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Health Coverage for Undocumented Coloradans for Plan Year 2025

A Connect for Health Colorado Message Platform

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Summary

Thousands of immigrant families in Colorado will have new health coverage options to navigate in the coming year. For the first time, people who are undocumented (including those with DACA status) living in Colorado will be able to qualify for health coverage through Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus* (CHP+), or Connect for Health Colorado (the state's official health insurance marketplace). People who are undocumented in Colorado can still enroll in health insurance plans through the OmniSalud program, but financial help for that program remains limited.

In this message platform, you'll find information, messaging, resources, and tools for talking about health coverage options for people who are undocumented in Colorado with your teams, networks, and community members. See Appendix A for an overview of important dates and Appendix B for a glossary of common terms used throughout the document.

Background

State and federal changes going into effect in the coming months will give thousands more people in Colorado who are undocumented the chance to get affordable health coverage for 2025.

- Effective November 1, 2024, people with DACA status will be newly eligible for health insurance plans and financial help on Connect for Health Colorado as a result of a recently published rule regarding DACA recipient eligibility.

- Effective January 1, 2025, children 0-18 years old and pregnant persons, regardless of immigration status, whose household meets income guidelines can qualify for Health First Colorado or CHP+ coverage as a result of the Cover All Coloradans law.

What are the options for 2025?

Depending on factors like income, age, pregnancy, and DACA status, people who are undocumented in Colorado and who are seeking health coverage in 2025 could qualify for one of the following programs:

1. **Health First Colorado (Colorado's Medicaid program) and Child Health Plan Plus (CHP+)**: These programs provide free or low-cost medical coverage and care.
2. **Connect for Health Colorado**: The state's official health insurance marketplace where people can enroll in health insurance plans and get financial help.
3. **The OmniSalud Program**: This program provides a separate, secure marketplace where people who are undocumented can enroll in health insurance plans and apply for financial help (also known as SilverEnhanced Savings).

A Note on Emergency Medicaid Services

Although coverage offered by the three programs listed above are comprehensive medical coverage, people who are undocumented in Colorado can also choose to apply for Emergency Medicaid Services at any time. Learn more about Emergency Medicaid by visiting:

<https://www.healthfirstcolorado.com/emergency-medicaid/>

Getting People Enrolled into Health First Colorado or CHP+

Right now...

We are encouraging people who are undocumented in Colorado to apply for Emergency Medicaid Services. That's because, on November 16, the State of Colorado will automatically evaluate whether those people enrolled in Emergency Medicaid will qualify for Health First Colorado or CHP+ starting in January. By getting people enrolled early, they will have coverage in the event of an emergency, and it will make the transition to Health First Colorado and CHP+ smoother for many people who will newly qualify.

Starting January 1, 2025...

Colorado children ages 18 and younger and pregnant people living in Colorado, no matter their immigration status, can apply for health coverage through Health First Colorado (Colorado's Medicaid program) and Child Health Plan Plus (CHP+). Pregnancy coverage continues for one year after the baby is born.

Technical Limitations in Early November 2024

Children 0-18 and pregnant people will not receive a correct eligibility determination for Health First Colorado or CHP+ until the State of Colorado implements the change, **which is currently scheduled for November 16**. We understand current SilverEnhanced Savings enrollees who may qualify for Health First

Colorado or CHP+ may need assistance with the timing of their enrollment. **We highly recommend returning customers with children enrolled in OmniSalud work with an Assister or Broker to help them transition to Health First Colorado or CHP+.**

Resource

To see income guidelines, visit <https://www.healthfirstcolorado.com/apply-now/> and click “Do I Qualify”.

Exception

People who are undocumented and *will turn 19 years old during 2025* should re-enroll in their OmniSalud coverage for 2025 because they will not qualify for other forms of financial help *for the entire year of 2025*.

Talking Points

- Starting January 1, if you have children 18 years or younger, they may qualify for Health First Colorado and Child Health Plan *Plus* (CHP+).
- Starting January 1, if you’re pregnant, you may qualify for Health First Colorado.
- A new law helps children and pregnant people get health coverage, no matter what their immigration status is. This law makes sure pregnant people and children can see a doctor and get care when they need it.

Getting People Enrolled into Connect for Health Colorado

Starting November 1, 2024, people with DACA status, including children (0-18) and pregnant people, will be able to enroll in a plan and get financial help through *Connect for Health Colorado’s marketplace*.

For the past two years, people with DACA status have been able to enroll in plans through the OmniSalud program. However, the financial help for that program is limited. This change will give thousands more people the chance to get affordable health coverage. We project that as many as 2,500 Coloradans with DACA status will get covered through Connect for Health Colorado for the coming plan year.

Talking Points

- If you have DACA, you can enroll in health insurance plans and apply for financial help through Connect for Health Colorado, the state’s official health insurance marketplace.
- You can get started by visiting ConnectforHealthCO.com or calling 855-752-6749 as early as November 1, 2024 for coverage starting as soon as December 1, 2024. You can also choose to enroll starting January 1, 2025.

Getting People Enrolled into Colorado Connect (the OmniSalud program with and without financial help)

Plan Year 2025 is the third year of Colorado Connect's operation and the home of the OmniSalud program. The program provides people who are undocumented in Colorado with a safe way to compare affordable health insurance plans, get financial help (called SilverEnhanced Savings) if eligible, and enroll securely.

Guiding Principles for Plan Year 2025

Connect for Health Colorado collaborates closely with the Division of Insurance and the Health Insurance Affordability Enterprise (HIAE) Board of Directors. **Together, we have established three guiding principles to help us make decisions about and implement the OmniSalud program (including SilverEnhanced Savings) for Plan Year 2025:**

1. Prioritize continuity of coverage
2. Provide clear plan/program guidance to customers and to the experts helping them enroll
3. Prioritize the customer application and enrollment experience

For our work, the term **"continuity of coverage"** means **ensuring current customers who are enrolled in a SilverEnhanced Savings plan have the opportunity to re-enroll with financial help for Plan Year 2025.**

Strategy for Re-Enrollment

- We ***do not*** know how many SilverEnhanced Savings spots are available for 2025 until the DOI and the HIAE board issue further guidance, which we expect in September. You can keep updated by attending the HIAE board meetings, and we will also share updates with you as soon as we learn more.
- Our implementation of the DACA rule change on our Connect for Health Colorado marketplace and the state's implementation of the Cover All Coloradans law will impact *current SilverEnhanced Savings customers*. Of our current customers, we estimate *about 1,300 children and pregnant persons* will be newly eligible for Health First Colorado coverage as a result of the Cover All Coloradans law, and *about 400 individuals* will be newly eligible for Marketplace coverage as a result of the recently published rule regarding DACA recipient eligibility.
- This year, **current Colorado Connect customers receiving SilverEnhanced Savings will have a chance to re-secure their financial help for 2025 during the Open Enrollment period.** After carefully weighing other options, we made this decision to promote continuity of coverage and align with our guiding principles.
 - **Customers who are receiving SilverEnhanced Savings must claim their spot for Plan Year 2025 by submitting an application on or before Friday, November 22, 2024. Any additional spots that remain can be claimed on a first come, first served basis starting 8am on Monday, November 25, 2024.**

- You may hear Connect for Health Colorado referring to this year’s Colorado Connect enrollment strategy as “continuity of coverage.” We are also intentionally using the term “re-enrollment” rather than “renewal” to reinforce that current customers will not be automatically renewed and must take action by a certain date.
- **Current Colorado Connect customers who are NOT receiving SilverEnhanced Savings can re-enroll starting November 1, 2024. Those who want to apply for financial help should submit a new application starting November 25, 2024 at 8:00 a.m.** Applying for financial help does NOT guarantee a spot, as spots remain very limited.

Guidance on Applying for SilverEnhanced Savings for New Customers or Returning Customers without Financial Help

- Even though financial help spots are limited, **we are encouraging people to apply so we can capture demand and possibly provide financial help to applicants if new spots become available.**
- All applicants can update their application and save information prior to the November 25 date, but **those seeking financial help must submit or resubmit their application on November 25 at 8:00 a.m.** Applications submitted before November 25 will not be entered into a wait list.

Communicating with Customers

Health insurance companies will send notices to all Colorado Connect and OmniSalud customers before Open Enrollment with information about plan changes, important deadlines, and how to get help with their enrollment. The Colorado Division of Insurance published a bulletin that provides notices for health insurance companies to use. **[View the notice for SilverEnhanced Savings customers and the notice for customers who are not receiving financial help.](#)**

Colorado Connect will also send a notice to current customers before the Open Enrollment period with instructions on when to enroll, how to enroll, and how to get help enrolling. We will send separate notices to customers receiving SilverEnhanced Savings financial help and those who are not receiving financial help with instructions on when to take action. We will reinforce that there are very limited spots for financial help available and will encourage people to work with an expert to help them navigate their specific scenario. **We will also inform customers of the new options going into effect for 2025 and advise them to get assistance and advice from an expert to help them enroll.**

Customers can expect to receive that notice between late September and early October. The notices will be sent in both English and Spanish. All customers will receive the notice via traditional mail, and those whose preferred contact method is listed as email will also receive the notice via email.

Talking Points

For those receiving SilverEnhanced Savings

- You will *not* be automatically enrolled in your plan for 2025, which means you must take action to claim your SilverEnhanced Savings and enroll.

- Although you have through November 22 to apply and claim your financial help spot, we highly recommend submitting your application early in the enrollment period. Doing so increases your chances of securing a plan with financial assistance as availability is limited.
- Before we get started, I wanted to let you know that there are new health coverage options available this year for many new and returning customers. Children, pregnant people, and people with DACA status in particular may be able to enroll in Health First Colorado or Connect for Health Colorado coverage. Do any of those situations apply to you? If so, I'm happy to help you figure out where to begin and when and how to apply!

*For those who are **not** receiving SilverEnhanced Savings*

- You will not be automatically enrolled in your plan for 2025, which means you must take action to enroll. You can enroll starting November 1, 2024.
- Although you do not qualify for financial help based on the information we have on file, you may qualify for financial help this year if your situation has changed. You can apply for financial help starting November 25.
- However, please be aware that financial help spots are limited and applying on or after November 25 does *not* guarantee a spot. **We highly recommend contacting a Broker or Assister for assistance if you would like to apply to potentially receive financial help this year.**
- Before we get started, I wanted to let you know that there are new health coverage options available this year for many new and returning customers. Children, pregnant people, and people with DACA status in particular may be able to get Health First Colorado or Connect for Health Colorado coverage. Do any of those situations apply to you? If so, I'm happy to help you figure out where to begin and when and how to apply!

Frequently Asked Questions

For children and pregnant people who might newly qualify for Health First Colorado or CHP+ coverage

1. What's the difference between the OmniSalud program and Health First Colorado coverage?

Both Health First Colorado and the financial help offered through OmniSalud (SilverEnhanced Savings) are considered health coverage affordability programs, but they are different in some important ways.

Health First Colorado is the state's Medicaid program.

- While non-pregnant adults must have a qualifying immigration status to receive coverage through Health First Colorado, children ages 0-18 whose household income does not exceed 142% Federal Poverty Level (FPL) and pregnant persons whose household income does not exceed 195% FPL, regardless of their immigration status, will qualify beginning January 1, 2025.

- There is no cost to enroll in Health First Colorado and members receive no or low-cost health care services. [Learn more here.](#)

Child Health Plan Plus (CHP+) is a public health insurance program for kids and pregnant persons that make too much to qualify for Health First Colorado.

- Beginning January 1, CHP+ coverage will be available regardless of immigration status to children ages 0-18 and pregnant persons whose household income does not exceed 260% FPL.
- There is no cost to enroll in CHP+ but members may have small copays when they receive certain health care services. Learn more [here.](#)

The OmniSalud program provides people regardless of their immigration status with access to private health insurance purchased through a secure marketplace (Colorado Connect).

- Customers can qualify for the financial help program, also called SilverEnhanced Savings, through the OmniSalud program if there are spots available, their household income does not exceed 150% FPL, and they do not qualify for any other health coverage affordability programs.
- Those who receive SilverEnhanced Savings do not have to pay a monthly premium for their coverage and will see a reduced deductible and max out-of-pocket as part of their financial help.
- Those who are eligible for Health First Colorado, CHP+, or financial help through Connect for Health Colorado should not apply for financial help through the OmniSalud program.

2. Can I have OmniSalud coverage and Health First Colorado or CHP+ coverage at the same time?

People cannot enroll in Health First Colorado or CHP+ and receive financial help through the OmniSalud program at the same time. That means that you should **not** re-apply for SilverEnhanced Savings through the OmniSalud program for 2025 if you qualify for other forms of financial help *for the entire year of 2025*. This includes Health First Colorado, CHP+, or Connect for Health Colorado.

3. Why should I switch my or my children's OmniSalud plan and enroll in Health First Colorado?

Customers cannot qualify for financial help through OmniSalud if they will qualify for other health coverage affordability programs for the entire plan year, including Health First Colorado. We strongly suggest that you work with an enrollment specialist to determine which program is appropriate for you.

Health First Colorado coverage provides robust health coverage and care, and most care is low or no-cost. Health First Colorado coverage gives members 3 kinds of [basic benefits](#): 1. Physical health benefits, 2. Dental benefits, 3. Behavioral health (mental health and substance use benefits). Some members may qualify for more benefits.

4. Does enrolling into Health First Colorado put my privacy at risk?

No. The information you give on your application for Health First Colorado or CHP+ is private. The State of Colorado won't share it with U.S. Citizenship and Immigration Services. Colorado law keeps your personal information safe when you apply for or use most public benefits. Your Immigration Status will not be affected by applying or receiving Medicaid benefits. When you apply, it won't affect your immigration status, and it can't be used against you in decisions about your immigration status.

5. My child is enrolled in OmniSalud and is 18 years old, but they are going to turn 19 in 2025. What should I do?

You have two options and we encourage you to do what you feel will best meet the needs of your child.

1. You can choose to re-enroll your 18-year-old into the OmniSalud program for 2025.

2. You can apply for and enroll your child into Health First Colorado or CHP+.

Keep in mind that your child will lose Health First Colorado or CHP+ coverage at the end of the month in which they turn 19, and a financial help spot **will not** be guaranteed to your child if they re-apply for a plan through the OmniSalud program after losing Health First Colorado or CHP+ coverage.

For DACA recipients who might newly qualify for Marketplace coverage

1. What's the difference between the coverage offered through the OmniSalud program and Connect for Health Colorado coverage? Can I still get financial help?

Colorado Connect, which houses the OmniSalud program, and Connect for Health Colorado are both online marketplaces where you can shop for law-compliant health insurance plans and apply for different financial help programs. You can find similar plans on both marketplaces.

If you have DACA and currently have a plan through the OmniSalud program with financial help (i.e., it costs \$0 per month), then you likely qualify for financial help, also known as Premium Tax Credits, through Connect for Health Colorado. In fact, about 1 in 5 current Connect for Health Colorado customers has a \$0 per month plan after financial help is applied.

2. When should I switch from my OmniSalud plan to enroll in Connect for Health Colorado?

Starting November 1, 2024, you can create an account with Connect for Health Colorado, apply for financial help, and enroll into a health insurance plan that begins January 1, 2025. You do not need to do

anything in your Colorado Connect/OmniSalud account to end your current plan, as it will end automatically December 31, 2024.

3. What income or immigration information do I need to provide when I apply/enroll through Connect for Health Colorado? Does enrolling into a plan through Connect for Health Colorado put my privacy at risk?

When you fill out Connect for Health Colorado’s application, you will enter your income information and immigration status. Connect for Health Colorado will be able to verify that you qualify by checking with federal data sources. You will likely not need to submit additional documentation after you enroll.

- For example, in the immigration and citizenship section of the application, you will choose “Deferred Action, including Deferred Action for Childhood Arrivals” from a drop-down menu.

However, if you do receive a notice asking for verification of your immigration status or your income, please submit the documentation to Connect for Health Colorado (acceptable documents are listed on the notice and [our website](#)). We encourage you to reach out to your Assister or Broker if you need assistance with the application or navigating any follow-up requests.

Questions?

Please submit any questions to your Connect for Health Colorado contact. We collect and use your questions to develop future communications (e.g., FAQs) and training as well as identify additional project needs.

Appendix A: Important Dates

Below are important dates related to the three programs described in this document.

Health First Colorado and Child Health Plan *Plus* (CHP+)

Now	People can apply for Emergency Medicaid Services.
Wed. Jan. 1, 2025	The first day pregnant people and children regardless of immigration status can apply for Health First Colorado and/or CHP+.
Anytime after Wed. Jan. 1, 2025	People can apply for Emergency Medicaid Services, Health First Colorado, and CHP+ at any time during the year.

Connect for Health Colorado

Fri. Nov. 1, 2024	The first day of Open Enrollment for 2025 coverage. Reminder for DACA recipients: You qualify for a Special Enrollment Period starting November 1 and can apply for coverage for December 2024 if you choose.
Sun. Dec. 15, 2024	The last day to enroll in a health insurance plan that starts January 1, 2025. If someone enrolls by this date, their coverage will begin on January 1, 2025.
Wed. Jan. 15, 2025	The last day to enroll in a health insurance plan for 2025 without a Life Change Event. If someone enrolls between December 16 and this date, their coverage will begin on February 1, 2025.

Colorado Connect/OmniSalud for 2025 Coverage

Fri. Nov. 1, 2024	The first day of Open Enrollment for 2025 coverage.
Fri. Nov. 22, 2024	The last day for current customers enrolled in the OmniSalud program who are receiving financial help to apply to claim that help again for 2025.
Mon. Nov. 25, 2024 at 8:00 a.m.	The first time that applicants who were not enrolled in financial help in 2024 will be able to apply for SilverEnhanced Savings for 2025, if spots remain.
Sun. Dec. 15, 2024	The last day to enroll in a health insurance plan that starts January 1, 2025. If someone enrolls by this date, their coverage will begin on January 1, 2025.
Wed. Jan. 15, 2025	The last day to enroll in a health insurance plan for 2025 without a Life Change Event. If someone enrolls between December 16 and this date, their coverage will begin on February 1, 2025.

Appendix B: Our Words

Many of the entities, programs, and financial help related to the OmniSalud program and other health coverage options for undocumented Coloradans are relatively new. Below is a guide to improve understanding of each of the common terms used throughout this document.

Connect for Health Colorado	The state’s official health insurance marketplace which owns and operates Colorado Connect.
Colorado Connect	A public benefit corporation and platform that Connect for Health Colorado owns and operates. Colorado Connect offers additional health insurance products and financial help opportunities.
Cover All Coloradans	<u>A state law passed in 2022</u> that expands Medicaid program eligibility to pregnant people and children (under 19) regardless of their documentation status.
Deferred Action for Childhood Arrivals (DACA)	A federal policy that protects eligible immigrants who came to the United States when they were children from deportation, among other things.
Health Insurance Affordability Enterprise (HIAE)	An 11-member board created by Colorado state law in 2020. The enterprise was designed to address the affordability of health insurance for Coloradans purchasing coverage on the individual market and expand subsidies for those not eligible to enroll through Connect for Health Colorado. The enterprise oversees funding for health insurance financial help, including SilverEnhanced Savings.
OmniSalud	<p>A program on Colorado Connect that provides undocumented Coloradans with a safe way to compare affordable health insurance plans, get financial help when eligible, and enroll through Colorado Connect. Learn more here.</p> <p>Health Insurance Literacy Note: This program name is not the name of the plan customers enroll in. Health care providers will only recognize the names of specific health insurance plans, and they may not be familiar with the OmniSalud program.</p>
SilverEnhanced Savings	A type of financial help for qualifying OmniSalud customers that offers \$0 monthly premiums and requires insurers to pay 94% of medical expenses. Learn more here.
Colorado Option Plans	Plans with standardized benefits created by the state of Colorado in 2021 and first available for purchase for the 2023 plan year. These will be the only types of plans on Colorado Connect for plan year 2025.

