COVID-19 Public Health Emergency Unwind Planning

Counties & Eligibility Partners
October 26, 2023

Marivel Klueckman | Eligibility Division Director, HCPF
Wendy Riola | Eligibility Systems Supervisor, HCPF
Mike West | PEAK Manager, HCPF
Tammy Costello | Eligibility Systems Manager, HCPF
Shawn Bodiker | Eligibility Policy Section Manager, HCPF
Lisa Pera | Eligibility Deputy Division Director, HCPF

COLORADO
Department of Health Care
Policy & Financing

About this webinar

Will this presentation be shared?

Yes. A recording of this meeting and the slide deck will both be posted on the PHE Planning webpage in a few days.

https://hcpf.colorado.gov/covid-resources-county-and-eligibility-partners

Will all of your questions be answered?

We will have time for questions at the end of the data section. We have a team of staff answering questions put into the Q/A throughout the presentation, but we may not get to all of them. Frequently asked questions will be added to FAQs in the Eligibility Resources webpage and PHE Planning webpage. Question themes from prior meetings are already posted.

https://hcpf.colorado.gov/training-topics-reference-documents-and-guides
https://hcpf.colorado.gov/covid-19-public-health-emergency-faqs

Today's Agenda

1. Reformatted MA Renewal Packet

2. PEAK Update

3. Individual Level Ex Parte

4. Reinstatement of Individual Level Ex Parte

5. COVID Locked In Special Populations Renewals

6. Appeals Continuation of Benefits

7. LTC Population Initiative

8. Published Data

9. Let's Hear From You!

Reformatted MA Renewal Packet

Wendy Riola, HCPF

Redesigned MA Renewal Packet

- Updated based on feedback from members, the community, eligibility sites and lessons learned from other form redesign projects.
- Color CO seal added to envelope window to help prevent it from being mistaken for junk mail.
- The form is shorter:
  - No extra blank spaces and fewer pages.
  - Dynamic based on pre-population.
- Less pages to fill in financial information.
- Blank page at the end of the packet to add more information.
- Additional emphasis on signing
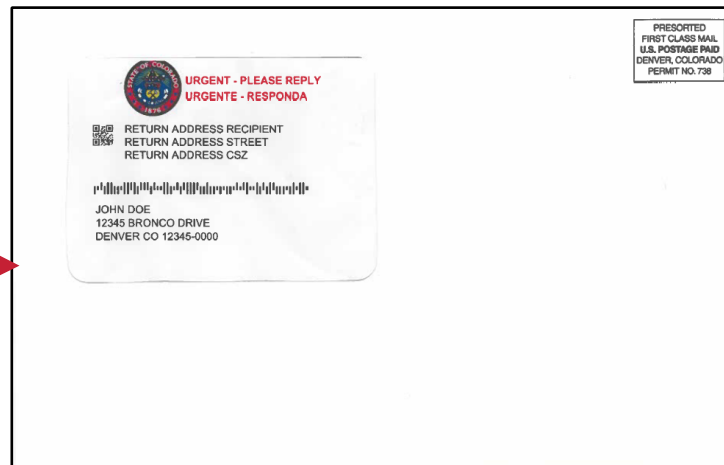
New renewal templates can be found at https://hcpf.colorado.gov/training-topics-reference-documents-and-guides

Poll Questions:

Do you think the redesigned MA renewal packet will have a positive impact on the MA renewal process? Y/N

COLORADO
Department of Health Care
Policy & Financing

PEAK Updates

Mike West, HCPF

Code for America 2023
State Benefits Guide Survey

Online applications

Applications are considered online only if they are available statewide.

Programs integrated into one application
M: MAGI Medicaid   S: SNAP   T: TANF   C: CCAP   W: WIC

M Online
M Not online

"Our constituents expect their government to be modern, innovative, responsive, and digital."

State of Colorado Digital Government 2022 Strategic Plan

76% of all households with income less than $30,000 have a smartphone and 27% of those same households do not have broadband.

PEW 2021 Mobile Technology and Home Broadband Study

Best practice principles used to do our work

Plain Language

What is "plain language"?
Writing in plain language means writing with your audience in mind, and making sure your message is clear, concise, and easy for them to understand. It can also mean using human-centered design principles when developing something for your audience.
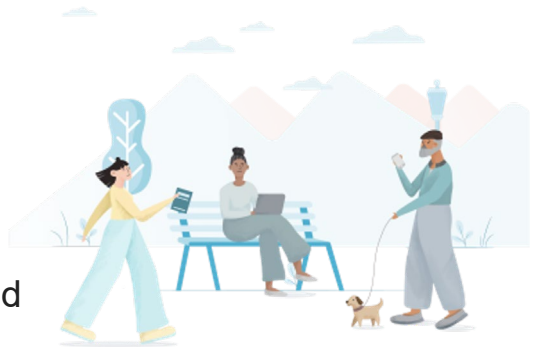
Our goal for plain language on PEAK
One of our biggest goals has been to heal and rebuild trust with PEAK users by using simplified, trauma-informed language and design.

Since October 2020 over 12,000 person hours have been dedicated to reviewing visual designs and almost all content in PEAK

PEAK has a dedicated agile workstream for Plain Language enhancements.

Best practice principles used to do our work

What is happening in CHATBOT – Renewal Data

	Total Chats	% of Total Chats
Sept	40044	13.1%

HealthFirst Web Site			
	Re:Apply for Benefits	Renewal Alerts	Renewal FAQ	TTL
Business Hours	170	16	141	327
Non-Business Hours	143	6	111	260
				587

PEAK			
	Re:Apply for Benefits	Renewal Alerts	Renewal FAQ	TTL
Business Hours	981	78	2037	3096
Non-Business Hours	676	47	1443	2166
				5262

- An in application CHAT feature is best practice among States
- 40% of all Chats occur outside business hours

PEAK CHATBOT Renewal Utilization

Legend: # of PEAK Renewal CHATs, Renewal Chats as Percent of Total
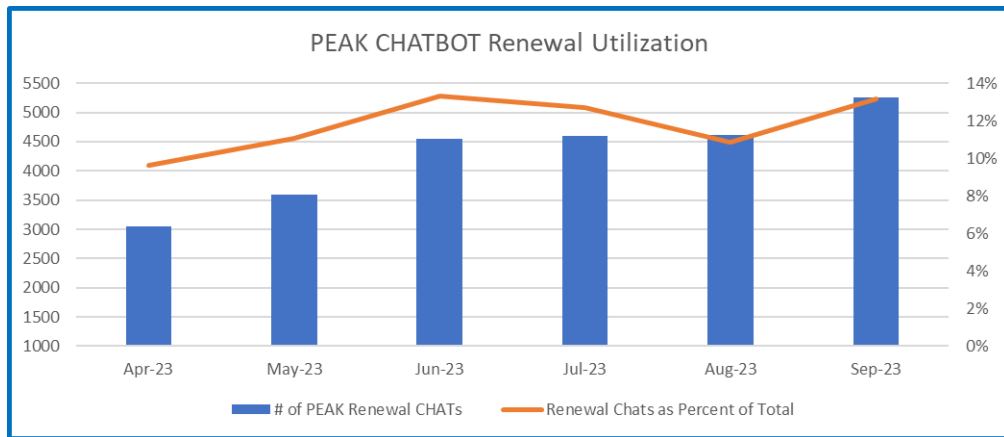
PEAK Abandoned vs Submitted

More applications are renewal applications than new applications and trending upward.

% of application type submitted

	Jan	Feb	March	April	May	June	July	Aug	Sept
AFB as a % of TTL	44.1%	41.6%	40.0%	39.4%	34.1%	26.9%	30.5%	34.6%	33.4%
RR as a % of TTL	55.9%	58.4%	60.0%	60.6%	65.9%	73.1%	69.5%	65.4%	66.6%
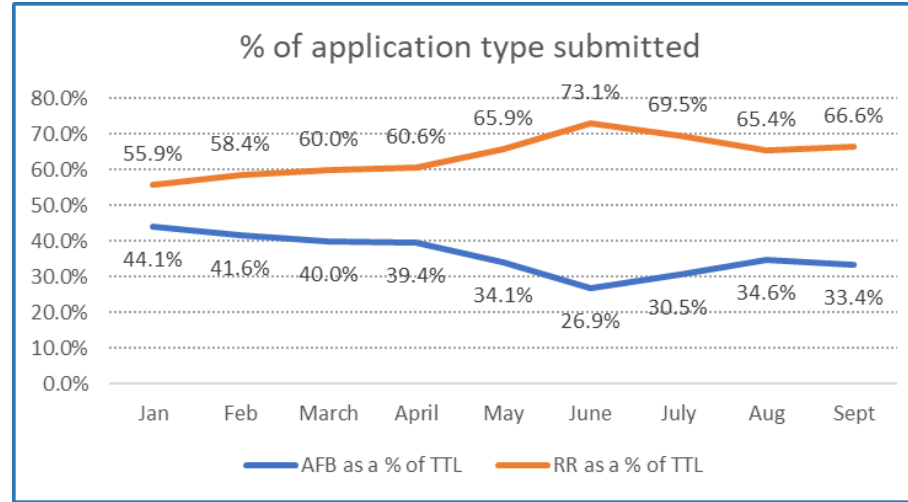
RR Module Abandoned vs Submit

	Jan	Feb	March	April	May	June	July	Aug	Sept
RR Started	40057	33092	35507	32874	36406	39443	40408	48531	45521
RR Abandoned	9632	8098	8866	7936	8827	9896	11240	14098	13345
RR Submitted	30425	24994	26641	24938	27579	29547	29168	34433	32176

AFB Module Abandoned vs Submit

	Jan	Feb	March	April	May	June*	July	Aug	Sept
AFB Started	43568	32513	32459	29955	28359	23310	20891	29331	26124
AFB Abandoned	19517	14714	14689	13708	14073	12412	8080	11099	9964
AFB Submitted	24051	17799	17770	16247	14286	10898	12811	18232	16160
Total Submitted Apps	54476	42793	44411	41185	41865	40445	41979	52665	48336

PEAK Salesforce Data

PEAK Data 5 Top Reasons for Application Abandonment

5 Top Reasons to Abandon AFB		
Instructions Page AFB	4677	17%
1st page of AFB basic information	3556	13%
2nd page of AFB address	2757	10%
citizenship	2391	9%
6th page of AFB household-members	1790	7%
July and August		

- Top three categories most likely reflect end users realizing it will take some time and that they need to have information for the process. Many end users come to PEAK expecting the same experience as other applications like DoorDash etc.
- PEAK users are advised it could take 40 minutes to complete an application.

5 Top Reasons to Abandon RR		
1st Page RR	4570	18%
jobs-and-income-summary	3618	14%
address-residency-summary	2769	11%
household-bills-summary	2576	10%
medical-summary	2184	9%
July and August		

- Top three categories most likely reflect end users realizing it will take some time and that they need to have information for the process. Many end users come to PEAK expecting the same experience as other applications like DoorDash etc.

What do PEAK users say in AFB Post Survey?

Preliminary AFB Post Survey - All Modes		
Helpful	OK	Not Helpful
4068	2289	363
60.5%	34.1%	5.4%
Mobile % of Survey Response		
53.0%		

94% of AFB users since 06/25/2023 tell us the new PEAK AFB module is OK or Helpful

Post application survey has a response rate of 10%

AFB abandonment rate 3 months post release vs 3 months prior to release are down 31%

What is happening in PEAK future

UX Modernization	★
Mobile Functionality	★
Eligibility Function	★
Across the Desk	★
PHE	★
Assistor Network PEAK Pro	★

What is happening in PEAK future

PEAKPro Phase 1 Modernization ★★★		PEAKPro Content Management ★★★	PEAKPro Phase 2 Modernization ★★★	PEAKPro Phase 3 Modernization ★★
PEAKPro WalkMe ★★★				
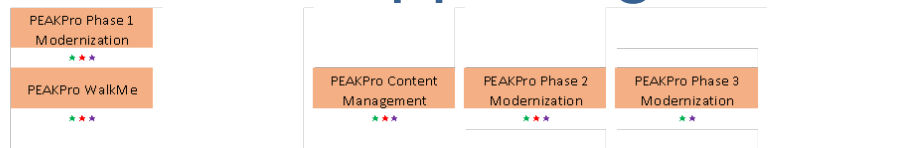
Release Schedule	FY24					
	August	October	December	February	April	June
	PEAK Communications Preferences Mailing Address ★★★ ★	Add Member Name to To-Do Card ★★★★	Duplicate Reminder Management ★★★ ★	Benefits Explorer ★★★	Qualtrics Integration ★★★★ ★	PEAK UX ASL to written language ★
		Learn More Tracking ★★★	Update 211 Integration ★★	RTD LiVE Eligibility Expansion ★	Claims Modernization ★★	Performance Monitorig risk SLA ★★
		To-do Card LTC Language ★★★★	PEAK UX Backlog Items ★★★		Interfaced Income Changes ★	Separate Eligibility/Non-Eligibility Info ★ ★
			Banner and To-Do Card Tracking ★★★			Change request Confirmation with e-mail text ★★★ ★
			Discovery Replace PDF with Interactive ★			RRR packet question reconciliation ★★★★ ★
			Communications Preferences Mailing address ★ ★			Discovery Replace PDF with Interactive Screens ★
						Mark renewals received in CBMS

UX Modernization	★
Mobile Functionality	★
Eligibility Function	★
Across the Desk	★
PHE	★
Assistor Network PEAK Pro	★

UX backlog has > 100 items
Strategic backlog > 25 items

16

Across the Desk Projects
(focused on 22-235)

	PCG Recommendation	Status	CBMS #	Release Date	PEAK Project Title
1	Optimize PEAK - Restrict the type of changes clients can make	Complete	CPPM-7432	Aug-23	PEAK User communications preferences for e-mail, text phone, and spanish/english
		In Progress	CPPM-8516	Dec-23	PEAK User communications preferences for mailing address
		In Progress	CPPM-8549	Apr-24	CBMS PEAK Prevent Interfaced Income Changes from Populating in CBMS
		In Progress	TBD	Jun-24	Separate Eligibility/Non-Eligibility into two services.
		In Progress	TBD	Jun-24	Replace PEAK PDF with itneractive screens.
2	Optimize PEAK - Restrict the frequency of changes allowed by clients	Complete	CPPM-7432	Aug-23	PEAK User communications preferences for e-mail, text phone, and spanish/english
		In Progress	CPPM-8516	Dec-23	PEAK User communications preferences for mailing address
		In Progress	CPPM-8184	Dec-23	Enhance PEAK duplication notifications.
		In Progress	TBD	Jun-24	Separate Eligibility/Non-Eligibility into two services.
		In Progress	TBD	Jun-24	Using SFMC PEAK will seek to notify PEAK users we have received their changes. E-mail and Text
3	Optimize PEAK - Simplify change reporting	Complete	CPPM-6448	Jun-23	AFB Modernization PEAK PDF to the Interactive Interview Queue in CBMS
		In Progress	TBD	Jun-24	Replace PEAK PDF with itneractive screens.
4	Optimize PEAK - Include clear navigational language	Complete	Agile -Every Release	Every Release	Dedicated Agile project flow to review visual designs and plain language 6 times a year. Combined in the last 3 fiscal years over 12,000 person hours have been dedicated to clear trauma/permission based language in PEAK.
5	Optimize PEAK - Aligning PEAK with paper forms	Complete	CPPM-6448	Jun-23	AFB Modernization PEAK PDF to the Interactive Interview Queue in CBMS
		In Progress	TBD	Jun-24	RRR packet reconciliation. Remove some questions. Make other dynamic
6	Optimize PEAK - Train Staff on PEAK	In Progress	N/A	Apr-24	DHS FY 24-25 Funding - estimated staffing and content deliverable date 4-24

What is happening in Communications Direct Update Project Released in August?

Communications Changes Directly Updated by Week

Post release tracking indicates an average of 4,254 communications preferences changes directly updating into CBMS and not displaying in PEAK Inbox for caseworker review

Poll Question:

Are you referring members to use PEAK for their renewal? Yes/No

COLORADO
Department of Health Care
Policy & Financing

Individual Level Ex Parte

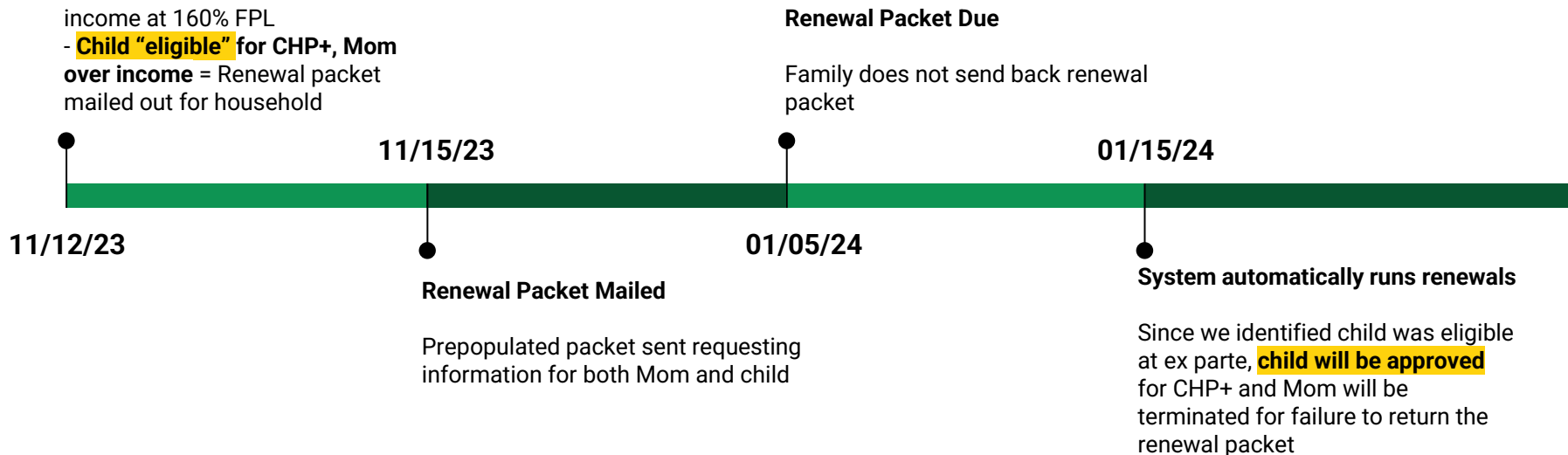## Tammy Costello, HCPF
Shawn Bodiker, HCPF

Individual Level Ex Parte

- **CMS clarified guidance on ex parte at the individual level**
  - This is a positive effect for the member
  - Short-term system fix was implemented on October 14, 2023
    - Updated MA renewal process evaluates eligibility at the individual level at the final review
      - Individuals deemed eligible at MA Ex Parte Step A will be approved, if possible, even if a Renewal Packet/Signature page is not returned at final review
    - Temporary extension was provided for all members in Sept/Oct 2023 until fix was implemented
  - Long-term system fix will occur down the road
  - RAEs outreaching to members
  - HCPF Customer Contact Center outreaching to LTC members

COLORADO
Department of Health Care
Policy & Financing

Individual Ex Parte
Short-Term Solution Example

Ex Parte for January 2024 Renewals

- Mom and child
- Income interface received and income at 160% FPL
- **Child "eligible" for CHP+, Mom over income** = Renewal packet mailed out for household

Renewal Packet Due

Family does not send back renewal packet

11/15/23

01/15/24

11/12/23

01/05/24

Renewal Packet Mailed

Prepopulated packet sent requesting information for both Mom and child

System automatically runs renewals

Since we identified child was eligible at ex parte, **child will be approved** for CHP+ and Mom will be terminated for failure to return the renewal packet

Reinstatement of Medical Programs

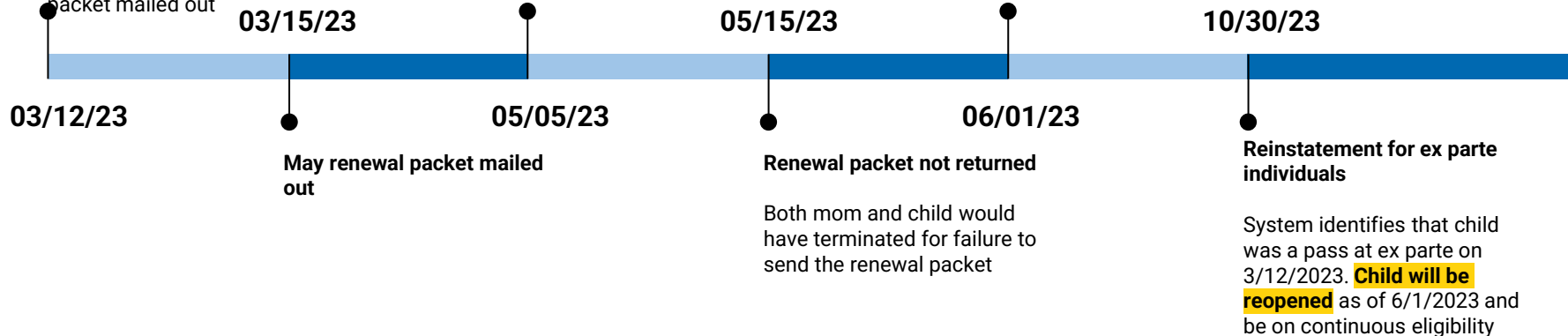**Tammy Costello, HCPF**
Shawn Bodiker, HCPF

Reinstatement

- **Individual Ex Parte Reinstatement Guidance**
  - Individuals at renewal that were terminated for failure to return the renewal packet or renewal signature must have coverage reinstated based on prior ex parte results
- **CBMS Project "Reinstatement for Medical Assistance Project CPPM-8756"**
  - Phase 1 of the project will occur over the week of October 30, 2023
  - Individuals that were identified as eligible at ex parte will be reinstated
    - Retroactive reinstatement for eligible individuals will occur for the renewal months of May, June, July & August 2023
  - A one-time NEW correspondence will be sent to reinstated individuals
  - Reinstatement for identified individuals will be systematically completed by the end of November.
    - Phase 1 by November 3rd
    - Phase 2 by November 30th

COLORADO
Department of Health Care
Policy & Financing

Reinstatement Example

Ex Parte for May 2023 Renewals

- Mom and child on case
- Income verified at 160% FPL
- Mom not eligible and **child eligible for CHP** = Renewal packet mailed out

03/15/23

03/12/23

May renewal packet mailed out

May renewal packet due back

05/05/23

05/15/23

Renewal packet not returned

Both mom and child would have terminated for failure to send the renewal packet

Benefits ended

Coverage ends, no longer eligible for services as of 06/01/2023

06/01/23

10/30/23

Reinstatement for ex parte individuals

System identifies that child was a pass at ex parte on 3/12/2023. **Child will be reopened** as of 6/1/2023 and be on continuous eligibility

What you need to know on Reinstatement

- CBMS will identify members at the individual level who were terminated at ex parte (renewal months May- Aug 2023) but should have been approved and reinstate their Medical program benefits
- This is a one-time system update for identified individuals, not an ongoing process
- An auto-populated case comment will be created in CBMS for cases with individuals that were reinstated.
  - Case comment: "Individual reinstated due to ex parte in accordance with federal compliance"

Reinstatement Letter Examples

Health First COLORADO — Colorado's Medicaid Program

CHP+ — Child Health Plan Plus

Date: October 18, 2023

[Name]
[address]

Case Number:

Some members of your household have health coverage again

Dear [Name],

You received a letter telling you everyone in your household lost their Health First Colorado (Colorado's Medicaid program) or Child Health Plan *Plus* (CHP+) health coverage.

We checked everyone in your household again to see if they qualify for health coverage because of new procedures we must follow.

When we reviewed your information again, we found these members of your household qualify for health coverage:

Name	State ID	Program	Coverage Begin Date	Coverage End Date
[Name]	XXXXXX	Health First Colorado (Colorado Medicaid)	October 1, 2023	October 1, 2023
[Name]	XXXXXX	Health First Colorado (Colorado Medicaid)	November 1, 2023	November 1, 2023
[Name]	XXXXXX	Health First Colorado (Colorado Medicaid)	November 1, 2023	XXXXXX
[Name]	XXXXXX	Health First Colorado (Colorado Medicaid)	September 1, 2023	XXXXXX

We have adjusted the coverage time to go back to when your household members lost coverage. If you

Visit CO.gov/PEAK to manage your account

MA_Gap_NOA_EN
Case Number/Correspondence ID: 1B/xxxxxx

Page 1 of 7
Process Date: 10/18/2023

Health First COLORADO — Colorado's Medicaid Program

CHP+ — Child Health Plan Plus

Date:

Case Number:

Some members of your household have health coverage again

Dear

You received a letter telling you everyone in your household lost their Health First Colorado (Colorado's Medicaid program) or Child Health Plan *Plus* (CHP+) health coverage.

We checked everyone in your household again to see if they qualify for health coverage because of new procedures we must follow.

When we reviewed your information again, we found these members of your household qualify for health coverage:

Name	State ID

We have adjusted the coverage time to go back to when your household members lost coverage. If you have questions about other members of your household not listed above, please check your PEAK account or call customer service to see if they have health coverage.

Action needed

If you had medical bills during the time we told you these members of your household were not covered, let us know so we can pay them. Please call customer service and let them know you have bills:

- Health First Colorado members, please call 800-221-3943 (State Relay: 711)
- CHP+ members, please call 800-359-1991 (State Relay: 711)

Please keep your contact information up to date so you will receive all letters we send you about your coverage. You can update your address and other contact information at CO.gov/PEAK or with the Health First Colorado app. Or you can contact your county department of human or social services to update your contact information.

Visit CO.gov/PEAK to manage your account

MA_Reinstatement_Letter_EN
Case Number/Correspondence ID:

Process Date:

COVID Locked-In Special Populations Renewals

Tammy Costello, HCPF
Shawn Bodiker, HCPF

COLORADO
Department of Health Care
Policy & Financing

COVID Locked-In Special Populations

- **One-time only change was made to Former Foster Care (FFC), Social Security Income (SSI), and Old Age Pension (OAP)-MA recipients' cases** in addition to select help desk ticket (HDT) cases that were erroneously locked into continuous coverage when their May 2023 renewals for Medical Assistance (MA) were completed.
- All affected members had their MA Renewal Date set to January 2024.
  - They will undergo the MA Ex Parte process starting in November 2023.
    - They are required to complete the MA renewal process in order to
    retain their current benefits, have their eligibility redetermined for another category of Medical Assistance, or be terminated.
- COVID Unwind Special Population Renewals desk aid was created by SDD and published in the COLearn Document Library on October 9, 2023.

COLORADO
Department of Health Care
Policy & Financing

Appeals Continuation of Benefits

Shawn Bodiker, HCPF

Appeals Continuation of Benefits

- CMS approved a 1902(e)(14)(A) waiver, effective September 25, 2023, that provides flexibilities throughout COVID on State Fair Hearings
- Members who have filed a State Fair Hearing within 60 days of their Date of Action will have continued benefits reinstated back to the closure date(not applied to dispute resolution conferences)
- Eligibility Sites are not allowed to recoup from the member the cost of benefits provided while pending final administrative action, regardless of the hearing decision (includes dispute resolutions conferences)
- CBMS Communication (corrected version) sent out 10/24/23

    CBMS Communication title "CORRECTED: HCPF - Medical Assistance Appeals Strategy During the COVID Unwind via E14 Authority (CBMS 2891_10232023)"

LTC Population Initiative

Lisa Pera, HCPF

COLORADO
Department of Health Care
Policy & Financing

LTC Population Renewals

- **Temporary renewal extension for LTC members through June 2024**
  - LTC includes NF/300%, HCBS waivers & Buy-in for adults & children
  - CMS strategy allowed for a month delay, HCPF sought approval for two months
  - Renewals are being 'paused' in the system for 60 days from the renewal month to provide additional time
  - Targeted outreach coming from the HCPF Outbound Contact Center (OBCC) located in the Member Contact Center (MCC)

LTC Population Renewals Process

- HCPF OBCC calls Member
- If assistance is requested, HCPF OBCC creates a ticket in the County Escalation Queue
- Ticket is sent to County/Eligibility Site according to defined criteria
  - Combo case
  - Buy-in
  - EAP site supported County
- County/Eligibility Site assists member in completing the renewal
- County/Eligibility Site reports back to close the ticket
  - Daily/Weekly/Monthly reports

Published Data

Visit our Data Reporting Page

Public Health Emergency Planning

Continuous Coverage Unwind Data Reporting

The Department of Health Care Policy & Financing (HCPF) will be reporting its progress on "unwinding" the continuous coverage requirement to the federal government. HCPF will post these reports on this page and include links to this information in our monthly COVID-19 newsletter (https://visitor.r20.constantcontact.com/manage/optin?v=001HfxrbpGNWZ0lZnPp6t3PG2s9XPNl8ZvgFdjsKvSnhIy8z9JmHyp6DeoLJ3saT6x0SeqRR1ub149uoXxe1ok4jTzfMSQ0BN7S5vcLiRO7gdY%3D).

Connect for Health Colorado (https://connectforhealthco.com/) will be posting state based marketplace information according to their reporting schedules.

Returning to Regular Eligibility Operations

HCPF resumed the standard eligibility renewal processes beginning May 2023 for Health First Colorado (Colorado's Medicaid program) and Child Health Plan *Plus* (CHP+), beginning with March member notices. The state opted to take the full 12 months allowed by the federal government to complete renewals for all 1.75 million members, meaning we will be actively monitoring monthly renewal metrics from May 2023 until at least April 2024.

Colorado's focus is to ensure that those who qualify for our programs remain covered and those no longer eligible are connected to affordable, alternative coverage. Thank you for your vital partnership in achieving this shared goal. Visit KeepCOCovered.com (http://KeepCOCovered.com) to keep up with changing initiatives, messages and strategies you and your organization can employ, to the betterment of Coloradans, employers, providers and our economy.

To better understand the results of the unwind data report, we looked at history. As you may know, members losing eligibility for Health First Colorado or CHP+ during the renewal process is part of regular eligibility operations. Members will enroll and be disenrolled from Health First Colorado or CHP+ due to changes in their life circumstances, like losing a job.
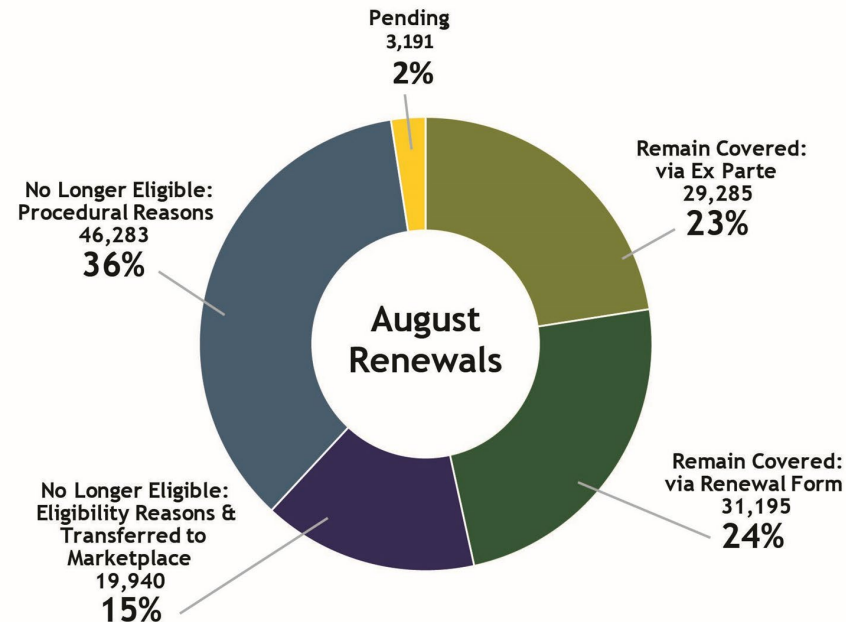
- Historical context from pre-pandemic renewals
- Monthly point in time data reports
- Links to the slides from this webinar with demographic breakouts
- Overview of reporting elements and what they mean
- FAQs and more…

May - August Data Overview

- May was the first month of regular renewals - <u>too early for trends.</u>
  - Members have additional 90 days to return packets
- May data pulled on June 26 matches pre-pandemic rates:
  56% renewed - estimated 57% pre-pandemic
  - 42% disenrolled - 41% pre-pandemic
  - Of those disenrolled, procedural denials were 26% - 12% pre-pandemic
  - Only 3% voluntarily disenrolled - should be higher given our outstanding unemployment rate

COLORADO
Department of Health Care
Policy & Financing

Four Months of Renewals

Renewals CY 2018 & 2019 and May-Aug 2023

Bar chart showing percentages for three categories:
- Percent Losing Coverage: Average from CY 2018 & 2019 = 41, Average May-Aug 2023 Renewals = 48.5
- Percent Eligiblity Denials: Average from CY 2018 & 2019 = 29, Average May-Aug 2023 Renewals = 15.1
- Percent Procedural Denials: Average from CY 2018 & 2019 = 12, Average May-Aug 2023 Renewals = 33.4

Legend: ▪ Average from CY 2018 & 2019 ▪ Average May-Aug 2023 Renewals

August Renewals

Donut chart "August Renewals":
- Pending: 3,191 — 2%
- Remain Covered: via Ex Parte: 29,285 — 23%
- Remain Covered: via Renewal Form: 31,195 — 24%
- No Longer Eligible: Eligibility Reasons & Transferred to Marketplace: 19,940 — 15%
- No Longer Eligible: Procedural Reasons: 46,283 — 36%

COLORADO
Department of Health Care
Policy & Financing

Based on pre-pandemic data, on average about half of those losing coverage become eligible for Medicaid again within two years.

38

47% of August cohort were renewed for coverage

NOTE: 90 day reconsideration period means others denied may come back onto coverage AFTER responding.

Pending
3,191
2%

Remain Covered: via Ex Parte
29,285
23%

No Longer Eligible: Procedural Reasons
46,283
36%

August Renewals

Remain Covered: via Renewal Form
31,195
24%

No Longer Eligible: Eligibility Reasons & Transferred to Marketplace
19,940
15%
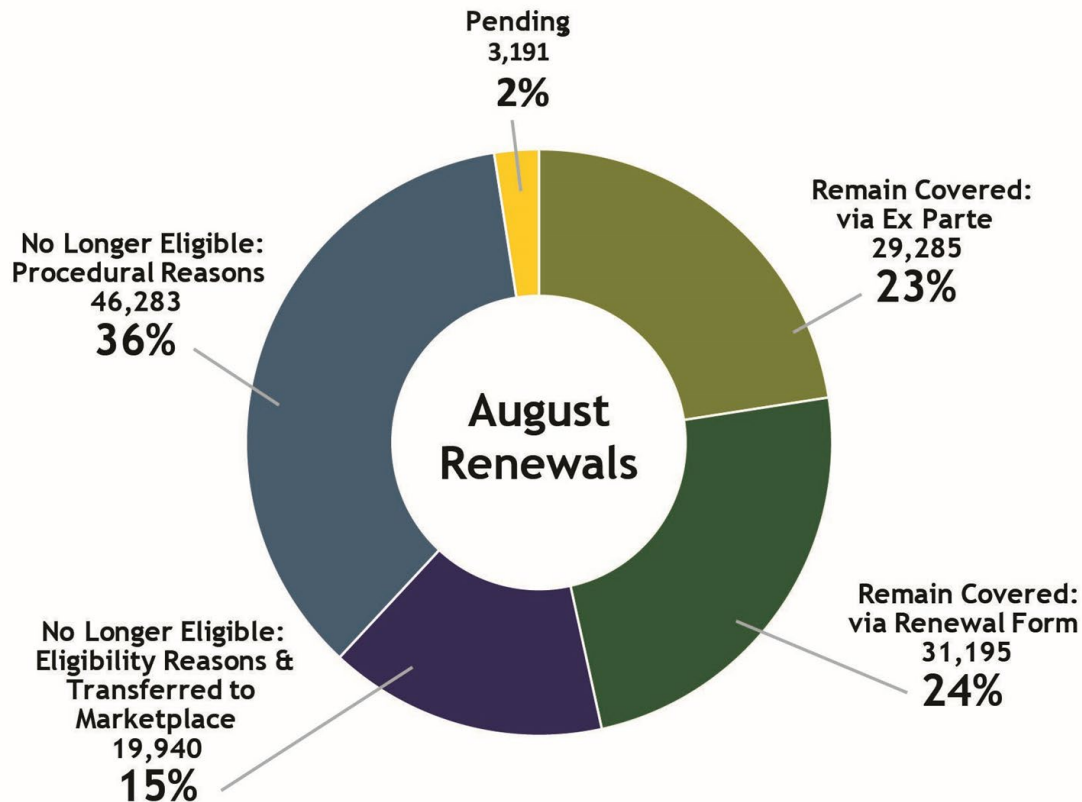
Top Eligibility Denial Reasons - Majority Over Income (54%)

NOTE: CMS data reporting includes all eligibility denials within "sent to marketplace". The marketplace is prioritizing outreach to certain denial reasons.

August No Longer Eligible: Eligibility Reasons

- Not Eligible For Any Program 1,104 — 6%
- Individual is Deceased, 254 — 1%
- Not A CO Resident 748 — 4%
- Other Eligibility Reasons 2,345 — 12%
- Over Income 10,810 — 54%
- Individual Not Living In The Home 4,679 — 23%
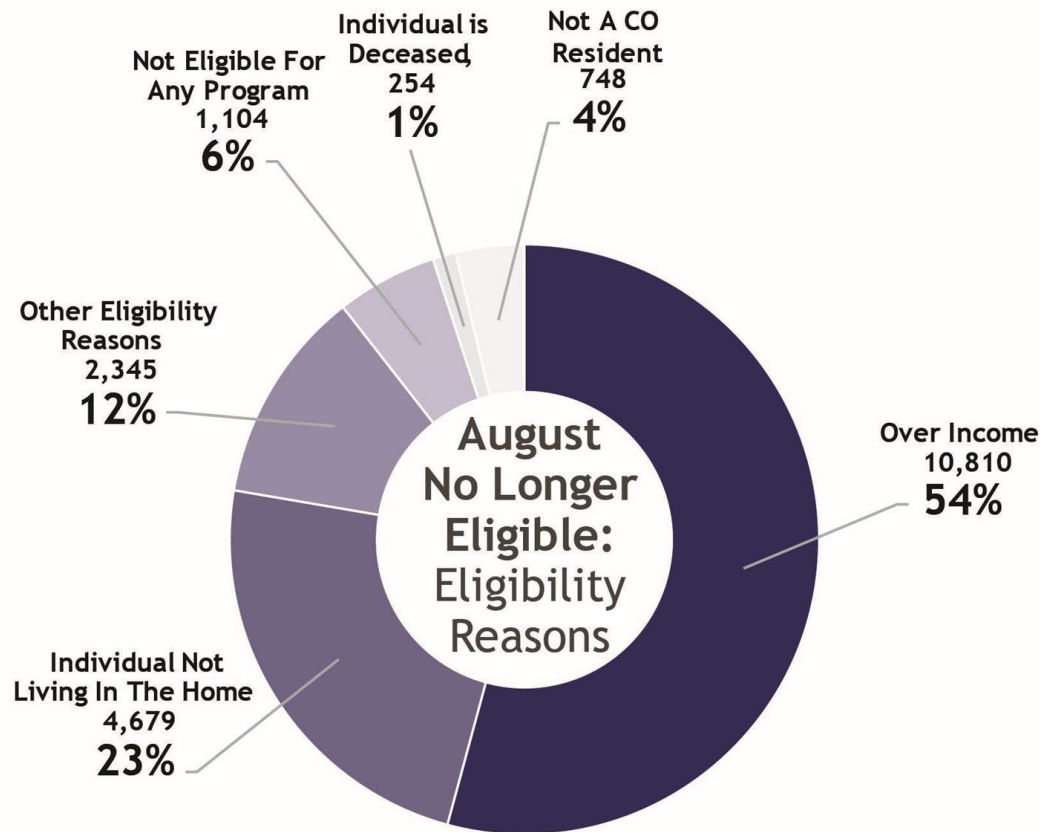
Questions?

Let's Hear From You!

Contact Info

Marivel Klueckman
Eligibility Division Director, HCPF
marivel.klueckman@state.co.us

Lisa Pera
Eligibility Division Deputy Director, HCPF
Lisa.Pera@state.co.us

Tammy Costello
Eligibility Systems Manager, HCPF
Tammy.Costello@state.co.us

Shawn Bodiker
Eligibility Policy Manager, HCPF
Shawn.Bodiker@state.co.us

COLORADO
Department of Health Care
Policy & Financing

Thank You!

COLORADO
Department of Health Care
Policy & Financing