



## DECEMBER MEETING NOTES

December 15, 2023

### Connect for Health Colorado Updates

Vidhya Tirumalaraju, Policy Analyst for Connect for Health Colorado, presented information on OmniSalud, Open Enrollment, and Marketplace policy updates. Review the [presentation slides](#) for more details.

### OmniSalud 2024

For plan year 2024, 11,004 individuals were enrolled in a SilverEnhanced Savings plan through OmniSalud. 30.35% of these individuals were returning customers. Enrollment assistance by brokers doubled in 2024. OmniSalud enrollment was distributed evenly by gender and between rural and urban areas.

Stakeholders can provide feedback on OmniSalud enrollment for plan year 2024:

- Connect for Health Assistance Network
  - Contact Alicia Plantz at [assistancenetwork@c4hco.com](mailto:assistancenetwork@c4hco.com) to receive meeting updates.
- Health Insurance Affordability Enterprise (HIAE) Board
  - Next HIAE board meeting is February 23, 2024 from 8:00-10:00 a.m. Register [here](#).
- Jessalyn Hampton at [jhampton@c4hco.com](mailto:jhampton@c4hco.com)

### Open Enrollment 2024

During the first five weeks of Open Enrollment, 184,240 Coloradans enrolled in a health insurance plan through the Marketplace. Total Marketplace enrollment increased by 22.36% compared to this time last year.

### Policy Updates

During the continuous coverage unwind, Connect for Health Colorado and the Colorado Department of Health Care Policy and Financing (HCPF) are working together to help individuals who are terminated from Health First Colorado (Colorado's Medicaid program) and Child Health Plan *Plus* (CHP+) transition to Marketplace coverage. Of the members who were disenrolled for eligibility reasons, 6.08% enrolled in a plan through the Marketplace. Connect for Health Colorado is not tracking the number of people who were disenrolled for procedural reasons, like not having an updated address on file or not signing and returning their renewal, who may have enrolled in a Marketplace plan. Connect for Health Colorado suspects that the 6.08% enrollments do not reflect the total number of Coloradans who have transitioned to Marketplace coverage after losing their Health First Colorado or CHP+ benefits.

Effective January 1, 2024, a Special Enrollment Period (SEP) will open for pregnant Coloradans who do not have health insurance. To qualify for the SEP, the pregnant person must have a written note from a health care provider confirming their pregnancy. If needed, the entire household also qualifies for the SEP if the pregnant person enrolls in the same plan. Connect for Health Colorado is working with Planned Parenthood and the Colorado Children's Campaign to promote the new SEP for pregnant Coloradans.

Beginning in 2024, Coloradans turning 26 can stay enrolled in their parent's Marketplace health insurance plan until the end of that plan year. Previously, people enrolled in their parent's health insurance plan had their coverage terminated at the end of the month in which they turn 26.

### **HCPF Updates**

Marivel Klueckman, HCPF Eligibility Division Director, and Shawn Bodiker, HCPF Eligibility Division Policy Manager, shared updates on the continuous coverage unwind.

### **Renewals and Outcomes**

Throughout the continuous coverage unwind, renewal rates increase during the 90 day reconsideration period. After the reconsideration period, procedural terminations decrease from 36% to 25%. To address procedural disenrollments, HCPF created of an [escalation process](#), shortened renewal packets, and allows additional time for Long-Term Care members to submit their renewal.

### **Reinstatements**

HCPF reinstated benefits for 7,510 members whose coverage was improperly terminated between May and October due to the incorrect processing of ex parte renewals. These members were initially found eligible ex parte but were disenrolled because their household did not submit the renewal packet. This issue mainly impacted adults and children enrolled in non-disability programs (i.e. Modified Adjusted Gross Income (MAGI) programs).

### **Appeals Process**

Health First Colorado and CHP+ members who submit an appeal up to 60 days after they receive an eligibility decision will have their benefits reinstated back to the date of termination. Even if a member's appeal is denied, they will not have to pay back the state for any benefits they used while waiting for the appeal decision. This updated appeals process will remain in effect until February 28, 2025.

### **CKF Updates**

CKF created handouts for clients, several of which are now available in Spanish. View these and other resources on [CKF's Medicaid Unwind Resources webpage](#).

- Next steps for a patient who just learned that they lost Medicaid
  - English: [Did you Lose Medicaid?](#)
  - Español: [¿Perdió su cobertura de Medicaid?](#)
- How to submit a late renewal, including information on the 90-day redetermination period
  - English: [How to Submit a Late Renewal for Medicaid](#)
  - Español: (Viene pronto / Coming soon!)
- Information on the family planning benefit for people without documentation
  - English: [Reproductive Health Care Services Program](#)
  - Español: [Programa de servicios de salud reproductiva](#)
- Information on Hospital Discounted Care, and how to ask to be screened
  - English: [Get Help With Your Hospital Bill](#)
  - Español: [Obtenga ayuda con su factura del hospital](#)

- CKF published 2023 Quarter Two and Three Health First Colorado and CHP+ Enrollment Analyses. In 2023 Quarter Two, enrollment in MAGI programs decreased by 40,365 or 2.7%. Enrollment in CHP+ decreased by 1,794 or 3.8%. More information and detailed analysis is available in CKF's [2023 Quarter Two Enrollment Report](#).
- In 2023 Quarter Three, enrollment in Health First Colorado MAGI programs decreased by 136,075 or 9.5%. Enrollment in CHP+ increased by 8,232 or 18.1%. More information and detailed analysis is available in CKF's [2023 Quarter Three Enrollment Report](#).

### **Member Sharing**

Members discussed their experience with the updated HCPF appeals process. Those who have submitted appeals shared that the appeal is generally resolved within a few days. It was recommended that after the appeal is submitted, the member should notify the county so that the issue may be resolved informally before the official appeal hearing.

**Next meeting: February 16, 2024**