

# FEBRUARY MEETING NOTES

February 23, 2024

### **Connect for Health Colorado Updates**

Jessalyn Hampton, Public Affairs Manager for Connect for Health Colorado, presented information on the Medicaid to Marketplace bridge, Open Enrollment, Marketplace policy updates, and assistance network partner applications. Review the <u>presentation slides</u> for more details.

### Medicaid to Marketplace Bridge

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 people who lost coverage through Health First Colorado (Colorado's Medicaid program) and Child Health Plan *Plus* (CHP+) transition to Connect for Health Colorado marketplace coverage. To do this, Connect for Health Colorado and HCPF are conducting outreach to members who are determined ineligible for Health First Colorado. Outreach is conducted monthly via letters, emails, and phone calls. Connect for Health Colorado has also increased funding for assister-led education and enrollment and has sponsored over 60 Medicaid Unwind events across the state.

As of January 2024, 7.34% of people who lost their Health First Colorado or CHP+ coverage for eligibility reasons have enrolled in a plan through the Connect for Health Colorado. The percentage of Coloradans transitioning from Health First Colorado to Connect for Health Colorado coverage is in line with other states.

### **Open Enrollment 2024**

During Open Enrollment, 237,107 Coloradans enrolled in a health insurance plan through Connect for Health Colorado. Total enrollment increased by about 18% compared to last year's Open Enrollment. Open Enrollment 2024 was Connect for Health Colorado's biggest enrollment period ever.

### **Policy Updates**

Coloradans who lost their Health First Colorado or CHP+ coverage during the continuous coverage unwind, which began in May 2023, have until July 31, 2024 to enroll in a plan through the Connect for Health Colorado. This Special Enrollment Period (SEP) is available to individuals who lost Health First Colorado coverage at any point during the unwind.

Effective January 1, 2024, an SEP is open for pregnant people who do not have health coverage. The SEP is available for 60 days after a pregnancy is certified. The pregnant person can have coverage effective the first of the month in which their pregnancy was certified, unless they request their coverage begin on the first of the month after they select a plan. To access the SEP and choose the start date of the plan, they must call the Connect for Health Colorado Customer Service Center at 855-752-6749.

Beginning in 2024, people turning 26 can stay enrolled in their parent's health insurance plan until the end of that plan year. This applies to all Colorado regulated health plans including individual market plans like plans purchased through Connect for Health Colorado, small group market plans, and fully-insured large group plans. Cover All Coloradans starts on January 1, 2025. Cover All Coloradans gives pregnant people and children under age 19 who meet all Health First Colorado or CHP+ eligibility requirements except for immigration status, access to Health First Colorado or CHP+. This will likely increase the number of open OmniSalud spots as more people are enrolled through Cover All Coloradans.

## Assistance Network Partner Applications

Connect for Health Colorado offers three pathways to become a partner with the Assistance Network. Organizations can apply to become an Assistance Site, which is funded, or a Certified Application Counselor (CAC) Designated Organization or a Referral Specialist, which are unfunded certification types. There are different expectations and requirements for each of these pathways.

- Assistance Site:
  - Consists of a two-year contract with an annual work plan and budget approval.
  - o Must meet outreach and enrollment goals and complete timely reporting.
  - Beginning in 2025, virtual assistance will be required.
- CAC Designated Organization:
  - Supports efforts to provide education, application assistance, and help individuals and families enroll in health coverage.
  - Beginning in 2025, reporting requirements will be established.
- Referral Specialist:
  - Facilitates health coverage enrollment referrals while educating Coloradans about health coverage options and related financial assistance programs.
  - Referral Specialists do *not* assist with eligibility or enrollment applications.

Applications for these Assistance Network partnerships are available from February 26 to April 10, 2024. Connect for Health Colorado is hosting webinars for organizations interested in becoming an Assistance Network partner. Review this <u>info sheet</u> for more information.

### **HCPF Updates**

Mitchell Scott, HCPF Eligibility Policy Supervisor, and Lisa Pera, HCPF Eligibility Division Deputy Director, shared updates regarding limited authorized representatives and information about the escalation process.

### Limited Authorized Representatives

As part of the continuous coverage unwind, the Centers for Medicare and Medicaid Services (CMS) have provided states with the flexibility to let applicants and members allow an assister to act as a limited authorized representative to sign their application or renewal. Applicants and members can make this designation over the phone after agreeing to the statements on <u>this form</u>. This flexibility is effective until December 31, 2024.

### **Escalation Process**

HCPF established an escalation process to help troubleshoot application and renewal issues. The <u>online escalation form</u> is monitored by the HCPF County Relations team and issues are filtered by the urgency of the member's situation. Assisters are allowed to submit

escalations on behalf of clients, but without an authorization form, only the client will receive updates regarding the progress of the escalation.

# **CKF Updates**

CKF created a <u>Zoom registration link</u> for upcoming CKF Quarterly Meetings. Registration is required and once you register, you can add the meeting invite to your calendar.

Next meeting: May 17, 2024