



NOVEMBER MEETING NOTES

November 20, 2020

HCPF Updates

Lisa Pera and Rebecca Ornelas shared information from the Colorado Department of Health Care Policy and Financing (HCPF).

The change in federal administration will impact the Public Health Emergency (PHE). The PHE currently goes through January 20 (inauguration day), but it is likely that the Biden administration will extend the PHE until April or beyond. While the PHE is in effect, Health First Colorado (Colorado's Medicaid Program) members are locked-into coverage, even if income or household size changes would make them no longer eligible. At this time, HCPF is preparing for the PHE to end January 20 by making updates to the Colorado Benefit Management System (CBMS), knowing they can activate those changes in January if the PHE is not extended, or later if it is extended. If the PHE ends in January, coverage may likely go through February due to processing time, along with sending adequate noticing and appeal rights to all members.

Counties have a locked-in report that indicates Health First Colorado members who would have been disenrolled without the PHE. HCPF is developing guidance for how counties are to process the locked-in report, which will move any members who currently have eligibility off the locked-in caseload into the regular Health First Colorado caseload.

There are currently 290,000 members locked-in to coverage with Health First Colorado and Child Health Plan *Plus* (CHP+). Of those, 55,000 members have been locked-in to a higher benefit category than they would currently qualify for.

Q: Does the 290,000 include the 35,000 members who would have lost their coverage in March due to the interChange and CMBS mismatch?

A: No, the 35,000 members enrolled due to the interChange mismatch were not eligible at the beginning of the PHE, they were enrolled due to the mismatch and stayed enrolled. Benefits remain the same, but HCPF tracks this population differently.

HCPF is working on talking points related to the end of the PHE and will share them with CKF and CKF members when they are available.

Resources on the PHE:

- From CKF:
 - [Public Health Emergency Overview](#)
 - [COVID-19 Health Coverage System and Policy Changes](#)
- From HCPF:
 - [COVID-19 Information for Members](#)

Due to member feedback, HCPF is shortening the Reasonable Opportunity Period (ROP), from 90 days to 30 days starting in spring 2021. Additionally, there will be updates to the income verification letter to make it easier for all members to understand. HCPF will continue to provide updates on ROP changes in the coming months. HCPF contracted with Prowers County to act as a centralized location to process all returned mail that used to go to individual county of residence. The goal is to increase accuracy and member contact information so that members do not experience problems or delays in benefits. The first phase is a pilot in El Paso, Montrose, and Prowers County in December, including Medical Assistance only cases. If the pilot is successful, there will be a full implementation early 2021. Phase two will include Colorado Department of Human Services (CDHS) programs and combo cases, and hopes are to go live with it in the spring of 2021

The Health First Colorado Working Adults and Children with Disabilities Buy-In Programs now have a direct number for member questions about eligibility, premiums, and status. The number is **1-800-711-6994** and is *only* for questions related to Buy-In programs. The number is for members, not assisters.

Connect for Health Colorado Updates

Bailey Dvorak, Connect for Health Colorado, shared that enrollment numbers at this point in the open enrollment period are comparable to last year. Autoenrollments will go through on December 1, but individuals eligible for autoenrollment can still shop for coverage that starts in January up until December 15.

Connect for Health Colorado is aware that Payment Web Services issues occurred between November 1 and November 12. Customers who were impacted were contacted by Connect for Health Colorado and should contact the health insurance carrier to make the binder payment, activate their coverage for the January 2021 start date, and to set up ongoing payments. Customers will receive information directly from the carrier.

Connect for Health Colorado has extended their customer service call hours. Between December 1 through December 15, hours will be extended to 8:00 a.m. – 8:00 p.m. The customer service call center hours are normally 8:00 a.m. – 6:00 p.m.

Voluntarily dropping minimum essential coverage is not a qualified life change event and would not open a special enrollment period (SEP), even during the open enrollment period. Coloradans in this situation are not eligible for Advance Premium Tax Credits (APTC) but they could enroll in a full price plan through Connect for Health Colorado. Coloradans who lose Health First Colorado coverage at the end of the Public Health Emergency will get a SEP and could enroll in Connect for Health Colorado with APTC.

The outcome of the Supreme Court hearing of the Affordable Care Act is unknown, a decision is not expected until at least Spring of 2021. Therefore, Connect for Health Colorado encourages people to continue to enroll for 2021 coverage.

CKF Updates

Shoshi Preuss, CKF, gave an update on the Health First Colorado and CHP+ enrollment during July, August, and September of 2020. The data shows about a 60,000 person increase in enrollments in Health First Colorado. This is about 5.5 percent of the total enrolled population, and consists of about 38,000 adults, and 21,000 children. CHP+ enrollment has decreased by about 5,000 people, which is approximately 7 percent of the total CHP+ population. The assumption is that children are being moved from CHP+ to a higher benefit category of Health First Colorado coverage. The total enrollment for Modified Adjusted Gross Income (MAGI) populations in Health First Colorado and CHP+, is 1.2 million, which is an overall increase of 200,000 enrollments since January 2020. Learn more in the full [Q3 Enrollment Report](#). CKF will also [post a blog](#) on this topic early December.

Next meeting: A presentation and Q&A on Emergency Medicaid will take place during our normal meeting time on December 18, 2020. [Register for the presentation.](#)