members are responsible for providing a proof of premium, and reporting any changes to employment or insurance policy.

MyCOHIBI.com includes program information, online application, and printed materials such as brochures, posters, presentations, and fact sheets. Learn more by reviewing the [HIBI presentation](#).

HCPF Updates

Shawn Bodiker, the Colorado Department of Health Care Policy and Financing (HCPF), provided information on the end of the public health emergency (PHE).

HCPF reviewed guidance from Centers for Medicare and Medicaid Services (CMS) and posted relevant information and guidance on [their website](#). CMS guidance guarantees they will give states 60-days notice before ending the PHE. The current PHE ends in July, but CMS did not give notice the PHE will end. States are presuming the PHE will be extended past July, but it is unclear if it will be extended the full 90-days. During the PHE, assisters may give enrollment assistance remotely. HCPF is actively communicating with CMS about extending this option past the end of the PHE.

HCPF implemented an updated renewal process and packet. Ninety days before a member's regularly-scheduled renewal date, the system will run an ex-parte, or automatic, check to see if the member is still eligible. This ex-parte check will use any available electronic information and information in the member's case to determine eligibility. If the member's eligibility can be renewed ex-parte, they will receive a Notice of Action of approval and will not receive a renewal packet. Members who cannot be renewed ex-parte will receive a renewal packet to submit and sign. This process will take place over the course of 14 months.

Opportunity for Feedback on HCPF's Updated Renewal Packet

Members provided feedback on the [English](#) and [Spanish](#) renewal packets. Feedback included:

- When data, such as income, is automatically collected from an external source, a client is not able to manually correct an error.

- Within a day or two of receiving their renewal packet, members got a letter stating they cannot lose their benefits during the PHE. Getting these two letters in such a short timeframe is confusing to clients.

Colorado Legislative Session Update

Shoshi Preuss, Covering Kids and Families, provided an update from the end of Colorado's legislative session.

HB22-1289: Health Benefits for Colorado Children and Pregnant Persons passed but is not yet signed.

- Expands Health First Colorado and CHP+ coverage to pregnant people who would be eligible if not for their immigration status and continues that coverage through 12 months postpartum (January 2025)
- Expands comprehensive coverage to undocumented children who would otherwise be eligible for Health First Colorado or CHP+ (January 2025)
- Creates a special enrollment period for pregnancy on Connect for Health Colorado (January 2024)
- Makes breast pumps a covered benefit for perinatal people enrolled in Health First Colorado and CHP+ (July 2022)
- Improves the quality of coverage through the Health Insurance Affordability Enterprise (January 2023)
- Permanently removes the CHP+ enrollment fee (July 2022)

SB22-081: Health Exchange Education Campaign Health Care Services passed, but is not yet signed.

- Requires Connect for Health to create a consumer outreach campaign to provide consumers with details for Health First Colorado, CHP+, and available other health plans.

SB22-235 County Administration of Public Assistance Programs passed, but is not yet signed.

- Requires the development and implementation of a funding model for the administration of public and medical assistance. Among its provisions, the bill requires:
 - The Colorado Department of Human Services (CDHS) and HCPF to develop and assess best practices related to the administration of public and medical assistance programs.
 - The Department of Health and Human Services (DHS) to contract with an outside entity to develop a County Administration of Public and Medical Assistance Programs Funding Model to determine the cost of administering public and medical assistance programs in each county.

HB22-1380 Critical Services for Low-Income Households passed, but is not yet signed.

- Invests \$8 million to create the Community Food Access Program to support small food retailers and small farmers, so that underserved communities have access to healthy, fresh food through a grant program.
- Directs \$2 million in federal relief funds to better identify SNAP (Food Assistance) recipients who are also eligible for utility bill assistance.
- Directs \$3 million for a universal high-quality work management system to reduce administrative costs and streamline the application process for various benefit programs.

- Directs \$1 million to support technology upgrades and integrate the Double Up Food Bucks Program in local food retail stores and increase access to healthy foods for SNAP recipients.

[HB22-1259](#) Modification to Colorado Works Program passed, but is not yet signed.

Makes changes to the Temporary Assistance for Needy Families (TANF) program in Colorado, including:

- Increases basic cash assistance benefits by 10% above the previous year's level in FY22-23.
- Removes restrictions on single parents with children below the age of one, expanding eligibility for the program.
- Reduces the amount that a person receiving cash assistance may be sanctioned for the first violation of program rules to \$1.
- Provides outreach for TANF.
- Increases funding for the Employment Opportunities with Wages Program, which helps TANF participants find permanent employment with a living wage.

[HB22-1284](#) Health Insurance Surprise Billing Protections passed, but is not yet signed.

Aligns Colorado's surprise billing laws with the federal No Surprises Act. Among its provisions, the bill:

- Allows an individual to request an independent external review of charges associated with out-of-network providers.
- Requires a carrier to provide a disclosure to a covered individual about the possible impacts of receiving services from an out-of-network provider or at an out-of-network facility.
- Requires carriers to submit information to the Commissioner of Insurance concerning the use of out-of-network providers and out-of-network facilities, and the impact on health insurance premiums for consumers, by March 1 of each year.
- Requires a carrier offering individual health benefit plans to disclose to the covered individual the amount of compensation associated with plan selection and enrollment

Next meeting: June 17, 2022