

# COVID-19 Public Health Emergency Unwind Planning

Community Partner & Advocates

*November 17, 2022*

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Department of Health Care  
Policy & Financing

# Public Health Emergency (PHE)

## What is it?

- A federal declaration issued in January 2020 in response to the COVID-19 pandemic by the U.S. Department of Health and Human Services (HHS)
- It allowed Congress to pass legislation that **ensured anyone who qualified and enrolled in Health First Colorado (Colorado's Medicaid program) & CHP+ was guaranteed to keep their health coverage during the PHE.**
- There are many other state programs affected by the PHE as well (SNAP benefits, coverage of COVID vaccines and testing, etc)

## What happens when it ends?

- Members have still been receiving renewal packets even though they are “locked in” to coverage; once the PHE ends they will have to complete the renewal process to see if they are still eligible for coverage. Some may qualify based on data we already have (ex parte).
- It's essential that members pay attention to renewal notices and fill out the necessary forms to make sure they keep their Health First Colorado and CHP+ coverage if they are still eligible.

# Timing & Federal Updates

Current PHE continues to run through Jan 11, 2023

*We expect this to be extended again*

New working dates are:

**Feb. 10, 2023** - *next 60 day notice date*

**April 11, 2023** - *new expected end date*

*Recent [Tweet from HHS official on 60 day notice](#)*

*“The COVID Public Health Emergency remains in effect & HHS will provide a 60-day notice to states before any possible termination or expiration. As we’ve done previously, we’ll continue to lean on the science to determine the length of the PHE. Read FAQs: <https://phe.gov/Preparedness/legal/Pages/phe-qa.aspx>*

# CMS Guidance and Flexibilities

- Every member must be redetermined through the renewal process
- States allowed up to 14 months to return to normal
  - Initiate renewals within 12 months and 14 months to complete the renewals
- Additional temporary strategies identified for states to provide administrative relief such as 1902(e)(14)(A) waivers and Disaster State Plan Amendments (SPAs)
  - Accept attestation of zero income
  - Waive premiums for Buy-In programs
  - Use of SNAP renewal for Medicaid renewal
  - USPS or NCOA change of address acceptance

# Medicaid and CHP+ Enrollment

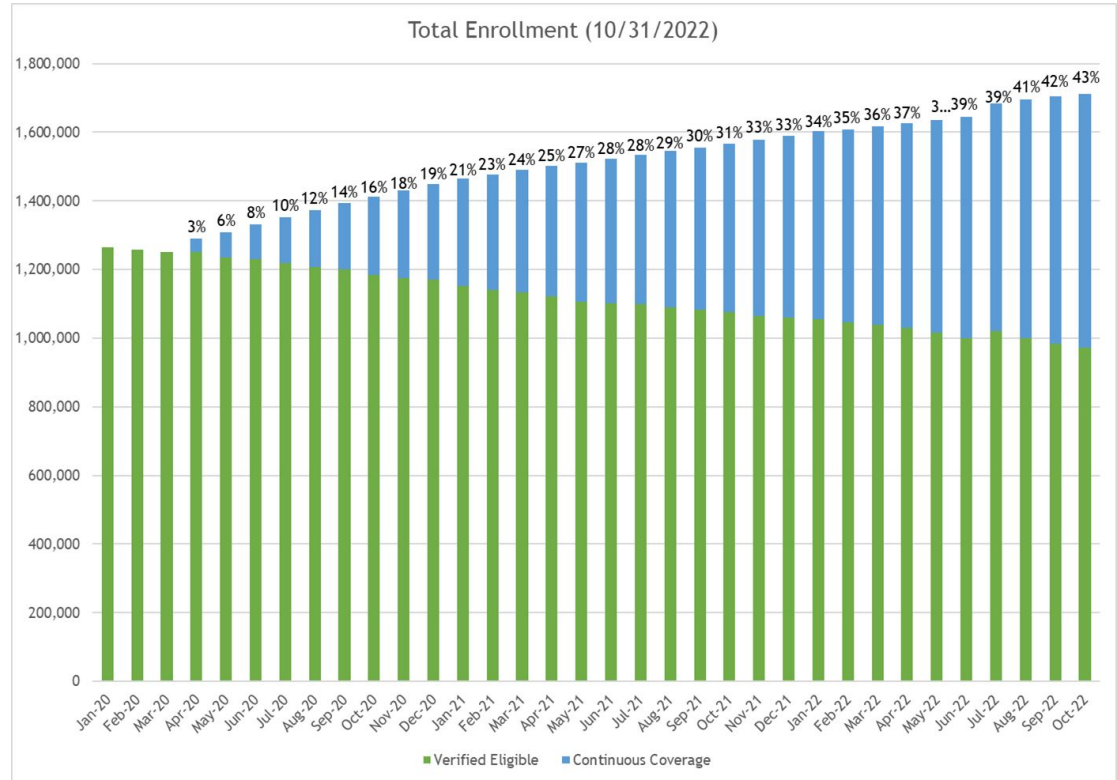
Medicaid/CHP+ up 37%

Now covering 1.7M  
Coloradans: 1 in 4

Held Colorado uninsured rate steady at 6.6% through pandemic by keeping Coloradans covered

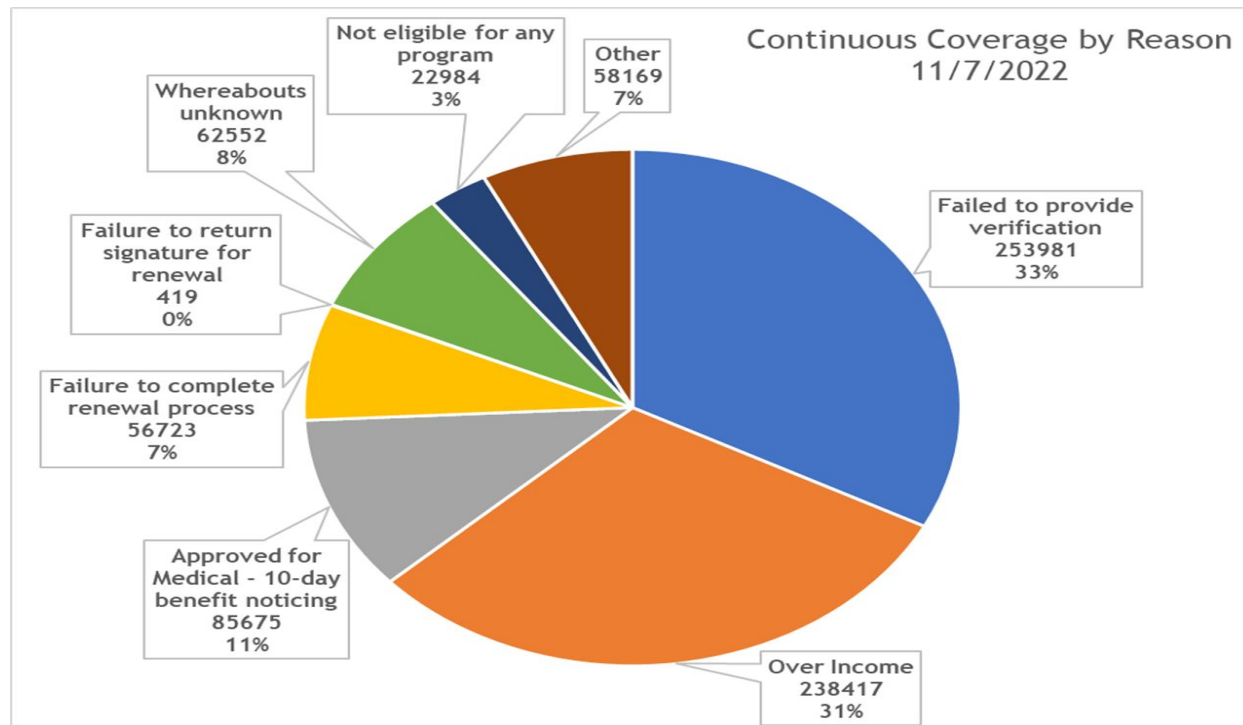
The **Green** shows Active (verified eligible) Medical Assistance Population. The **Blue** shows the portion of enrollment that is Continuous Coverage population, which accounts for 43% of total enrollment (780K).

All 1.7M are required to go through the renewal process.



# Continuous Coverage

We estimate approximately 315,000 members will no longer be eligible once the Public Health Emergency ends (over the course of the COVID unwind year)



# Three Key Operational Goals

1. Member continuity of coverage
2. Member experience, smooth transitions
3. Minimize impact to eligibility workers and state staff



COVID Renewal Unwind Timeline																
2023											2024					
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
CMS 60 Day Notification 02/12/2023	Ex-Parte runs 03/15/2023 for Feb renewal	PHE Ends (Continuous Coverage Protections End)	CMS Option B - Feb Renewals with term 5/31/2023													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
April-23																
	May-23															
		June-23														
			July-23													
				August-23												
					September-23											
						October-23										
				Appeals												

**Renewals COVID Unwind** - If approved, renewal month reset; If no longer eligible, will not continue to be enrolled

## Renewals post COVID Unwind - Return to normal



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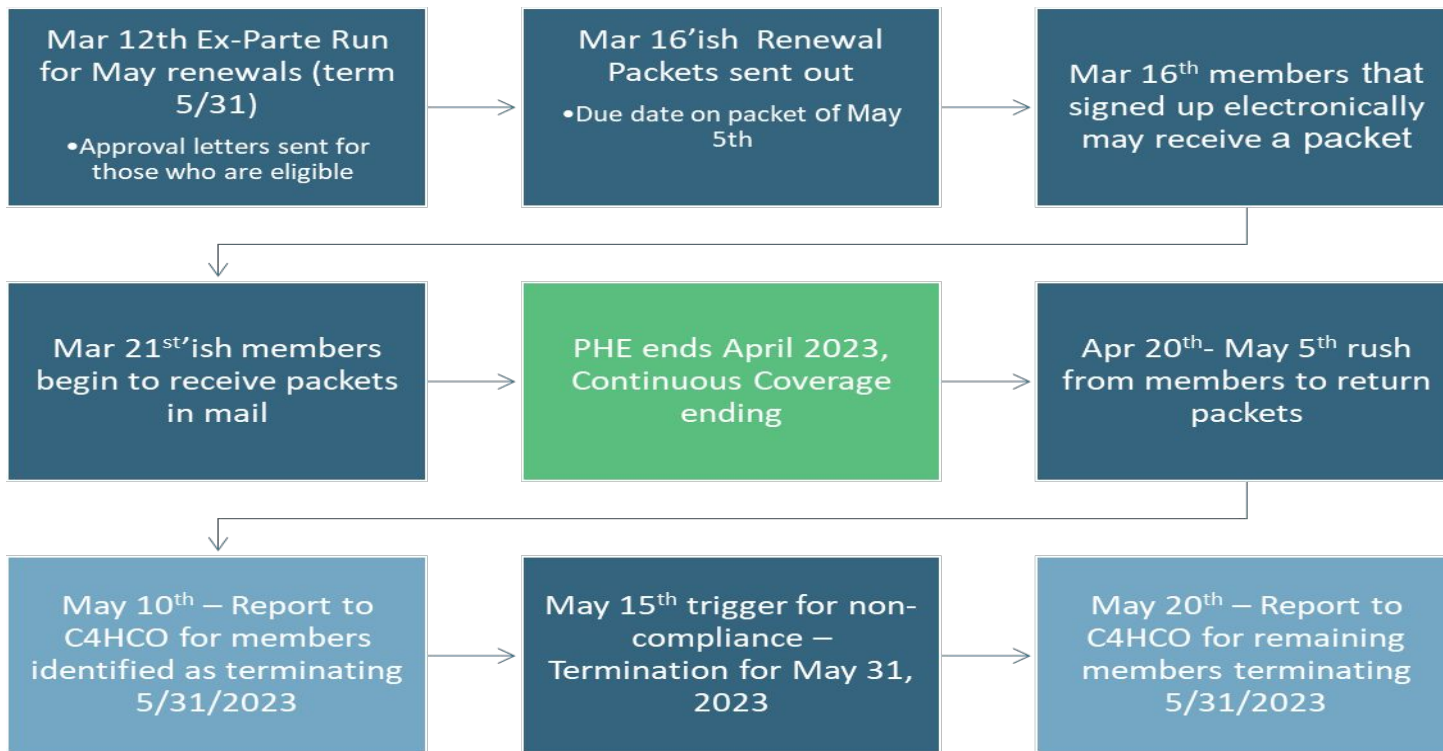


# Renewals Strategy

## Minimize impact on members through:

- Enhanced ex-parte (use of interfaces and information on file for approval without member engagement)
- Reformatted renewal packet for clarity
  - Special call out on the newly required signature
- Enhanced online member tools (PEAK, electronic signature)
  - Telephonic signature implementation to mitigate paper and expedite processing
- Targeted outreach for members with a call to action
  - Messaging asking to send back a signed renewal packet!

# Renewal Timeline

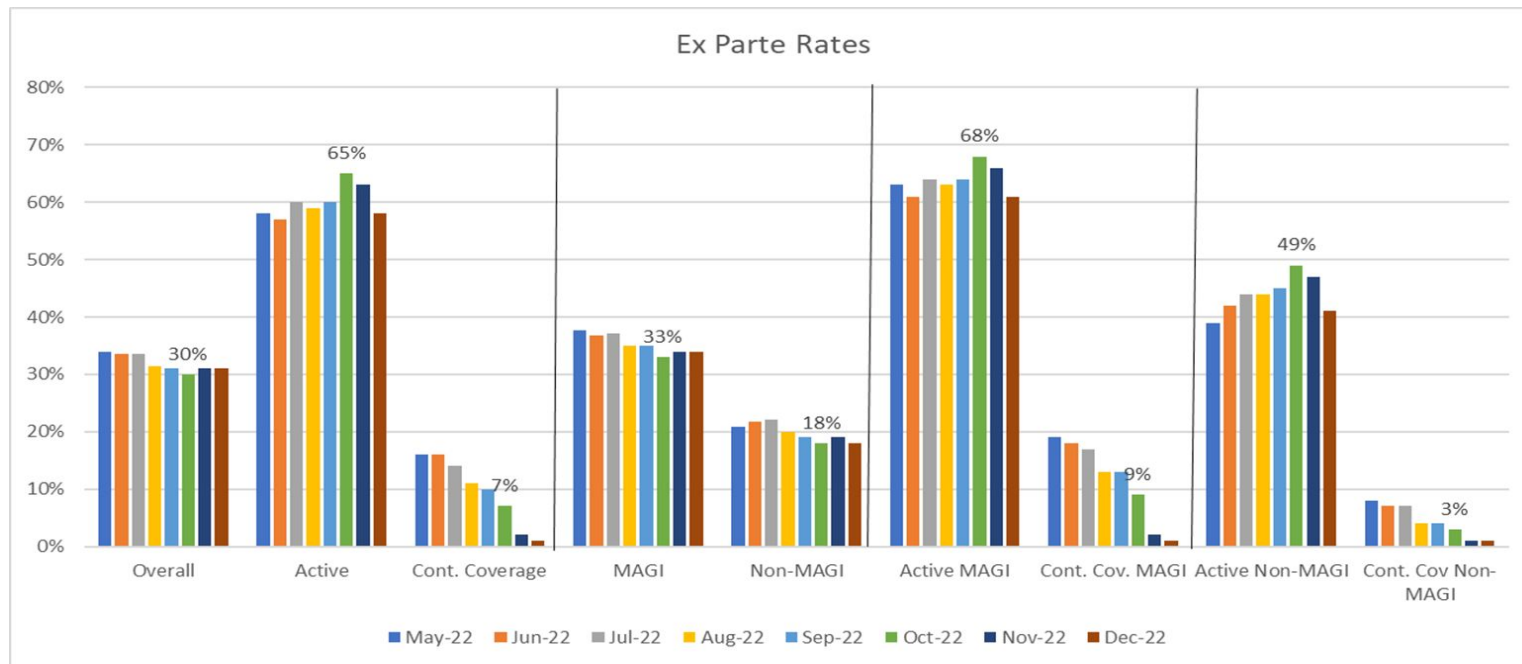


# Reports and Data

## Prioritization of data and reporting

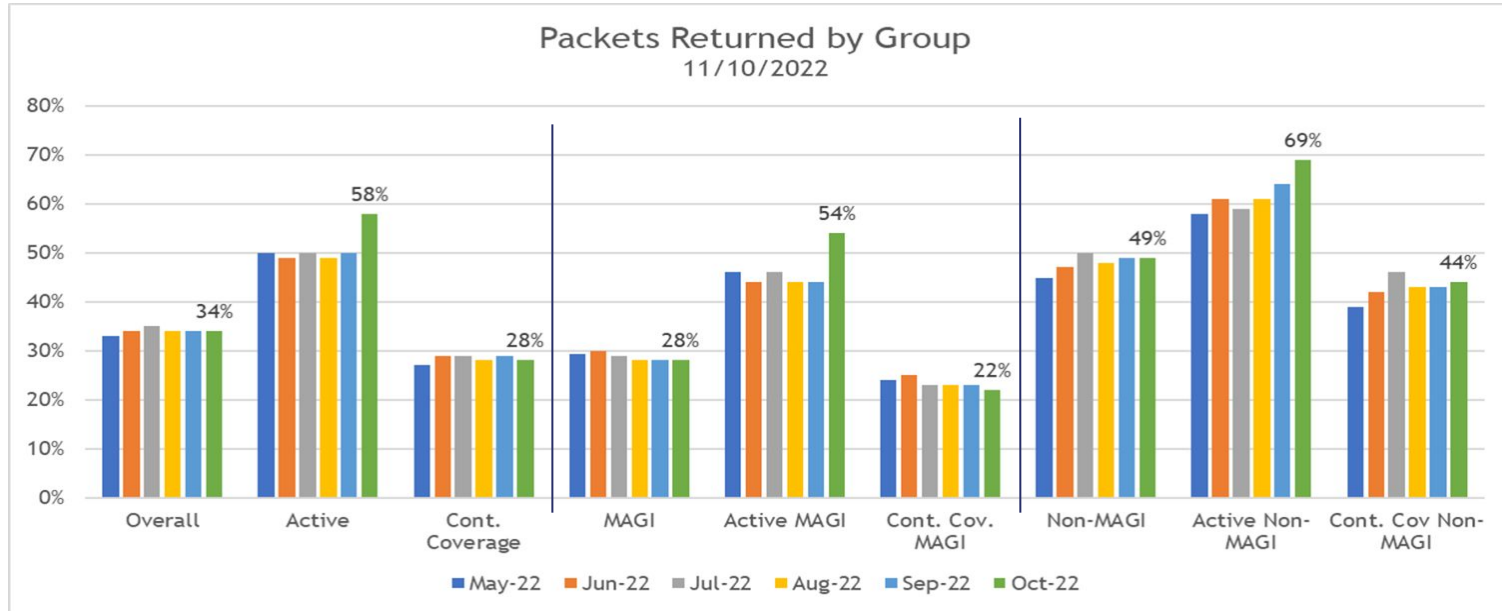
- Using existing data for performance management of workload and ensuring renewals are being completed
- Data prioritized for Regional Accountable Entities (RAEs) outreach to members and data to Connect for Health Colorado (C4HCO)
- Public dashboard will be posted on monthly basis
  - This will be leveraging same data reported to federal partners
- Detailed, robust data will be presented at quarterly webinars

# Ex Parte Rates



Overall, the Ex Parte rate is around 32% but the average for Active MAGI population jumps to 64%. The Continuous Coverage population is more likely to fail Ex Parte.

# Renewal Packet Returned by Group



The Active non-MAGI Population is most likely to return renewal packets, at a rate of almost 62%. MAGI cases in the continuous coverage population are least likely to return packets, at just a rate of 23%.

# Unwinding Eligibility Flexibilities and Operations

# End of PHE Eligibility Flexibilities

<b>Optional Uninsured COVID-19 Group</b>	Ends last day of PHE. Heads up letter will be sent 60 days prior to end of PHE. Renewal not federally required but Department will run eligibility one more time and provide proper noticing.
<b>Self-attestation of resources</b>	Ending temporary waiver to allow self-attestation for programs that have an asset test. Attempt to verify through interface or through normal renewal period.
<b>Citizenship and Identity Verifications</b>	Allowed another opportunity to verify citizenship and identity at renewal

# End of PHE Eligibility Flexibilities

<b>Remote Assistance</b>	End ability for community partners to help members apply via remote option (Memo PM 21-001). Partners can still help in person or guide to an eligibility site or online to apply.
<b>Telephonic Signatures</b>	Opportunity for members to provide renewal signature remotely (Zoom, Google, Teams, etc) through county workers (CBMS). Available with all counties in March 2023.



# Eligibility Workforce

Budget requests and supplementals to increase workforce

- Combination of new staff, temporary staff, overtime
- Address retention of current staff

Performance Management of Eligibility Sites

- Business process improvement and technical assistance (renewals, backlog)
- County accountability regarding accurate and timely eligibility determinations

Constant collaboration and engagement with eligibility workers

- Small weekly workgroup
- Monthly statewide meetings with County Directors and monthly statewide meeting for Eligibility Workers

# Overflow Processing Center (OPC)

- Overflow Processing Center (OPC) will assist with processing cases at the end of the PHE to aid Eligibility Sites with the increased case volume (safety net for support)
- OPC is currently trained in MAGI, Non-MAGI and LTC programs for applications, renewals and changes
- Assistance may be requested by an Eligibility Site, or the Department may direct a site to utilize the OPC in their action plan

# Consolidated Return Mail Center

- All Eligibility Sites and high-level program groups participate in the Consolidated Return Mail Center (CRMC)
- The Department contracted with a vendor that has expanded data sources to verify addresses for a subset of the Continuous Coverage members during the PHE unwind
- Following the address verification step, CRMC will perform member outreach and update the record in CBMS
  - Attempts will be made to update the member(s) address prior to their renewal date
  - Addresses will NOT be updated in CBMS without confirmation from the member
- Cases identified as “Whereabouts Unknown” will be subject to termination after the PHE

# Questions?



# Communications to Support COVID-19 PHE Unwind

# Three Key Operational Goals

## Member Continuity of Coverage

- **Leverage tools to auto-renew** where possible.
- For those who can't be auto-renewed, **minimize administrative denials** by educating and reminding members throughout process.
- **Targeted outreach** to at-risk and focus populations.



## Smooth Transitions in Coverage

- **Connect members with assistance** to understand their options on the exchange.
- Inform members if their current plan has an option on the exchange.
- **Educate Health First Colorado providers** on how to become CHP+/exchange providers.



## Minimize Impact to Eligibility Workers

- **Enhanced use of ex parte** - use of info on hand to renew members without engagement.
- **Updated renewal packet**
- **Enhanced online tools** (PEAK, electronic signature)
- **Intelligent Character Recognition** to minimize data entry and improve quality
- **Training** & business process enhancements

# Renewal Process & Communications

Member receives renewal notice



Member submits renewal packet

*Notice of Action Letter*



Member transitions to other coverage

Member remains on HFC or moves to CHP+ coverage

## Initial Renewal Comms:

Department sends letter, email, text, and push notification via the Health First Colorado app directly to members.

## Reminders:

Department (via Enrollment Broker) sends letter to those who have NOT taken action.  
RAEs/CHP+ plans direct outreach to all members, especially their high risk and/or focus populations that have not taken action yet.

## Transition Outreach:

Department sends email and letter directing to Connect for Health exchange plan options where appropriate.  
Connect 4 Health does direct outreach

**Ongoing broad outreach:** Health First Colorado website, traditional & social media, Health First Colorado app, PEAK, member newsletters, call centers, partner and provider messaging, posters/flyer materials in libraries, homeless shelters, clinics, etc.



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# Communications Approach: Phased Messaging

## Update your address

- **Now - March 2023**
- Spanish available
- NEW: 11 other languages posted in October 2022

## NEW: Preparing for renewals

- **Oct. 2022- PHE End**
- Education for partners assisting members in renewals process
- English/Spanish member messaging (videos)
- PDF toolkit + video series released October 2022

## Take action on your renewal!

- **Launches after 60 day notice of PHE End - lasts 14 months**
- Developed with member feedback
- English/Spanish available, other languages will follow
- Call to action
- Transitions in coverage information



# Update Your Address (UYA) Campaign

11 new  
languages  
added!

## Public Health Emergency Planning



### Preparing Members for Renewals Part 1: Update Your Address Messaging Toolkit

The purpose of this toolkit is to provide our community partners, stakeholders, and advocates with messaging and resources to encourage members of Health First Colorado and Child Health Plan *Plus* (CHP+) to update their contact information. This toolkit is particularly important to prepare members for upcoming updates to the renewal process for Health First Colorado. Part 2 of this toolkit will be available when the Department is informed of a final end date for the Public Health Emergency.

This toolkit was a collaborative effort among the Department of Health Care Policy & Financing and advocates, with review and input from Health First Colorado and CHP+ members. Partners using this toolkit may modify the language to fit their specific communication vehicles; however, the messaging in these resources should remain the same to ensure consistency.

Please note that **highlighted text** indicates areas where partner organizations should insert their organization's name and information if they provide enrollment assistance. Contact information for a partner organization that could help with enrollment can also be inserted. **Please delete these lines if they do not apply to your organization.**

English and Spanish versions of all messaging and graphics are available in the content below. You can also access the content in [11 additional languages](#) (Amharic, Arabic, Burmese, Chinese, Dari, Pashto, Russian, Somali, Swahili, Ukrainian, and Vietnamese).



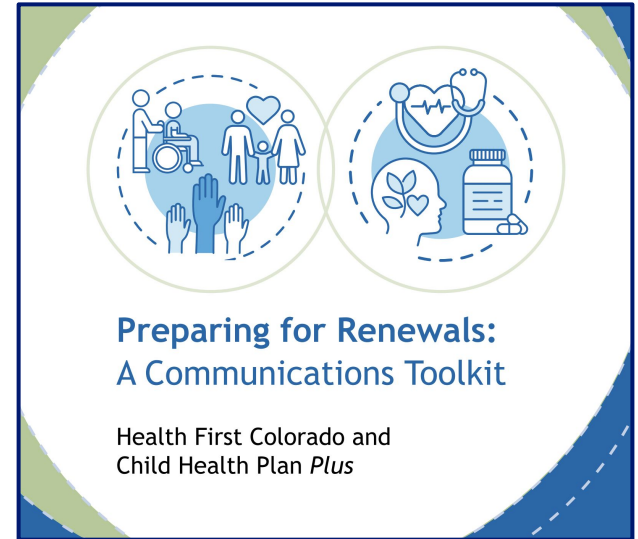
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<https://hcpf.colorado.gov/uya>

# Preparing for Renewals Toolkit

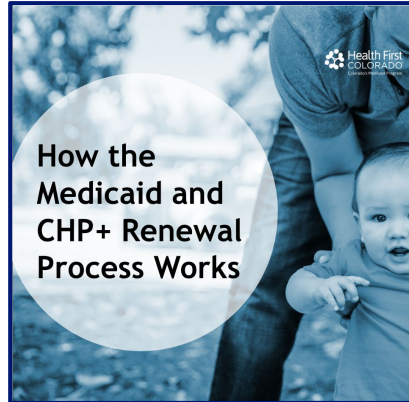
## Preparing for Renewals

- Includes: Update your Address Campaign, Understanding the Renewal Process
- Specifically for partners helping members in the process
- Examples of English & Spanish notices & renewal packets, PEAK screens, & Health First Colorado app screens



# Video Series

Accessible for partners & members to understand key actions in the renewal process (English & Spanish)



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[https://www.youtube.com/playlist?list=PLFIKrQC\\_PrCGEuVySAlzoUNN23ihtKrD4](https://www.youtube.com/playlist?list=PLFIKrQC_PrCGEuVySAlzoUNN23ihtKrD4)

# COVID-19 PHE Planning Page

## Public Health Emergency Planning



### Background

In January 2020, the U.S. Department of Health and Human Services (HHS) declared a public health emergency (PHE) in response to the outbreak of COVID-19. Congress passed legislation that ensured anyone enrolled in Health First Colorado (Colorado's Medicaid program) was guaranteed to keep their health coverage during the PHE. This also applies to kids and pregnant people covered by Child Health Plan *Plus* (CHP+).

Even though Health First Colorado and CHP+ members will not lose coverage during the PHE, they still receive regular renewal letters each year in the mail and their PEAK inbox.

It will be critical for members to complete renewals when the PHE ends.

### Public Health Emergency Status:

**Extended**

HHS Secretary Xavier Becerra [formally extended the PHE](#) on Oct. 13, 2022.

The PHE can be extended for up to 90 days at a time. The Biden administration said that they will provide a 60-days advance notice, by Nov. 12, 2022, before any end to the PHE.



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<https://hcpf.colorado.gov/covid-19-phe-planning>

# What's Coming - New Resources

- New “Renewals” webpage at HealthFirstColorado.com for members
  - High-level info about the renewals process; will not reference PHE
  - Live by end of November
- New “Take Action on Your Renewal” Toolkit
  - Similar to other toolkit resources
  - Accessible from main PHE Planning page
  - Released after 60-day PHE end notice

## Toolkit includes:

- Website content
- Newsletter content
- Call center language
- Sample email
- Sample flyer
- Social media graphics & text

## RAES & MCOs Only:

- Sample text message
- Text message guidance
- Sample press release
- Sample letter from the Dept. to members with outstanding action

# Questions?



# Transitions in Coverage Connect for Health

# Customer Journey: Transition to Connect for Health Colorado

Member receives their letter telling them that **they are no longer eligible for Health First Colorado/CHP+** and encouraging them to apply with **ConnectforHealthCO.com**

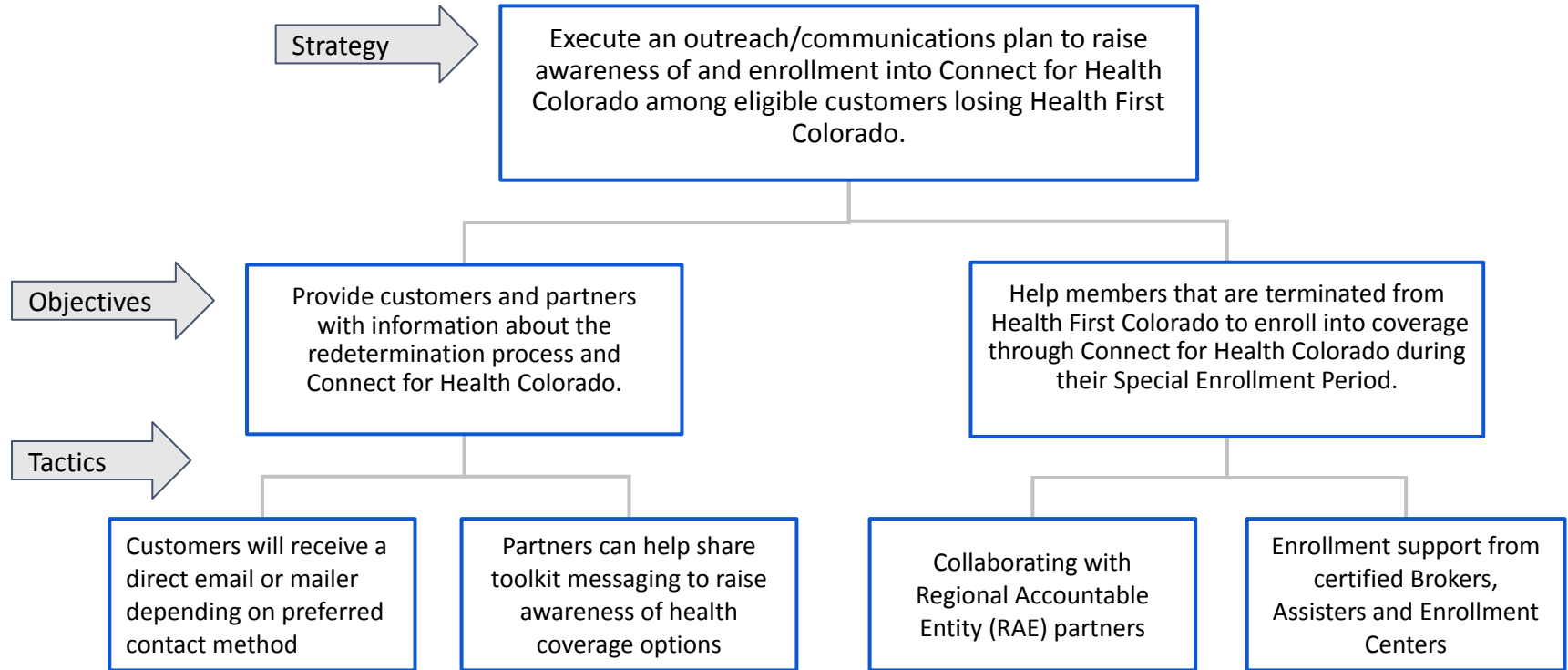
During their 60-day Special Enrollment Period, **member applies with Connect for Health Colorado on their own or with a Broker or Assister.**

Member selects a health insurance plan. Their **coverage begins on the first day of the month following plan selection.**

**Member is covered for 2023!**



# Medicaid to Marketplace Bridge



# Connect for Health Colorado Emails to Potential Customers

*Example from last Open Enrollment*

ConnectforHealthCO.com



The email template features a header with a smiling male doctor in a white lab coat and blue scrubs, with a stethoscope around his neck. The background is a blue mountain range. The header includes the 'CONNECT for HEALTH COLORADO' logo in the top right corner. Below the header, a green banner reads 'OPEN ENROLLMENT STARTS November 1'. The main body of the email has a white background with a blue border. It starts with the heading 'Open Enrollment begins today!' in blue. The first paragraph states: 'You recently applied for health insurance with our partner, Health First Colorado (Colorado's Medicaid Program). While you did not qualify for Medicaid, your application shows that you are approved for [lower monthly premiums](#) for plans through Connect for Health Colorado.' The second paragraph states: 'Open Enrollment has officially started! This is the one time you can change your health insurance coverage for 2022. If you have questions or need help enrolling, make a free in-person or virtual appointment with a [Broker or an Assister](#).' Below this is a blue button with the text 'Get Started'. The third paragraph is titled 'Wondering who we are?' and states: 'Connect for Health Colorado is our state's health insurance marketplace, where you can shop for health insurance and also [apply for financial help](#) to bring down your monthly costs.' At the bottom, there is a blue bar with a white button that says 'View 2022 plans & prices'. Below this bar, the website 'ConnectforHealthCO.com' is listed, followed by the phone number '855-752-6749' and a row of social media icons for Facebook, Twitter, Instagram, LinkedIn, and YouTube.

CONNECT for HEALTH COLORADO

OPEN ENROLLMENT STARTS  
**November 1**

**Open Enrollment begins today!**

You recently applied for health insurance with our partner, Health First Colorado (Colorado's Medicaid Program). While you did not qualify for Medicaid, your application shows that you are approved for [lower monthly premiums](#) for plans through Connect for Health Colorado.

Open Enrollment has officially started! This is the one time you can change your health insurance coverage for 2022. If you have questions or need help enrolling, make a free in-person or virtual appointment with a [Broker or an Assister](#).

**Get Started**

**Wondering who we are?**  
Connect for Health Colorado is our state's health insurance marketplace, where you can shop for health insurance and also [apply for financial help](#) to bring down your monthly costs.

**View 2022 plans & prices**

**ConnectforHealthCO.com**  
855-752-6749

f t i in y



Colorful,  
eye-catching  
and friendly  
branding



Simple  
language and  
short emails



Links and  
buttons to  
learn more  
and get help




## Print and Virtual Materials about the Marketplace

Order materials through our online store at [C4HCOStore.com](https://C4HCOStore.com) any time during the year. Materials are free to you— we cover all costs from the store to your door!

Virtual versions of the materials and more using our online toolkit:  
<https://c4h.co/OE10toolkit>

# Free Connect for Health Colorado Materials



### Mark your calendar!

You can enroll in your health insurance and apply for financial help during the annual Open Enrollment Period.

**November 1**  
First day to enroll in a health insurance plan that starts January 1

**December 15**  
Last day to enroll in a health insurance plan that starts January 1

**January 15**  
Last day to enroll in a health insurance plan for the year

Outside of the Open Enrollment Period, you can still get a new plan if you experience a Qualifying Life Change Event.

### Get covered

No matter where you live in Colorado or whether you prefer to enroll online, over the phone or in person, we'll get you to help.

- WEBSITE**  
ConnectForHealthCO.com
- PHONE PLANS**  
1-855-752-6749
- GET FREE HELP**  
ConnectForHealthCO.com/free-help
- CALL US**  
855-752-6749

### Need help enrolling before the deadline?

Let one of our certified experts guide you through every step of the process. We'll get you to enroll on time and find ways to help your community.

**PHOTOS**

- facebook.com/ConnectForHealthCO
- twitter.com/CH4CO
- instagram.com/CH4CO
- linkedin.com/company/connect-for-health-colorado

855-752-6749  
ConnectForHealthCO.com  
(Outside of official health insurance marketplace)

## CAMBIOS EN SU VIDA

### Estamos aquí para ayudarlo

Por lo general, solo puede adquirir un plan de seguro de salud a través de Connect for Health Colorado una vez al año, durante el Periodo de Inscripción abierta.

**PERO** sabemos que en la vida pasan cosas inesperadas. Puede inscribirse en un plan de seguro de salud y solicitar ayuda financiera para reducir el costo mensual si se presenta un evento de vida importante en cualquier momento del año.



### Estos son algunos ejemplos de Eventos de vida calificados:

- Perder el seguro de salud de su trabajo
- Tener un bebé o adoptar a un hijo, casarse o divorciarse
- Mudanza o cambio de residencia permanente
- Algunos cambios en los ingresos

**60 días**

Los residentes de Colorado que experimenten uno de estos Eventos de vida calificados tienen un plazo de 60 días para comprar o cambiar de su plan a través de Connect for Health Colorado.

Puede inscribirse en Health First Colorado (Programa Medical de Colorado) o Child Health Plan Plus (CHPP) en cualquier momento del año si califica.

**AGRADECER**

facebook.com/ConnectForHealthCO | twitter.com/CH4CO | instagram.com/CH4CO | linkedin.com/company/connect-for-health-colorado

ConnectForHealthCO.com/es • 855-752-6749

### En Connect for Health Colorado, nuestra misión es aumentar el acceso, la accesibilidad y las opciones para las comunidades, los familias y las empresas pequeñas que adquieren un seguro de salud en Colorado.

### Inscribirse en una cobertura de calidad

Sin importar qué plan elija, tenga la tranquilidad de que todos los planes que se venden a través de nuestro Mercado ofrecen beneficios y protecciones esenciales.

### Solicitar ayuda financiera

Siempre al menos antes de cuando usted puede solicitar ayuda financiera para reducir el costo de su seguro de salud. De hecho, los habitantes de Colorado de cualquier edad pueden solicitar ayuda financiera para reducir el costo de su seguro de salud. Si en el pasado no calificaba, vale la pena volver a consultar ahora.

Aprenda cómo puede recibir otros beneficios adicionales.

**1-855-752-6749**

### Obtener ayuda gratuita de expertos locales y certificados

Nuestra red de expertos certificados puede guiarlo en el proceso de inscripción, brindarle consejos y responder a sus preguntas, todo esto sin costo. Sin importar dónde viva en Colorado, estamos listos para ayudarlo a inscribirse en el plan que mejor se adapte a sus necesidades y se ajuste a su presupuesto.

### Comparar planes

Última revisión: noviembre 2023 y está en línea para comparar planes según lo que más le importe: por ejemplo:

- medicamentos y médicos dentro de la red
- costo de la prima mensual
- ayuda financiera disponible
- estimación del costo anual total de la atención médica

Visite los planes disponibles en su área de interés.

**1-855-752-6749**

ConnectForHealthCO.com/es • 855-752-6749

## JOB LOSS OPTIONS

### Did you lose your health insurance?

Connect for Health Colorado is the state's official health insurance marketplace where you can compare all the available private plans in your area and enroll.



### Estos son algunos ejemplos de Eventos de vida calificados:

- Perder el seguro de salud de su trabajo
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ConnectForHealthCO.com • 855-752-6749

# Save the Date!

## Join us for quarterly update webinars

- Next Community Partner session on January 25, 2023 1:00-2:30pm
  - Registration is required to attend:  
[https://us06web.zoom.us/webinar/register/WN\\_owdpae4gQmaMQpeq33frnQ](https://us06web.zoom.us/webinar/register/WN_owdpae4gQmaMQpeq33frnQ)
- You can also sign up for our [COVID-19/PHE Updates newsletter](#) that will share communication tools, webinar dates, and other resources

<https://hcpf.colorado.gov/phe-planning>

# Questions?



# Contact Info

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