COVID-19 Public Health Emergency Unwind Planning

Community Partners & Advocates

January 25, 2023

Marivel Klueckman
Eligibility Division Director, HCPF

Rachel Reiter
Policy, Communication & Administration Office Director, HCPF

Nina Schwartz
Connect for Health Colorado
Today’s Agenda

1. Update from SNAP Partners on Recent Changes impacting Coloradans
   a. New SNAP Toolkit Overview

2. Continuous Coverage Requirement Ending Updates
   a. Federal law changes
   b. Renewal Process and data
   c. Communications To Support Renewals
      i. Coming in Feb - Preview of New “Take Action on Your Renewal” Toolkit

3. Connect For Health Colorado Marketplace Updates
SNAP End of Emergency Allotment

What is Emergency Allotment (EA or “max allotment")?

SNAP households have been getting an extra amount of food benefits every month because of the COVID-19 pandemic since March 2020.

Households will return to their typical (calculated) SNAP benefit level in March 2023 as a result of the Consolidated Appropriations Act, 2023.

All households will see a minimum of $95 reduction, but on average it will be $90 per person, so $360 for a family of four.
Messaging the End of Emergency Allotment

CDHS SNAP Team created comprehensive toolkit for messaging and resources that can be accessed and utilized by any agency or community organization.

Toolkit can be used for a wide variety of messaging platforms and offers consistent and clear messages that were developed with feedback from SNAP households.

Toolkit can be previewed [here](#).
SNAP Direct Participant Notices

- CBMS speedletter
  - Sent to all SNAP households the week of January 23rd
  - Includes information on ending of EA and provides additional resources

- February EA Notice will also include new language noting this is the last issuance.
  - February EA be beginning issuing February 19
Communications - SNAP Coordination

• SNAP messaging included in:
  ● 1/21 HCPF Executive Director community partner message
  ● Webinars
  ● Member & partner newsletters in Jan & Feb

• Joint county resources

Colorado SNAP emergency allotment benefits ending

SNAP emergency allotments are ending for Colorado and other states receiving these extra benefits. This website is designed to explain the change in benefits and help families make the transition to pre-pandemic funding levels.

What you need to know

All Coloradans who receive Supplemental Nutrition Assistance Program (SNAP) benefits are going to see a reduction in their monthly benefit amount after February. The temporary additional benefit amounts (emergency allotments) are ending due to the result of recent federal congressional action. The last emergency allotment benefits will be delivered in February. You will still receive SNAP in March, but benefits will return to regular levels.

Resources for families
Questions?
Federal Policy Changes & End of the Continuous Coverage Requirement
PHE & Federal Updates

• A public health emergency (PHE) declaration was issued in January 2020 in response to the COVID-19 pandemic by the U.S. Department of Health and Human Services (HHS)

• Congress later passed 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. This is known as the “continuous coverage requirement”

• Consolidated Appropriations Act, 2023 (CAA, 2023) signed into law on Dec. 29, 2022, included language that ends the Medicaid continuous coverage requirement, mandating states return to normal eligibility operations and processes.

• This delinks the timeframe of the continuous coverage requirement with the PHE timing.

• The PHE was formally extended again on January 11, 2023. New working dates are Feb. 10, 2023 (next 60 day notice date) and April 11, 2023 (new expected end date) for policies still linked to the PHE.

• This presentation is focused on the end of the Continuous Coverage Requirement
What happens when the continuous coverage requirement ends?

- Health First Colorado (Colorado’s Medicaid program) and Child Health Plan Plus (CHP+) will return to normal renewal processes with the first notices going out in March 2023 for members with renewals due in May 2023.
- Colorado will take 12 months (14 months including noticing) to renew all 1.7 million members.
- Not all members will be renewed at the same time. Each member’s renewal month will align with their already established annual renewal month.
- 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.
Eligibility Unwinding
Timelines, Data and Operations
# Deliverables to CMS

<table>
<thead>
<tr>
<th>Submission</th>
<th>Due to CMS by...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renewal Redistribution</td>
<td>• February 1, 2023, for states initiating renewals in February</td>
</tr>
<tr>
<td>Systems Readiness Artifacts</td>
<td>• February 15, 2023, for all other states</td>
</tr>
<tr>
<td>(configuration plan, testing plan, and</td>
<td></td>
</tr>
<tr>
<td>test results)</td>
<td></td>
</tr>
<tr>
<td>Baseline Unwinding Data Report</td>
<td>The 8th day of the month in which a state begin renewals (i.e., February 8, 2023, March 8, 2023, or April 8, 2023)</td>
</tr>
<tr>
<td>Monthly Unwinding Data Report</td>
<td>The 8th day of each calendar month during the unwinding period</td>
</tr>
</tbody>
</table>

CMS notes that reporting activities are intended to “ensure that renewals of eligibility occur in an orderly process that minimizes beneficiary burden and promotes continuity of coverage, including for individuals eligible for other insurance affordability programs, and maximizes state effectiveness.”
Deliverables to CMS

From April 1, 2023, through June 30, 2024, states must submit to CMS a monthly report (that will be made public) detailing...

<table>
<thead>
<tr>
<th>Medicaid and CHIP-Related Reporting Elements</th>
<th>➔ The number of:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- Eligibility renewal initiated</td>
</tr>
<tr>
<td></td>
<td>- Enrollees renewed, including a breakdown for ex parte renewals that would have resulted from successful completion of renewal forms/requests for information</td>
</tr>
<tr>
<td></td>
<td>- Enrollees whose coverage was terminated</td>
</tr>
<tr>
<td>➔ The number of individuals who were enrolled in CHIP as a result of renewals</td>
<td></td>
</tr>
<tr>
<td>➔ Total call center volume, average wait times, and average abandonment rates</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marketplace-Related Reporting Elements (unless CMS reports this information on the State’s behalf)</th>
<th>➔ The total number of individuals who were determined eligible for a qualified health plan (QHP) or Basic Health Plan Program (BHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- Of these, the number who selected a QHP on the Marketplace or were enrolled in a BHP plan</td>
</tr>
</tbody>
</table>

For states that do not have an integrated eligibility determination system (including all Federally Facilitated Marketplaces (FFM) states):

| ➔ The number of individuals whose accounts were transferred from Medicaid to the Marketplace of BHP |
| - Of these, the number who were determined eligible for a QHP or the BHP |
| - Of these, the number who made a QHP selection or were enrolled in a BHP plan |
End of Continuous Coverage Timeline

March 2023
- Ex Parte Approval NOAs mailed
- Ex Parte for May Renewals
- Renewal packets mailed

April 2023
- RAE Renewal Reminder #1
- Enrollment broker mail renewal reminder
- Verification checklists mailed

May 2023
- RAE Renewal Reminder #2
- Renewal packet due (member facing)
- Majority of members responding to renewals
- Termination NOAs mailed
- Trigger terminations
- May 2023 renewals appeals may start

June 2023
- 1st month of terminations
- Colorado Continuous Coverage Ends
- New 2023 income limits (FPLs) Implemented
- CAA End of Continuous Coverage
- June 2023 Renewal Cycle
- May 2023 Renewal Cycle
Medicaid and CHP+ Enrollment

Medicaid/CHP+ up 39%
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 44% of total enrollment (768K).

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

We estimate approximately 315,000 members will no longer be eligible over the course of the COVID unwind year.
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.
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%.
Beginning with renewal packets mailed out January 2023, a message has been added to the address page to urge clients and members to review their renewal and reply. This has been added for all eligibility programs.
Unwinding Readiness: Key Achievements

Communications
- Weekly workgroup for eligibility sites
- Monthly engagement with eligibility sites and Connect for Health Colorado
- Quarterly engagement with community partners and advocates
- PHE Newsletter, Director and CBMS Communications

Operations
- Renewal packet overhaul
- Launched the Overflow Processing Center (OPC)
- Offered the eligibility sites Continuous Improvement (CI) learning sessions
- Operating Consolidated Returned Mail Center (CRMC) and launched pro-active address verification reviews/outreach
Unwinding Readiness: Key Achievements

Policy/ Regulatory
- Obtained federal approval through e14 waiver authority for acceptance of zero income, USPS contact updates, targeted SNAP renewal
- Obtained federal approval through emergency SPA to waive premiums for Buy-In programs

Eligibility System
- Implemented the Renewals Ex-Parte project *60-day advance
- Piloted ICR Automation Software
- Designed & developed COVID undo project
- Designed & developed project to end the COVID Limited Testing Benefit
Questions?
Communications to Support Renewals
Communications Timeline

• **NOW** Supporting SNAP communications
• Mid February HCPF Press Release & member FAQs
• Take Action on Your Renewal Partner Toolkit released via special newsletter blast sign up colorado.gov/hcpf/covid-19-phe-planning
  - Social Media
  - E-newsletters
  - Website content
  - Flyers and more
# Renewal Process & Communications

**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.

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Member receives renewal notice</td>
</tr>
<tr>
<td>2</td>
<td>Member submits renewal packet</td>
</tr>
<tr>
<td>3</td>
<td>Notice of Action Letter</td>
</tr>
<tr>
<td>4</td>
<td>Member transitions to other coverage</td>
</tr>
</tbody>
</table>

Member remains on HFC or moves to CHP+ coverage.
Unwind/Time to Renew Communications | Renewal period
Outreach timing is estimated based on a renewal period of 60-70 days. Timing will vary depending on when the member takes action.

RAEs MCOs CHP+ Plans

- Reminder text messages, emails to members who still need to take action
- Outreach to high risk populations

Outreach Calls

Weeks

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8

Renewal due

HCPF

Renewal Period Begins
- Auto Renewed: Receive NOA - mail, PEAK
- Not Auto-Renewed: Receive Renewal - mail, PEAK & notifications through:
  - Text message
  - Email
  - Push notification (may happen throughout renewal period based on preference)

Reminder - Action Needed
- Mailed letter via Enrollment Broker

Transition in Coverage
- Receive NOA - mail, PEAK
- Follow up letter via mail directing to C4 for “over income”
- Info to C4 for “over income” for direct outreach (email and phone pilot)

General renewal messaging in newsletters, social media from HCPF, health plans, providers, & community orgs
Communications Approach: Phased Messaging

Update your address

- Ongoing Messaging
- Spanish available
- NEW: 11 other languages posted in October 2022

Preparing for renewals

- Ongoing Messaging
- Education for partners assisting members in renewals process
- Video Series English/Spanish member messaging (videos)
- Renewals webpage at HealthFirstColorado.com

Take action on your renewal!

- Launches February 2023
- Developed with member feedback
- English/Spanish available, other languages will follow
- Call to action
- Transitions in coverage information
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

https://hcpf.colorado.gov/understanding-renewal-process
Video Series

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

https://www.youtube.com/playlist?list=PLFlKrQC_PrCGEuVySAIzoUNN23ihtKrD4
NEW: Health First Colorado Renewals Page

High-level information for members about the renewal process
Available in English and Spanish

Renewals: What you need to know
If you get health coverage through Health First Colorado (Colorado’s Medicaid program) or Child Health Plan Plus (CHP+), your eligibility is reviewed annually.

Some members will be automatically renewed based on the most recent information already on file with the state. Other members will need to go through the renewal process.

If you are auto-renewed
- You will get a letter about 60-70 days before your renewal deadline saying your health coverage has been renewed.
- No additional information is needed.
- Health coverage will be renewed for twelve months.

https://www.healthfirstcolorado.com/renewals/
NEW Tools for You Launching Feb.

Call Center On-Hold or IVR Message

Messengers: HCPF, Counties/Departments of Human Services & Medical Assistance site call centers

Thank you for calling [insert County Office/Organization name here].

Did you know you can find out your Health First Colorado or Child Health Plan Plus renewal date online? Visit CO.gov/PEAK at any time to see when your renewal is up so you are ready! If you have questions about the renewal process please visit healthfirstcolorado.com/renewals.

Social Media Graphics and Flyers

https://hcpf.colorado.gov/covid-19-phe-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 is known as the “continuous coverage requirement” and also applies to kids and pregnant people covered by Child Health Plan Plus (CHP+). Congress has recently passed a bill that ends the continuous coverage requirement in spring 2023. This will allow states to begin normal renewal processes. Colorado will take 12 months (14 months including noticing) to renew members based on their annual renewal date.

It will be critical for members to complete renewal packets when their renewal is due.

Public Health Emergency Status: Extended

HHS Secretary Xavier Becerra formally extended the PHE on Jan 11, 2023.

The PHE can be extended for up to 90 days at a time. HHS has confirmed that they will provide 60 days advance notice before an end to the PHE. If the PHE will end on April 11, 2023, we expect to receive 60 days advance notice by Feb. 10, 2023.

https://hcpf.colorado.gov/covid-19-phe-planning
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!
Execute an outreach/communications plan to raise awareness of and enrollment into Connect for Health Colorado among eligible customers losing Health First Colorado.

Provide customers and partners with information about the redetermination process and Connect for Health Colorado.

Help members that are terminated from Health First Colorado to enroll into coverage through Connect for Health Colorado during their Special Enrollment Period.

Customers will receive a direct email or mailer depending on preferred contact method.

Partners can help share toolkit messaging to raise awareness of health coverage options.

Collaborating with Regional Accountable Entity (RAE) partners.

Enrollment support from certified Brokers, Assisters and Enrollment Centers.
Connect for Health Colorado Emails to Potential Customers

Example from last Open Enrollment

Colorful, eye-catching and friendly branding

Simple language and short emails

Links and buttons to learn more and get help
Order materials through our online store at [C4HCOS tore.com](http://C4HCOS tore.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](https://c4h.co/OE10toolkit)
Free Connect for Health Colorado Materials
Questions?
Save the Date!

Join us for quarterly update webinars

- Next Community Partner session on April 26, 2023 1:00-2:30pm
  - Registration is required to attend:
    https://us06web.zoom.us/webinar/register/WN_OiW7d3fjRMGANv96Mf__wg

Sign up for our monthly COVID-19/PHE Updates Newsletter that will share communication tools, webinar dates, and other resources.

https://hcpf.colorado.gov/phe-planning
Contact Info

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

Rachel Reiter
Policy, Communications & Administration Office Director, HCPF
rachel.reiter@state.co.us

Nina Schwartz
Connect for Health Colorado
nschwartz@c4hco.com