

# COVID-19 Public Health Emergency Unwind Planning

Eligibility Site

*January 26, 2023*

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Policy & Financing

# 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.



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# 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 ED community partner message
  - Webinars
  - Member & partner newsletters in Jan & Feb
- Joint county resources

Select Language



## 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

Submission	Due to CMS by...
Renewal Redistribution	<ul style="list-style-type: none"><li>February 1, 2023, for states initiating renewals in February</li><li><b>February 15, 2023</b>, for all other states</li></ul>
Systems Readiness Artifacts ( <i>configuration plan, testing plan, and test results</i> )	
Baseline Unwinding Data Report	The 8th day of the month in which a state begin renewals (i.e., February 8, 2023, <u>March 8, 2023</u> , or April 8, 2023)
Monthly Unwinding Data Report	The 8th day of each calendar month during the unwinding period



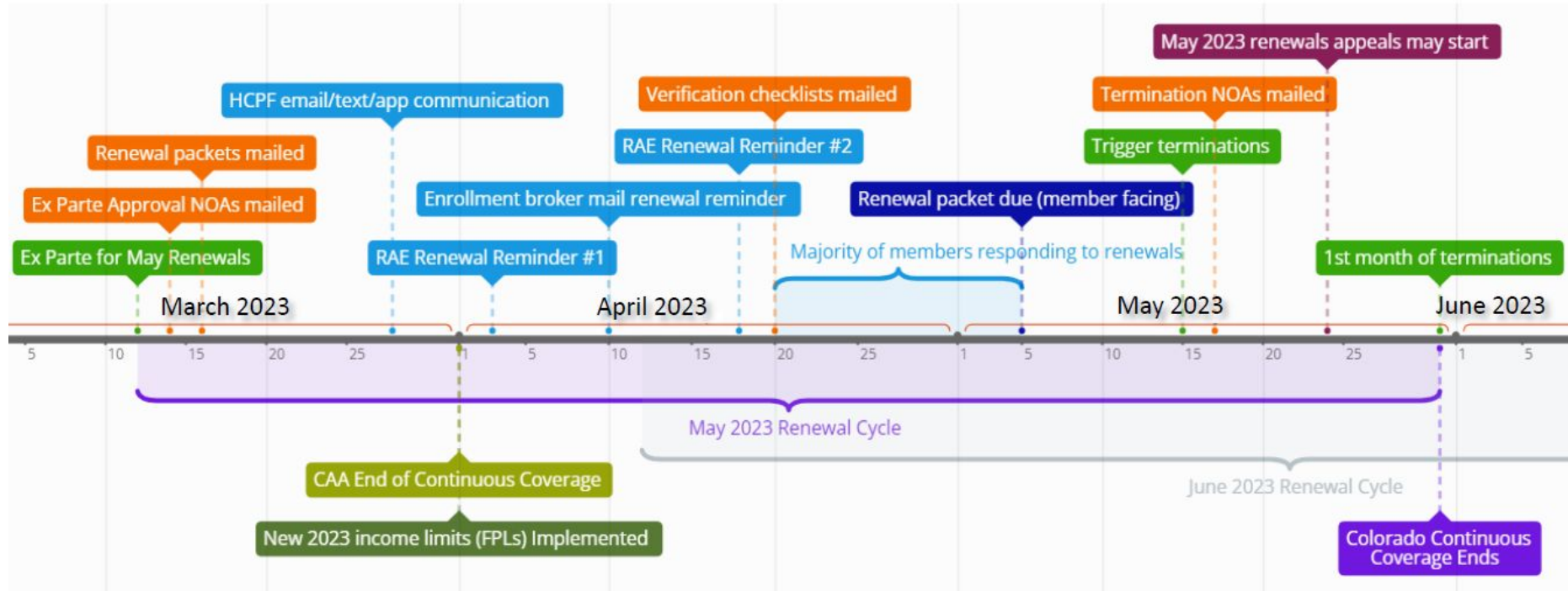
CMS notes that reporting activities are intended to “ensure that renewals of eligibility occur in an orderly process that minimizes beneficiary burden and promotes continuity of coverage, including for individuals eligible for other insurance affordability programs, and maximizes state effectiveness.”

# 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...

<b>Medicaid and CHIP-Related Reporting Elements</b>	<ul style="list-style-type: none"> <li>→ The number of:                             <ul style="list-style-type: none"> <li>- Eligibility renewal initiated</li> <li>- Enrollees renewed, including a breakdown for ex parte renewals that would have resulted from successful completion of renewal forms/requests for information</li> <li>- Enrollees whose coverage was terminated</li> </ul> </li> <li>→ The number of individuals who were enrolled in CHIP as a result of renewals</li> <li>→ Total call center volume, average wait times, and average abandonment rates</li> </ul>
<b>Marketplace-Related Reporting Elements</b> <i>(unless CMS reports this information on the State's behalf)</i>	<p>For states that operate A State-Based Marketplace (SBM) and have an integrated eligibility determination system:</p> <ul style="list-style-type: none"> <li>→ The total number of individuals who were determined eligible for a qualified health plan (QHP) or Basic Health Plan Program (BHP)                             <ul style="list-style-type: none"> <li>- Of these, the number who selected a QHP on the Marketplace or were enrolled in a BHP plan</li> </ul> </li> </ul> <p>For states that do not have an integrated eligibility determination system (including all Federally Facilitated Marketplaces (FFM) states):</p> <ul style="list-style-type: none"> <li>→ The number of individuals whose accounts were transferred from Medicaid to the Marketplace of BHP                             <ul style="list-style-type: none"> <li>- Of these, the number who were determined eligible for a QHP or the BHP</li> <li>- Of these, the number who made a QHP selection or were enrolled in a BHP plan</li> </ul> </li> </ul>

# End of Continuous Coverage Timeline



# Medicaid and CHP+ Enrollment

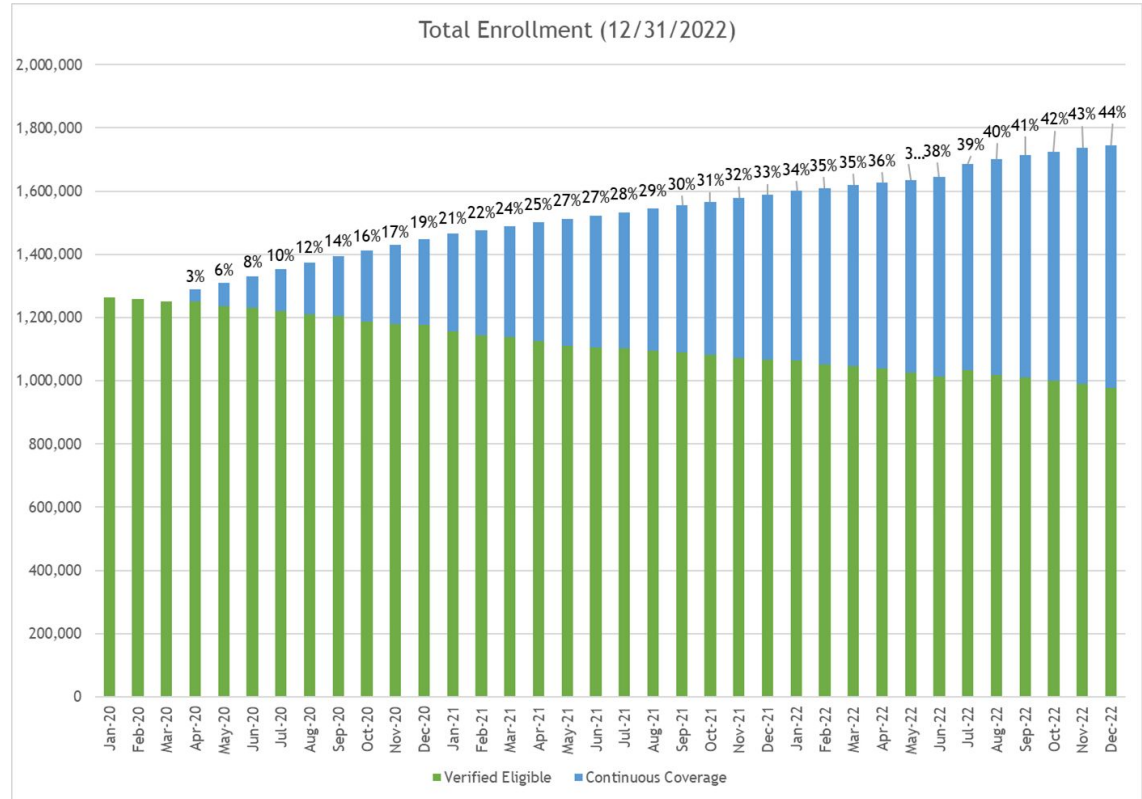
Medicaid/CHP+ up 39%

Now covering 1.7M  
Coloradans: 1 in 4

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

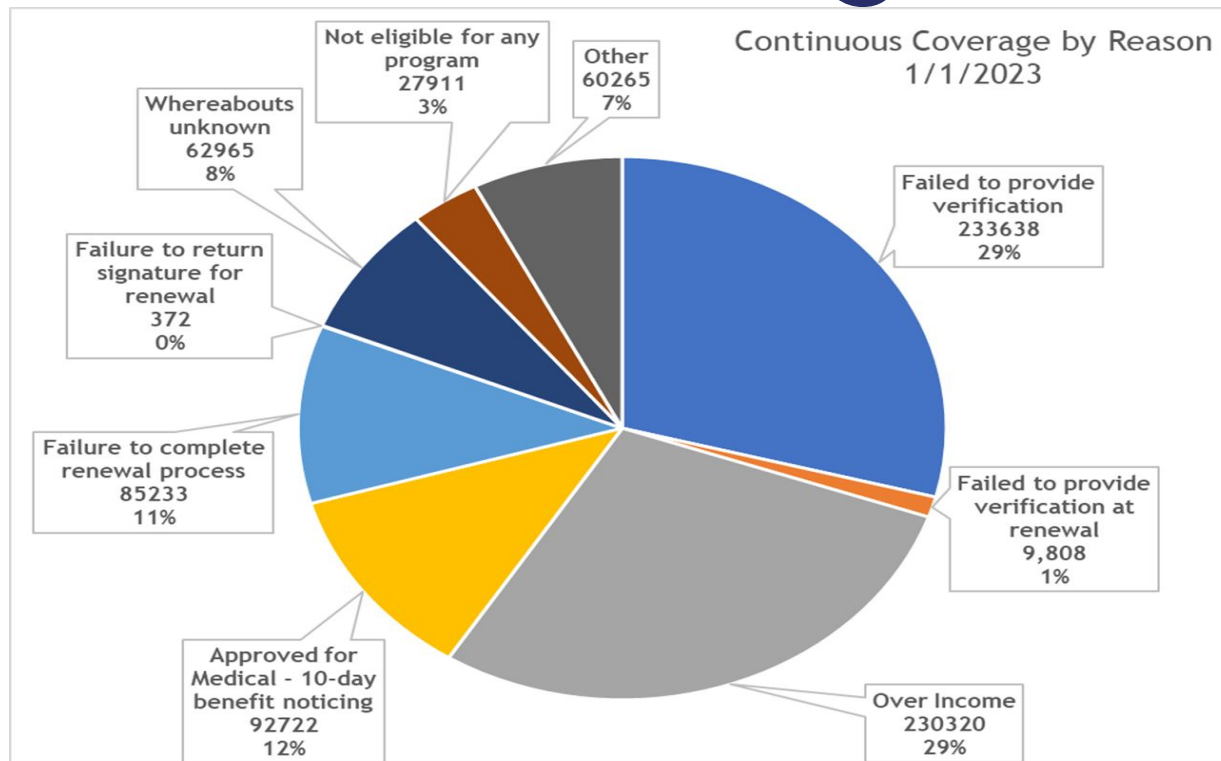
The **Green** shows Active (verified eligible) Medical Assistance Population. The **Blue** shows the portion of enrollment that is Continuous Coverage population, which accounts for 44% of total enrollment (768K).

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



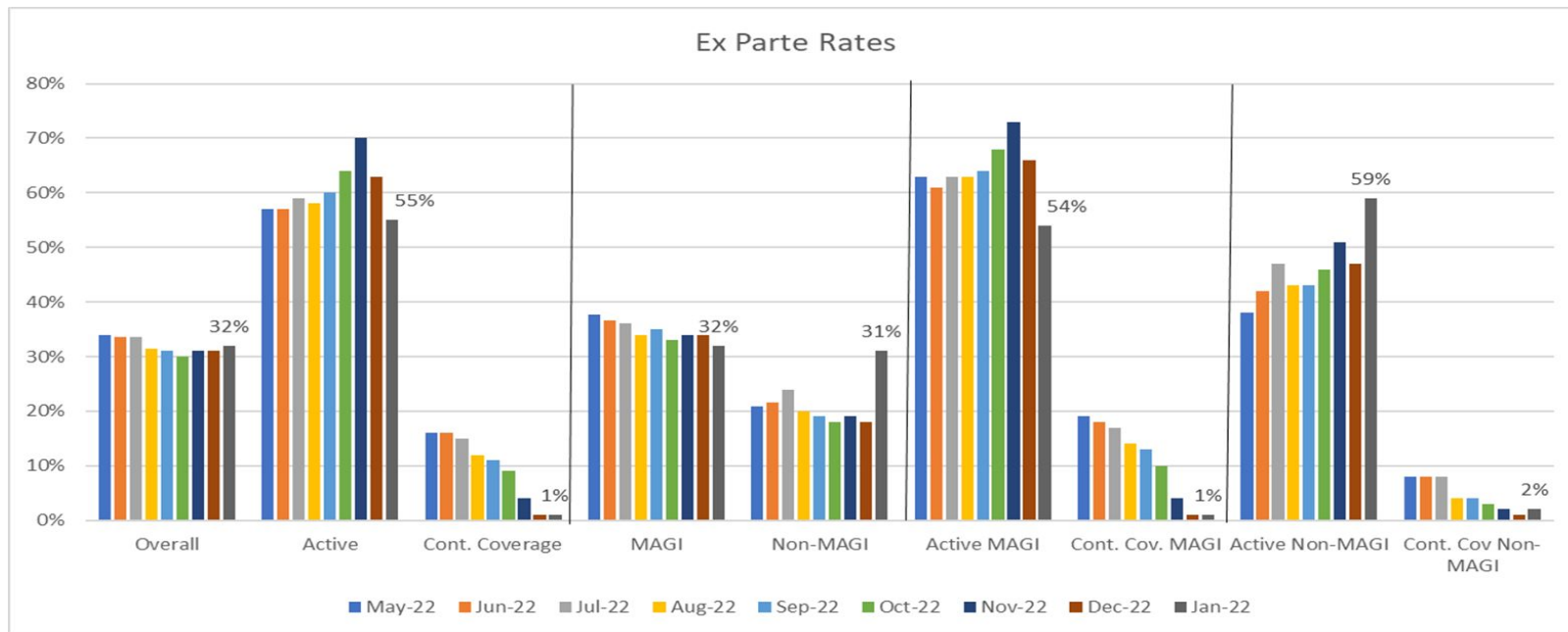
# Continuous Coverage

We estimate approximately 315,000 members will no longer be eligible over the course of the COVID unwind year.



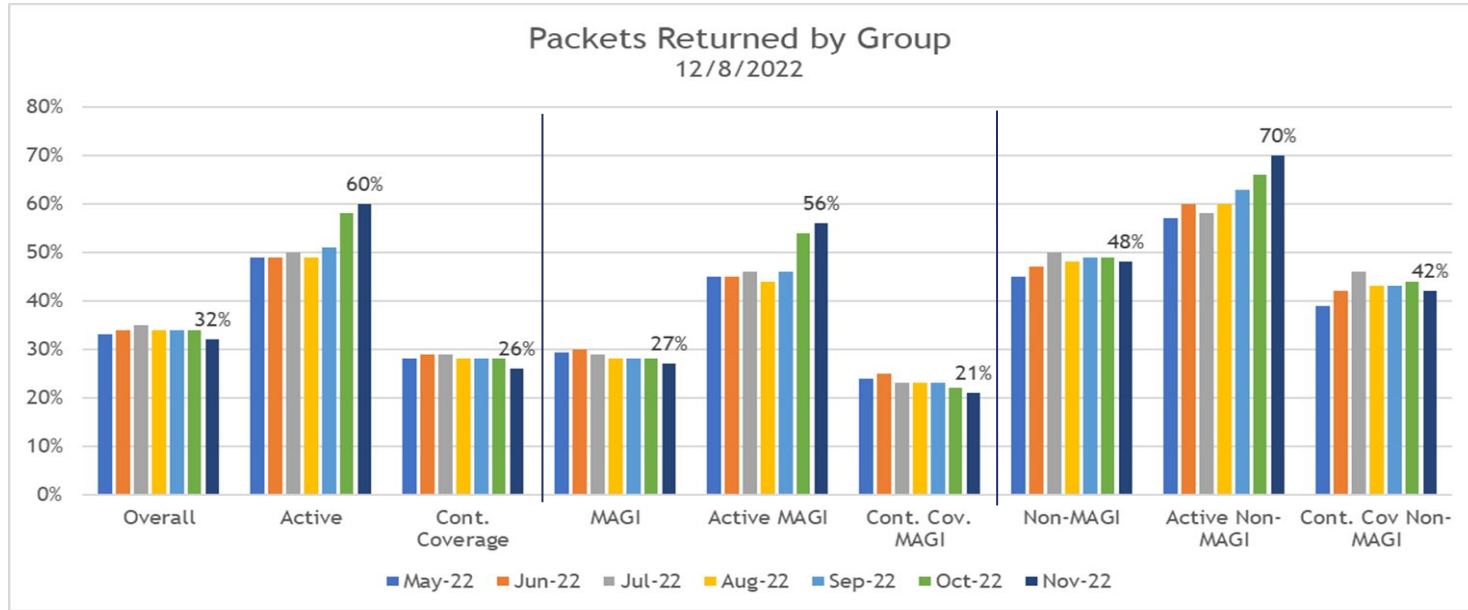


# Ex Parte Rates



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.

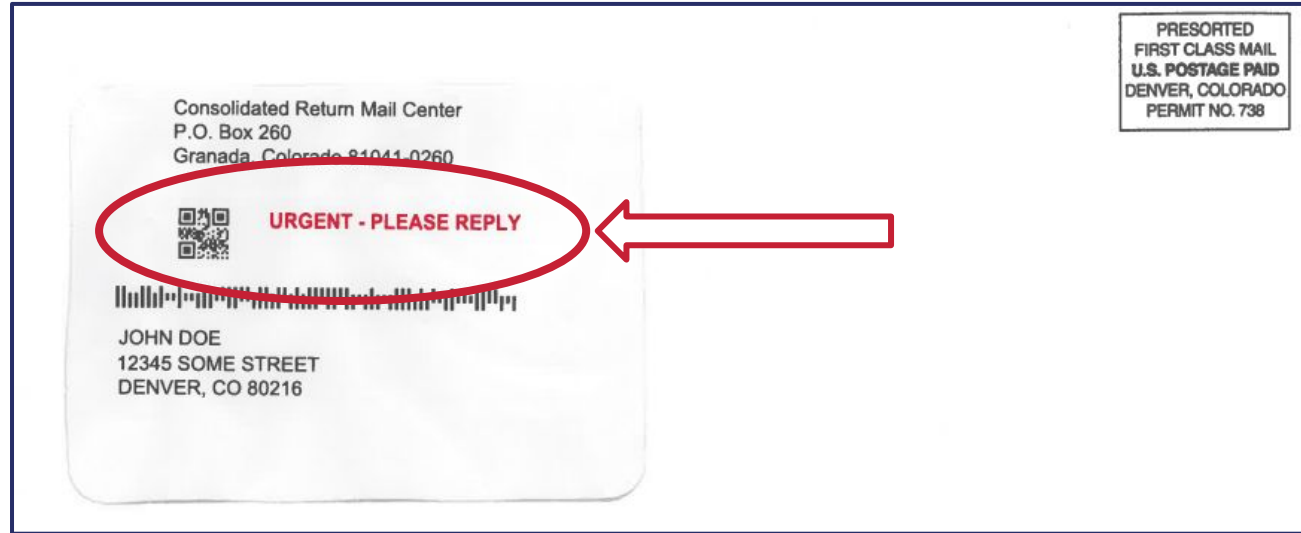
# Renewal Packet Returned by Group



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%.

# New Addition to Renewal Packets

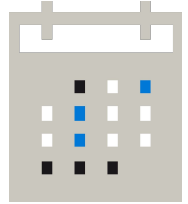
Beginning with renewal packets mailed out January 2023, a message has been added to the address page to urge clients and members to review their renewal and reply. This has been added for all eligibility programs.



# 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

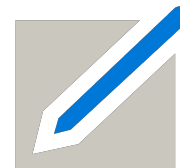
## Policy/ Regulatory

- 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 at [colorado.gov/hcpf/covid-19-phe-planning](https://colorado.gov/hcpf/covid-19-phe-planning)
  - Social Media
  - E-newsletters
  - Website content
  - Flyers and more



# 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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## 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
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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



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# 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](https://HealthFirstColorado.com)

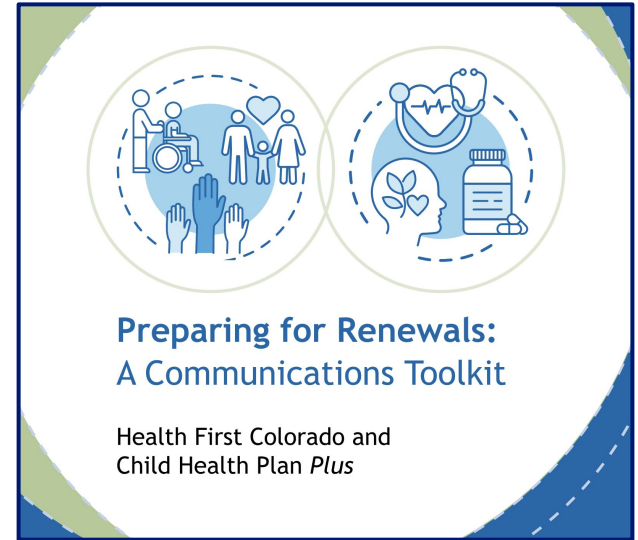
## Take action on your renewal!

- **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

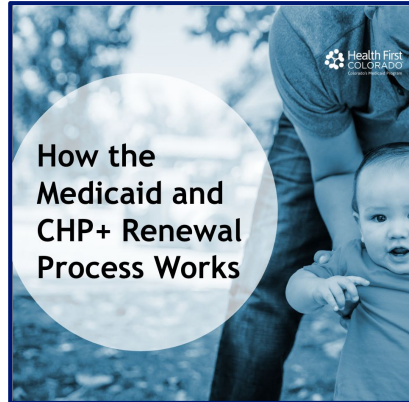
## Preparing for Renewals

- 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



# 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)

# NEW: Health First Colorado Renewals Page

High-level information for members about the renewal process

Available in English and Spanish



search the site



[Log in to PEAK](#) | [En Español](#)

Select Language

[Apply Now](#)

[Find a Doctor](#)

[Benefits & Services](#)

[News & Resources](#)

[About](#)

[Get Help](#)

## Renewals

## FAQs

### 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.



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<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](https://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](https://healthfirstcolorado.com/renewals).



## Social Media Graphics and Flyers



**Don't Risk**  
a Gap in Your Health Coverage

**Get ready to renew now!**

- ☒ Make sure we can reach you! **Update your contact information** and sign up for notifications in the Health First Colorado app and in your PEAK account.
- ☒ **Respond by the date in your letter** - you'll get this in the mail and by email.
- ☒ Don't forget to **sign your renewal packet**.
- ☒ **Turn in documentation** in the way that works for you: Health First Colorado app, mail, online at [co.gov/PEAK](https://co.gov/PEAK).
- ☒ Find your County Department of Human Services by scanning the QR code, to reach our for help.



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



# PHE Planning Page (Resource Center)

## 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 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.



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



# Questions?



# Transitions in Coverage Connect for Health

# Customer Journey: Transition to Connect for Health Colorado

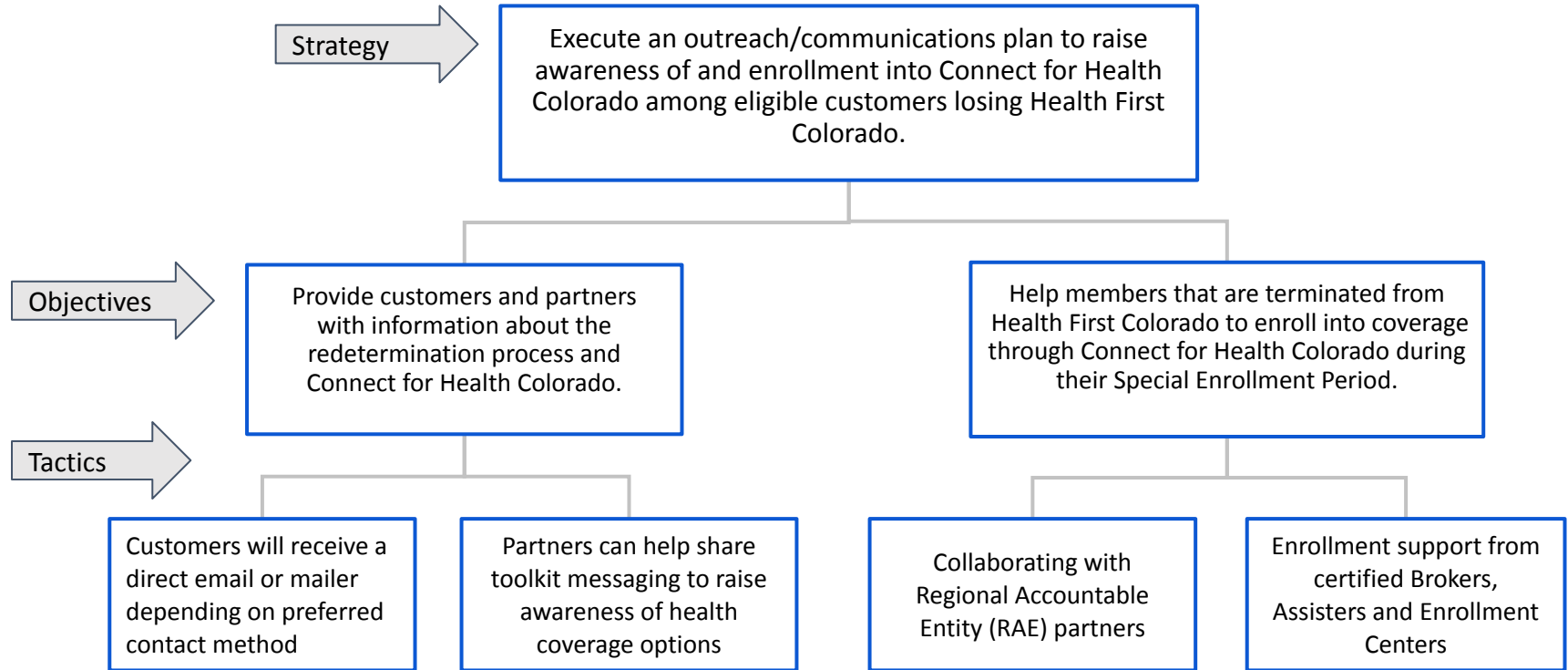
Member receives their letter telling them that **they are no longer eligible for Health First Colorado/CHP+** and encouraging them to apply with **ConnectforHealthCO.com**

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!**

# 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 white text that says '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 l 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**  
1-800-444-CONNECT
- 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 help you understand your options and find the right plan for your community.

PHOTOS BY:  Facebook.com/ConnectForHealthCO  Twitter.com/CH4CO  Instagram.com/CH4CO  LinkedIn.com/company/connect-for-health-colorado

## ENROLL TODAY

in health insurance



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.



### Aprender más

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

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



### 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.

### SÍGANOS:

- Facebook.com/ConnectForHealthCO
- Twitter.com/CH4CO
- Instagram.com/CH4CO
- LinkedIn.com/company/connect-for-health-colorado

ConnectForHealthCO.com/es • 855-752-6749

### Inscribirse en una cobertura de calidad

Si es importante que planifique, 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.

 [idh.co/ayudafinanciera](#)

### Obtener ayuda gratuita de expertos locales y certificados

Nuestra red de expertos certificados puede ayudarle en el proceso de inscripción, brindarle consejos y responder a sus preguntas, todo esto sin costo. Si no reside en Colorado, estamos listos para ayudarle 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 médica!

 [PlanillasConnectForHealthCO.com](#)



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.



### We can help

We are here to help

- We are the only place you can apply for financial help to lower the cost of health insurance
- You can get free help from our statewide network of certified experts
- Don't risk going uninsured. Health insurance protects your health and your finances.



### 60 días

If you lose your health insurance from your job, you have 60 days to find a new plan through Connect for Health Colorado.

### CONNECT WITH US:

- Facebook.com/ConnectForHealthCO
- Twitter.com/CH4CO
- Instagram.com/CH4CO
- LinkedIn.com/company/connect-for-health-colorado

ConnectForHealthCO.com • 855-752-6749



# 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](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/covid-19-phe-planning>

# Contact Info

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Nina Schwartz  
Connect for Health Colorado  
[nschwartz@c4hco.com](mailto:nschwartz@c4hco.com)

