



# PATHWAYS

COLORADO'S PROGRESS TOWARD A MORE  
DIRECT PATHWAY TO HEALTH COVERAGE



●●● COLORADO ●●●  
**COVERING**  
KIDS & FAMILIES

# INTRODUCTION

This report documents and examines the pathway to enrollment in health coverage programs Health First Colorado (Colorado's Medicaid Program), Child Health Plan *Plus*, and marketplace coverage through Connect for Health Colorado as of March 2020. It also looks at changes made to eligibility and enrollment for health coverage programs since *Covering Kids and Families'* (CKF) report, *Colorado's Health Insurance Affordability Programs: Goals to Prioritize and Options to Consider to Create a More Direct Pathway to Health Coverage*, published in 2016.

In the 2016 report, CKF identified the following goals for the state and stakeholders to simplify, streamline, and coordinate the pathway to enrollment by prioritizing these overarching goals:

- Reduce churn and minimize gaps in coverage
- Monitor and improve eligibility and enrollment systems
- Improve online and paper applications
- Improve client correspondence
- Improve customer service support
- Improve support for community-based assisters and formalize their role
- Clarify, communicate, and improve renewal processes
- Improve and expand health coverage options
- Better coordinate and align the Colorado Department of Health Care Policy and Financing (HCPF) and Connect for Health Colorado

This follow-up report includes an illustration of the current pathway to enrollment in health coverage and provides an update on the goals identified in 2016.

# HISTORY OF CKF'S MAZE AND PATHWAYS REPORTS

April  
2009

In April 2009, CKF published *The Maze: The Barriers that Keep Colorado's Eligible Children and Families out of Medicaid and CHP+ and Recommendations to Create a Direct Path to Enrollment*. The report documented and examined the complicated maze-like path that kids and families had to navigate in order to enroll in Medicaid and Child Health Plan Plus (CHP+), and proposed 20 recommendations to improve the pathway to enrollment.

July  
2010

In July 2010, CKF released *The Maze One Year Later: An Update on the Progress to Create a Direct Path to Enrollment for Colorado's Eligible Children and Families in Medicaid and CHP+*. The interactive update provided a snapshot in time of the progress made to implement the specific recommendations from the original report and offered opportunities for concerned Coloradans to become part of the effort to eliminate the barriers that kept Colorado kids and families uninsured.

June  
2012

In June 2012, CKF published *Colorado's Maze to Enrollment in Medicaid and CHP+: Progress Made and Opportunities for Improvement*. The report included nine recommendations for the state to prioritize by 2014 that would benefit Colorado kids and families regardless of what the Supreme Court or Congress decided about the future of the Affordable Care Act (ACA), which was signed into law by President Obama on March 23, 2010, and upheld by the Supreme Court on June 28, 2012.

Nov  
2014

In November 2014, CKF released *Colorado's Progress Toward a Simplified Medicaid and CHP+ Enrollment System: 2014 Update*. The update detailed 11 changes to Colorado's Medicaid and CHP+ programs that simplified and improved eligibility, enrollment, and benefits. These state-based changes were implemented between June 2012 and June 2014 and were separate from the reforms tied to the ACA, highlighting and celebrating the impressive progress Colorado made at the state level.

Sept  
2016

In September 2016, CKF published *Colorado's Health Insurance Affordability Programs: Goals to Prioritize and Options to Consider to Create a More Direct Pathway to Health Coverage*. The health care landscape changed significantly since the original Maze report was published and the majority of the recommendations proposed were implemented. As a result, CKF released an entirely new report to document and examine the new pathway to enrollment post-ACA for health coverage programs. The Pathways report included nine goals for the state to prioritize to simplify, streamline, and coordinate eligibility and enrollment for Colorado's post-ACA health coverage programs.

# WHAT ARE COLORADO'S HEALTH COVERAGE PROGRAMS?



Health First Colorado (Colorado's Medicaid Program) is administered by the Colorado Department of Health Care Policy and Financing (HCPF) and is a program that offers free or low-cost health coverage to Coloradans who qualify.



Child Health Plan *Plus* (CHP+) is also administered by HCPF and is a program that offers health coverage to children and pregnant women with family incomes that are too high to qualify for Health First Colorado, but too low to afford private insurance.



Connect for Health Colorado is Colorado's health insurance marketplace. It is the only place where Coloradans who qualify can get financial assistance to lower the cost of health insurance.

## Colorado's Health Coverage Programs

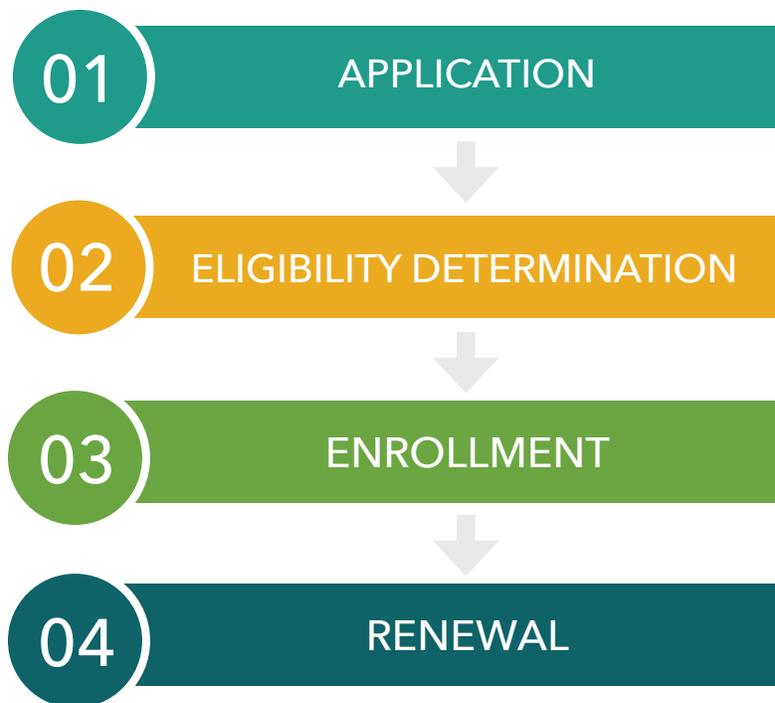
	Colorado Department of Health Care Policy and Financing Programs						Connect for Health Colorado Programs	
	Health First Colorado				CHP+		APTCs	CSRs
Eligibility Category	Children	Pregnant Women	Parents/ Caretaker Relatives	Adults	Children	Pregnant Women	All	All
Age	0-18	19+	19-64	19-64	0-18	19+	Any age***	Any age***
Household Income by % of Federal Poverty Level	0-142%	0-195%	0-68%	0-133%	143-260%	196-260%	100-400%*	100-250%*
Immigration Status	Citizen or lawfully present**		Citizen, mandatory statuses (e.g. refugee, asylee), or qualified alien present 5+ years**		Citizen or lawfully present		Citizen or lawfully present	Citizen or lawfully present

\*People who are lawfully present but who do not qualify for Health First Colorado or CHP+ as a result of their immigration status may be eligible for APTCs or CSRs for FPLs 0-400%.  
 \*\*People who are not eligible for Health First Colorado because of immigration status may be eligible for Emergency Medicaid for life or limb threatening situations.  
 \*\*\*Covered individuals must not be eligible for other qualifying coverage, such as Medicare, Health First Colorado, or affordable employer-sponsored coverage.

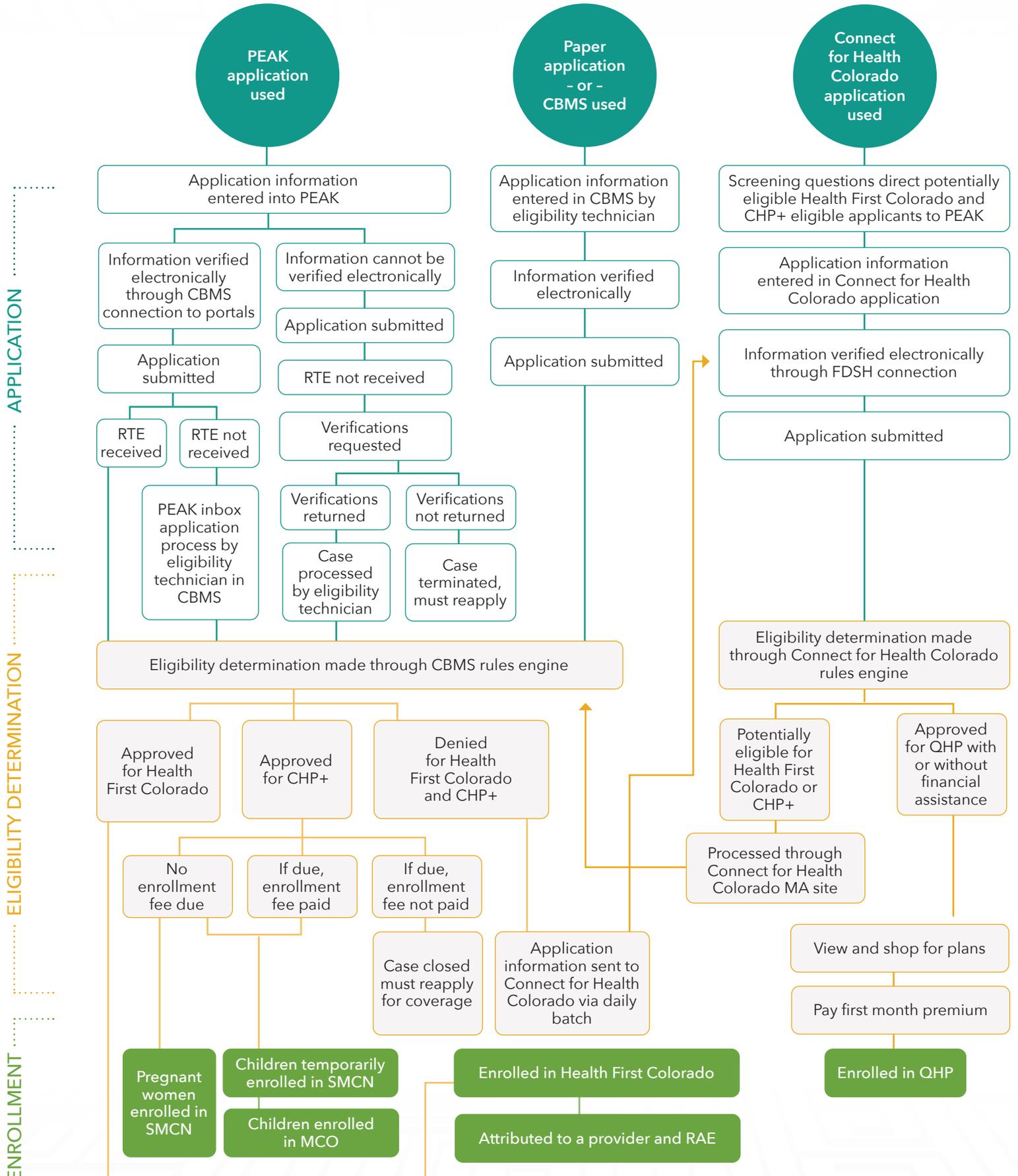
# PATHWAYS TO HEALTH COVERAGE

The 2016 Pathways graphic was a visual representation of the process Coloradans went through when learning about, applying for, enrolling in, renewing, and retaining health coverage. At the time, there was a single eligibility system, the Colorado Benefits Management System (CBMS) that was used by HCPF and Connect for Health Colorado to determine eligibility for health coverage. In 2018, Connect for Health Colorado built a new eligibility system separate from CBMS that determines eligibility for Connect for Health Colorado financial assistance. CBMS continues to determine eligibility for Health First Colorado and CHP+.

The graphics on the following pages are a visual representation of how Coloradans access health coverage in 2020. It includes the application, eligibility determination, enrollment, and renewal process.

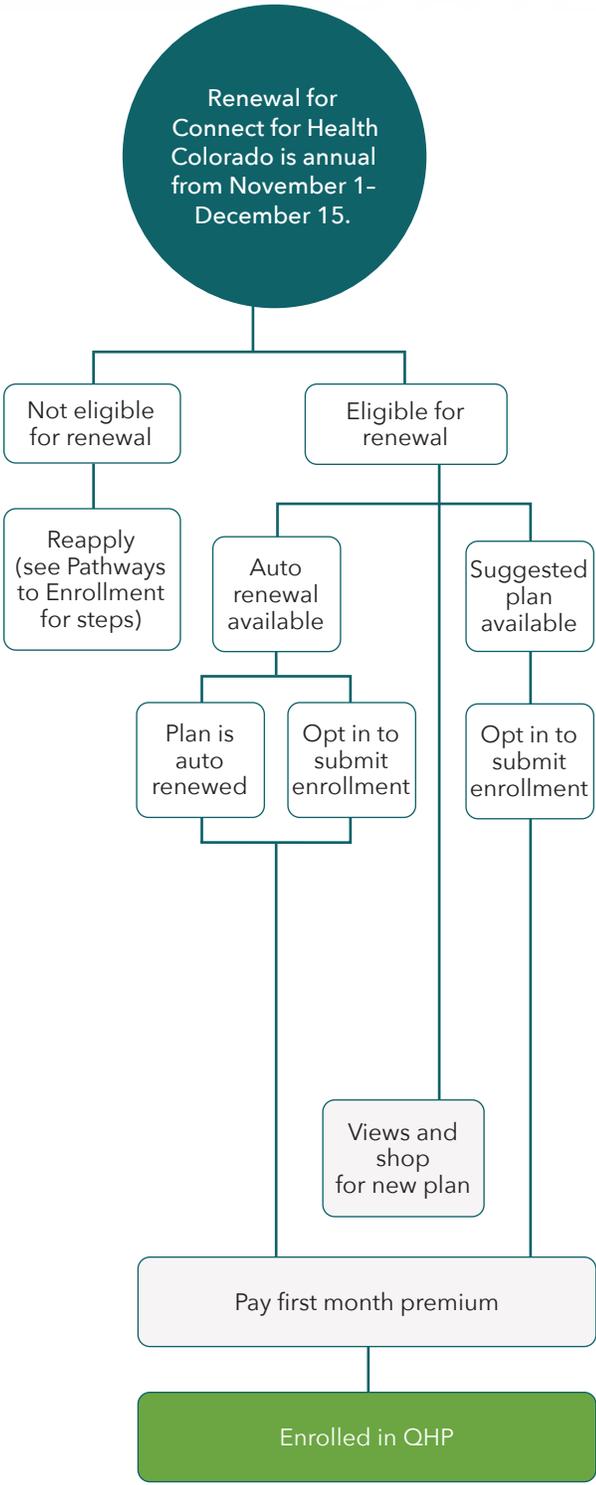
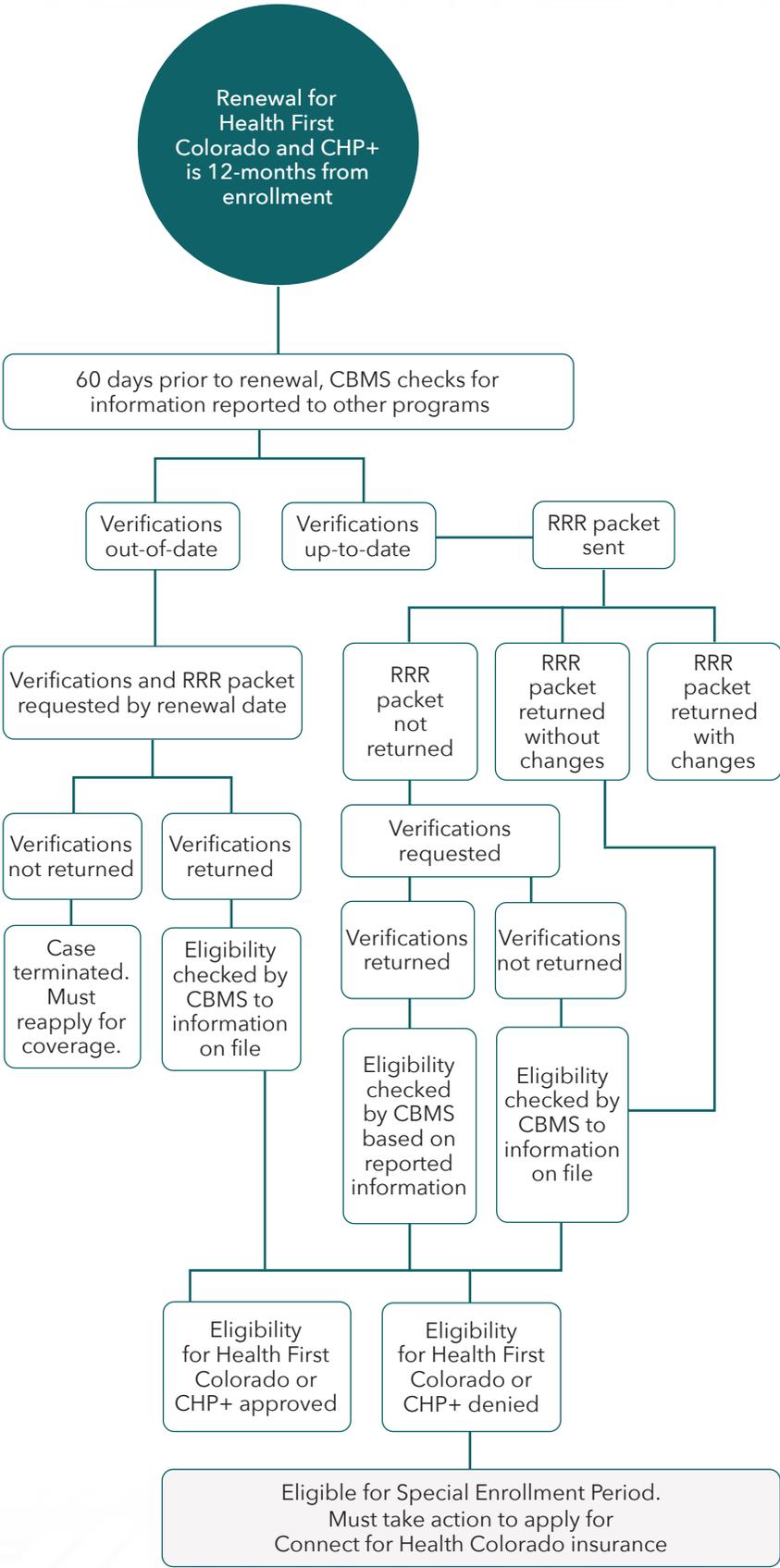


# PATHWAYS TO ENROLLMENT



This graphic intentionally simplifies some steps in the process. Clients may receive verification requests they must respond to in order to enroll. Additionally, clients may appeal a determination during the enrollment process.

# RENEWAL PATHWAYS



# STATUS OF RECOMMENDATIONS MADE IN 2016

Goal 1: Reduce Churn and Minimize Gaps in Health Coverage	
Provide 12-month continuous eligibility for Health First Colorado adults	<b>No progress</b>
Extend Health First Colorado eligibility to the end of the calendar year	<b>No progress</b>
Minimize gaps in health coverage	<b>Some progress</b>  CKF recommended including more information in termination notices. In 2017, the Notice of Action (NOA) client correspondence letter was updated with instructions for how to purchase private health insurance if an applicant did not qualify for Health First Colorado or CHP+. Additional changes to instructions in the NOA, including timelines for enrollment are planned for early 2020.
Goal 2: Monitor and Improve Eligibility and Enrollment Systems	
Increase the rate of RTE determinations and improve the accuracy of all eligibility determinations	<b>No progress</b>
Improve transfer of information between systems and entities	<b>Some progress</b>  The Governor's Office of Information Technology (OIT), HCPF, and Connect for Health Colorado have made progress to ensure that client information is transferrable between systems.
Use transition to Colorado interChange to improve functionality of MMIS	<b>No progress</b>
Improve eligibility determinations for lawfully present immigrants	<b>Some progress</b>  Changes have been made to the PEAK application to help people with non-citizen statuses navigate and apply for programs. Immigration statuses have been reviewed and updated, and Social Security Numbers are no longer a required field for household members not seeking coverage. However, lawfully present immigrants still encounter additional system barriers when applying for coverage. Many lawfully present immigrants also express higher fear of applying for programs due to the new public charge rule.
Collect data to identify fixes and enhancements, and inform training	<b>Some progress</b>  OIT added Google Analytics to the PEAK application in mid-2017 to learn more about how clients use the application. OIT is working toward creating a better client experience and will use a workgroup to assess this and other measures. The Client Integrated Project Team, which will convene in 2020, will assess and make recommendations to improve the client experience.

### Goal 3: Improve Online and Paper Applications

<p>Simplify and improve questions and text in the applications</p>	<p><b>Some progress</b></p> <p>In 2018, HCPF issued a new paper application which provides more instructions to applicants, however the new paper application is longer than the previous version and is still difficult for applicants to complete on their own.</p> <p>The PEAK application has also been updated regularly since 2016. Updates address specific issues, rather than looking at the application as a whole. One promising ongoing project of OIT began with user experience testing on the Report My Changes module. This testing generated recommendations to overhaul the application and ensure that each piece of the application works in concert with other pages.</p>
<p>Improve how income information is collected on the application</p>	<p><b>Some progress</b></p> <p>Significant changes were made to the PEAK application to help people report their income more accurately, including:</p> <ul style="list-style-type: none"> <li>• Adding the ability for applicants with fluctuating/seasonal income to annualize their income (June 2016)</li> <li>• Allow applicants or members to add or report multiple paychecks, or indicate if a paycheck is not representative of their usual income (June 2017)</li> <li>• Identify if an applicant or member is employed by AmeriCorps with non-countable living expenses included in their paycheck (December 2019)</li> </ul> <p>The PEAK Outreach team developed numerous application walk-through webinars to help assisters navigate the process. However, income reporting, especially self-employment income, continues to be an issue for many applicants.</p>
<p>Improve application accessibility</p>	<p><b>Some progress</b></p> <p>Some updates have been made to improve the Spanish translation of the PEAK application. Client correspondence is available in English and Spanish, and limited English proficiency applicants can call for interpretation services. There are still barriers in Spanish translation and accountability of translation.</p>

### Goal 4: Improve Client Correspondence

<p>Improve the readability, clarity, accuracy, and timeliness of client correspondence</p>	<p><b>Some progress</b></p> <p>HCPF engaged in a process to update client correspondence beginning in 2016 and made updates to four main letters over the course of 2017. HCPF also generated Desk Aids for many of the new letters to help assisters understand aspects of each letter.</p> <p>In 2017, the Colorado state legislature passed SB 17-121 which requires HCPF to continuously update and improve client correspondence. With this bill, HCPF hired one FTE focused on improving plain language in correspondence and is developing toolkits for all staff. Despite these changes, clients still report difficulty understanding client correspondence and how to respond.</p> <p>As well, HB 17-1143, also passed in 2017, which instructs the Office of the State Auditor to conduct audits of client correspondence, for readability, understandability, and accuracy, beginning in 2020.</p>
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## Goal 5: Improve Customer Service Support

<p>Improve customer service quality</p>	<p><b>Progress made</b></p> <p>Training for call center representatives continues to be a priority for both HCPF and Connect for Health Colorado.</p> <p>HCPF's 2019-20 approved budget request included funding to Transform Customer Experience, including to improve training. The request included funding to improve training for call center staff. Assisters have responded very positively to HCPF's updated call center. There is additional funding requested to support customer experience in the 2020-21 state budget.</p> <p>Connect for Health Colorado improved customer service staff training efforts in order to decrease hold times and increase first-call resolution. The customer service center manager reports call center metrics to the Connect for Health Colorado board monthly. In 2020, Connect for Health Colorado intends to change customer service contractors, which could impact quality of customer service during the transition period.</p> <p>To support applicants and assisters with PEAK application, OIT implemented the PEAK Technical Support Call Center. The PEAK Technical Support Call Center is available Monday - Friday from 7:30 a.m. - 5:15 p.m. through email, online chat, or phone, and handles over 8,000 calls per month.</p>
<p>Decrease call center wait times</p>	<p><b>Progress made</b></p> <p>Both HCPF and Connect for Health Colorado call centers have decreased call center wait times since 2016 by adding more staff and updating phone systems, and automated pathways for callers.</p>
<p>Provide multiple channels for reaching customer support</p>	<p><b>Progress made</b></p> <p>Chat functionality was added to PEAK to allow applicants to chat with call center representatives during certain hours, and, in December 2019 was expanded to 24-hour PEAK support using a CHATBOT which will be updated weekly to improve resources and ability to answer questions. Email functionality is not supported.</p>
<p>Allow call centers to transfer calls between each other</p>	<p><b>No progress</b></p>
<p>Allow clients to provide a call-back number</p>	<p><b>No progress</b></p>
<p>Improve access and quality of support for people with limited English proficiency</p>	<p><b>No progress</b></p>

## Goal 6: Improve Support for Community-Based Assisters and Formalize Their Role

Strengthen relationships between assisters, counties, and call centers	<b>No progress</b>
Improve and diversify access to support for assisters	<b>Some progress</b>  With the development of the PEAK Technical Support Call Center, assisters now have an avenue to report PEAK technical issues. Assisters may also call the Denver Health Liaison Line or Health First Colorado Member Contact Center for case specific assistance with the applicant or member present.
Improve access to uniform and integrated training	<b>Some progress</b>  For four years, starting in 2014, the Building Better Health Conference, which was planned by CKF, HCPF, Connect for Health Colorado, PEAK Outreach, the Colorado Division of Insurance, and the Colorado Consumer Health Initiative offered once-yearly, in-person training, resources, and support to community-based assisters and brokers. Starting in 2019, Building Better Health became CoverCO, a regional training event. Improvements are still needed for ongoing training, resources, and support.
Ensure continued and sustainable funding for assister programs	<b>No progress</b>

## Goal 7: Clarify, Communicate, and Improve Renewal Processes

Train assisters and eligibility technicians on renewal processes	<b>Some Progress</b>  During the 2017 and 2018 Building Better Health conferences, HCPF trained assisters on the lifecycle of a Health First Colorado member, including the renewal process. During the 2018 Building Better Health conference and as part of assister and broker certification training Connect for Health Colorado trains assisters on the Connect for Health Colorado renewal process.
Show renewal date for eligibility in PEAK	<b>Progress made</b>  The renewal date is available in a Health First Colorado member's PEAK account both in the Manage My Account module Benefit Details page, and the Redetermination/Recertification page for 60 days prior to the member's renewal date.
Better align the state's ex parte renewal process with federal guidance	<b>Some progress</b>  In 2018 HCPF implemented a reasonable compatibility standard for Non-MAGI categories to ensure that Colorado Department of Labor and Employment income data is taken into account.  However, CKF recommends that the state issue guidance to county human services eligibility technicians to clarify the steps the state and counties should take during renewal, and specifically clarify when a renewal form needs to be returned.
Include length of lawful presence in renewal process for Connect for Health Colorado	<b>No progress</b>
Encourage clients eligible for Connect for Health Colorado auto-renewal to shop	<b>Progress made</b>  Renewal letters from Connect for Health Colorado encourage all clients to shop and compare plans prior to the auto renewal date.

## Goal 8: Improve and Expand Health Coverage Options

Ensure comparable coverage options if federal funding ends for CHIP in September 2017	<b>Progress made</b> Although delayed, funding for CHIP was extended for 10 years from October 2017.
Improve 12-month continuous eligibility for children enrolled in Health First Colorado and CHP+	<b>No progress</b>
Make it easier for individuals who qualify for CSRs to get them	<b>Progress made</b> Connect for Health Colorado streamlined the marketplace application, updated plan selection tools, and improved plan sorting to highlight the impact of CSRs and increase purchasing.
Extend Medicaid coverage to former foster care youth from other states	<b>Progress made</b> Congress passed H.R. 6 in fall 2018 which provides support for opioid use disorder, and includes a provision that will extend Medicaid to former foster care youth from other states beginning January 2023.
Fix the "family glitch"	<b>No progress</b>
Implement a SEP for pregnant women to enroll in private insurance	<b>No progress</b>

## Goal 9: Better Coordinate and Align HCPF and Connect for Health Colorado

Take advantage of state options to better align income methodology between programs	<b>No progress</b>
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## ABOUT CKF

CKF works to improve how Coloradans access and retain affordable health coverage. We support a state-wide network of over 550 community-based enrollment professionals and advocate for improved policies and systems so that all Coloradans can be covered. Since 2002, CKF has been an effective voice in influencing improvements to the state's eligibility and enrollment systems and health coverage programs.

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