

Health Insurance Exchange Oversight Committee Hearing September 5, 2023

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HCPF



COLORADO

Department of Health Care
Policy & Financing

Partnering to Keep CO Covered

A Statewide Effort

PHE Unwind Goals

Member continuity of coverage

Smooth transitions in coverage

Minimize impact to eligibility workers & staff

- States are federally required to return to normal operations
- Colorado taking full 12 months (May 2023 - April 2024)
- Process improvements making it easier to renew
 - Maximizing auto-renewals (~30%), Eligible children auto enrolled into CHP+
 - Continuous engagement with partners on process and outreach
 - Robust communication resources - adding more
 - 34% increase in emails & text sign ups since April '22 via Update Your Address campaign
 - At least 4 outreaches to those not renewing. Emerging additional initiatives for individuals with disabilities and children.
- **Thank YOU - supporting counties including more funding and funding outreach via SB 22-81!**



Working with Partners on Direct-to-Member 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+

Initial Renewal Outreach: Time to Renew!

HCPF sends renewal packet, email, text, push notification via Health First Colorado app to members

Reminder Outreach: Take Action Now

HCPF (via Enrollment Broker) sends letter to those who have NOT taken action

RAEs/CHP+ plans & CMAs outreach to all members, especially their high risk and/or focus populations, who have not taken action (email, text, phone, letter)

Transition Outreach:

HCPF sends letter directing to Connect for Health (C4H) exchange plan options where appropriate

C4H does direct outreach

Ongoing broad outreach: HFC website, traditional & social media, HFC app, PEAK, member newsletters, call centers, partner & provider messaging, case managers, posters/flyer materials in libraries, homeless shelters, clinics, PSA campaign.

Partner Resources & Toolkits

Are your employees losing Medicaid Coverage?

Help them enroll in your employer-sponsored coverage



temporarily stopped eligibility reviews for people enrolled in Child Health Plan Plus (CHP+), in accordance with federal ruling to normal operations. This means your employees or Colorado or CHP+ could lose their health coverage any day. It is important for employees and their employers. Data shows that if you don't get the care they need, get sick, and cause financial hardship, it can be a disaster. We appreciate your partnership to Keep Colorado Covered, employees and our care providers. More

Take Action Toolkit/flyers

With health insurance, they'll be ready for whatever the school year brings.

Kids who have health coverage are better prepared to do well in school and succeed in life. Health First Colorado (Colorado's Medicaid program) offers free or low-cost health insurance for kids and teens. Children can get regular check-ups, immunizations, doctor and dentist visits, hospital care, mental health services, prescriptions and more. Families of four earning up to nearly \$39,000 annually or more may qualify.

Go to HealthFirstColorado.com or call 1-800-221-3943 to learn more about affordable health coverage for your family.



Keep CO Kids Covered/flyers

#KeepCOCovered Toolkit



Do You Have Medicaid or CHP+? Get Ready to Renew!



Update your contact information and sign up for notifications in the Health First Colorado app or your PEAK account.



When it's your time to renew, complete, sign and return your paperwork right away.



Return documentation through the Health First Colorado app, online at co.gov/PEAK, or by mail.



Need help? Scan the QR code to find your County Department of Human Services or visit hfcgo.com/renewals



What if I no longer qualify?

Other health coverage options include:

- Employer coverage, check with your employer to learn about options, rules and deadlines.
- Coverage through a family member's health insurance.
- Coverage through Connect for Health Colorado (Colorado's official health insurance marketplace).
- Coverage through Medicare, for people age 65 or older or people under 65 with certain disabilities.
- Coverage for active or former military, naval, or air service through Tricare (active) or VA (veterans).

3. If you don't provide employee benefits, encourage your employees to find coverage through Connect for Health Colorado.

- 2 out of 3 customers can find a plan for \$25 per month or less and may qualify for very low or \$0 monthly premiums.
- Employees can go to connectforhealthco.com/we-can-help or call the customer service center at 855-752-6749.

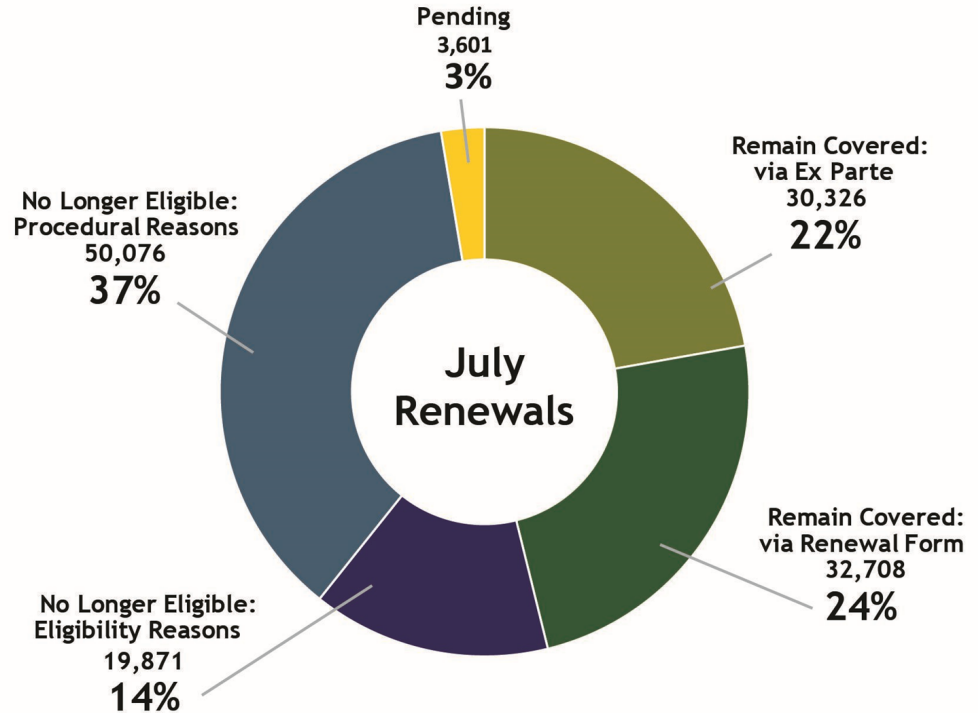
4. Remind employees they can re-apply for Health First Colorado if they lose coverage.

- If a person no longer qualifies because they missed the deadline to respond or their situation changes, they can reapply for Health First Colorado at any time.
- To get free help filling out an application for Health First Colorado or CHP+ coverage, or to learn about other coverage options, call and make an appointment at a certified application assistance site: apps.colorado.gov/apps/maps/hcpf.map.



July Renewal Data Snapshot

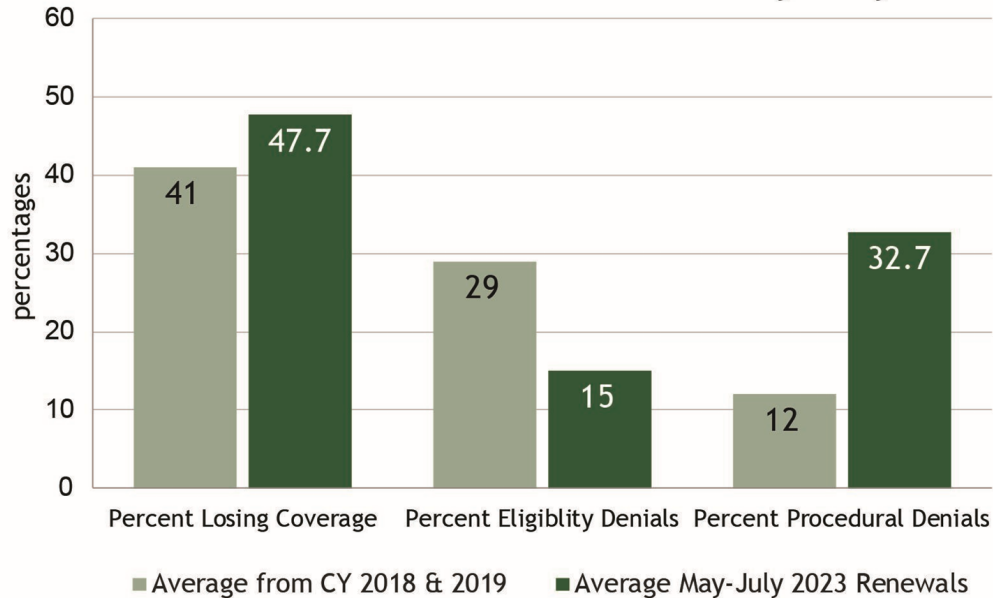
No Longer Eligible: Eligibility Reasons includes over income (majority of denials), household changes/no longer living in the home, deceased, moved out of state - primary focus for marketplace outreach is “over income”



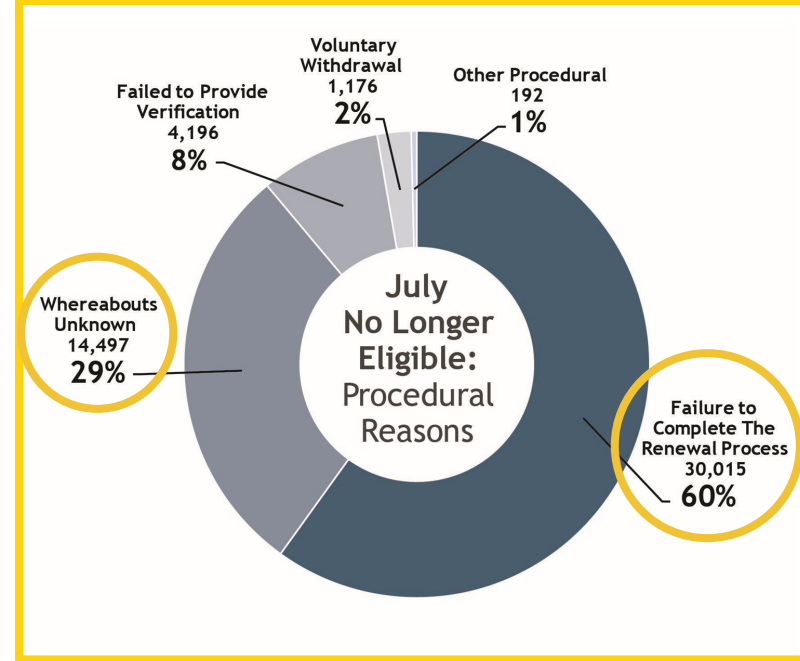
NOTE: data is snapshot in time only, individuals can come back onto coverage if their circumstances change, reapply or if they take action late on their renewal during 90 days following termination. More comprehensive data will be available in October.

Historical Comparison

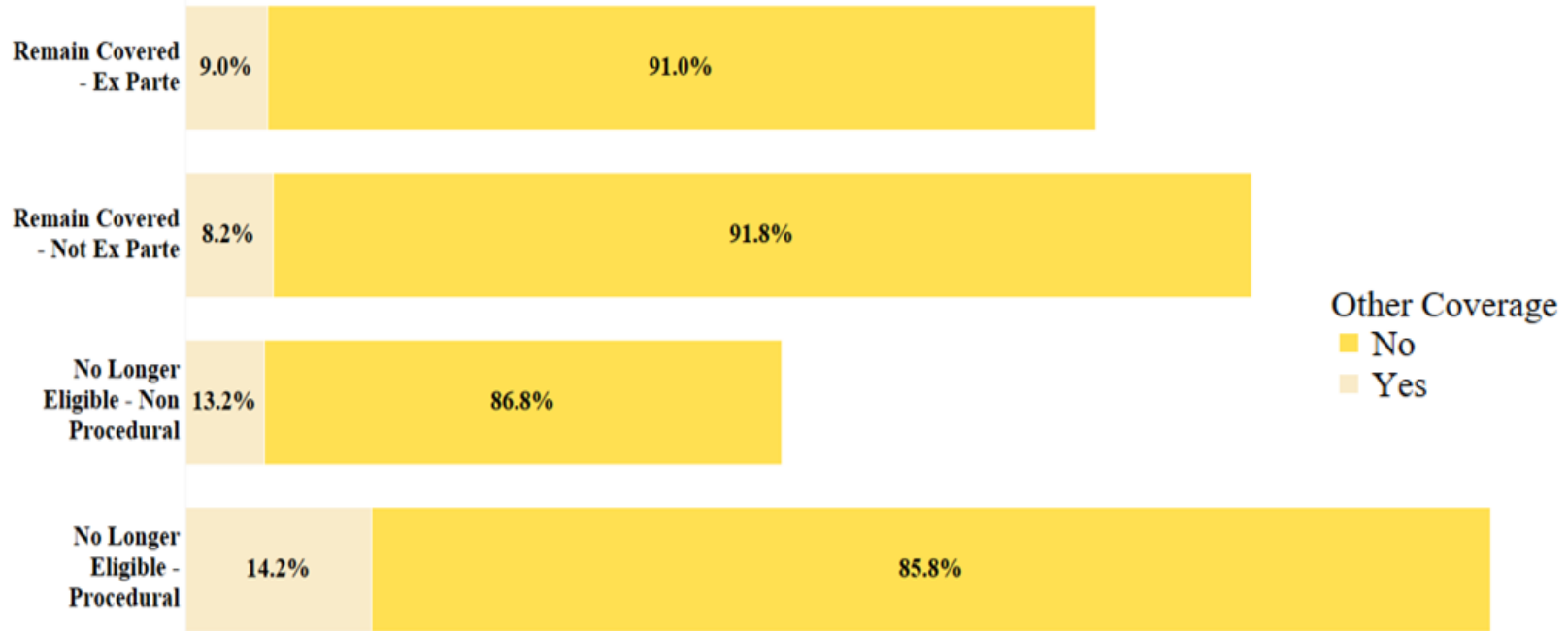
Renewals CY 2018 & 2019 and May-July 2023



July Data Outreach Opportunities



Some Individuals Have Other Known Sources of Commercial Coverage



NOTE: Note the snapshot above includes other known commercial coverage for individuals up for renewal in May - July. You can have other coverage and still qualify for Health First Colorado. The above *excludes* Medicare.

Find Out More: Visit our 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=001HfxrbpGNWZ0LZnPP6t3PG2s9XPII8ZvgFdjSkvSnhly8z9JmHyp6DeoLJ3saT6x0SeqRR1ub149uoXxe1ok4jTzfMS00BN7S5vcLiRO7gdY%3D) (<https://visitor.r20.constantcontact.com/manage/optin?v=001HfxrbpGNWZ0LZnPP6t3PG2s9XPII8ZvgFdjSkvSnhly8z9JmHyp6DeoLJ3saT6x0SeqRR1ub149uoXxe1ok4jTzfMS00BN7S5vcLiRO7gdY%3D>).

[Connect for Health Colorado](https://connectforhealthco.com/) (<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 July 26 [stakeholder webinar](#)
- Overview of reporting elements and what they mean
- FAQs and more...

Thank You: SB 22-081 - Health Education Campaign

- Connect for Health Board approved funding for:
 - PSA campaign
 - Cobranded mailings to over income to support transitions in coverage
 - Printing of flyers/materials for partners working with food banks and homeless shelters to distribute
- Supporting assisters and more!

Awareness Example: Public Service Announcement TV & Radio Campaign

- Update Your Address and Communications Preferences So We Can Reach You
- Renewals are Starting - Complete, Sign & Return your Renewal Packet
- Transitions in Coverage - What if you no longer qualify?



April - September 2023

- Three 30 second TV Spots
- Two 30 second Radio Spots
- Two 60 second Radio Spots

**Broadcast on 281 radio & TV stations across Colorado*

In English and Spanish



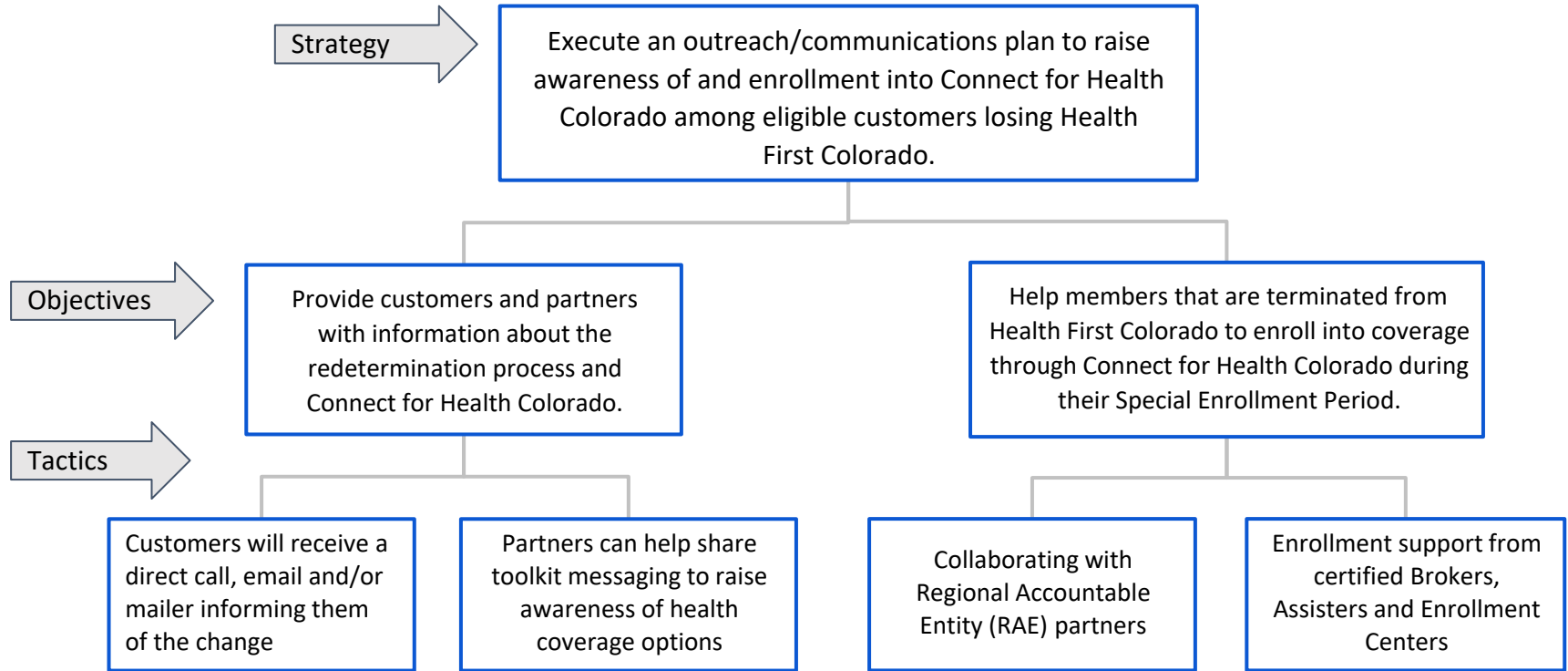
Medicaid to Marketplace Bridge Overview

Nina Schwartz, Director of Policy and External Affairs

ConnectforHealthCO.com



M2MB - Medicaid to Marketplace Bridge



Ongoing activities to support awareness

Direct Outreach

- *Notice of Action:* Sent by HCPF
- *Joint Letter:* From HCPF and C4 to customers who prefer mail
- *Email marketing:* 1 email sent to everyone with an email address
- *Outbound calls:* Prioritize those without emails
- *Follow-up calls:* Customers who started an application and haven't completed the process

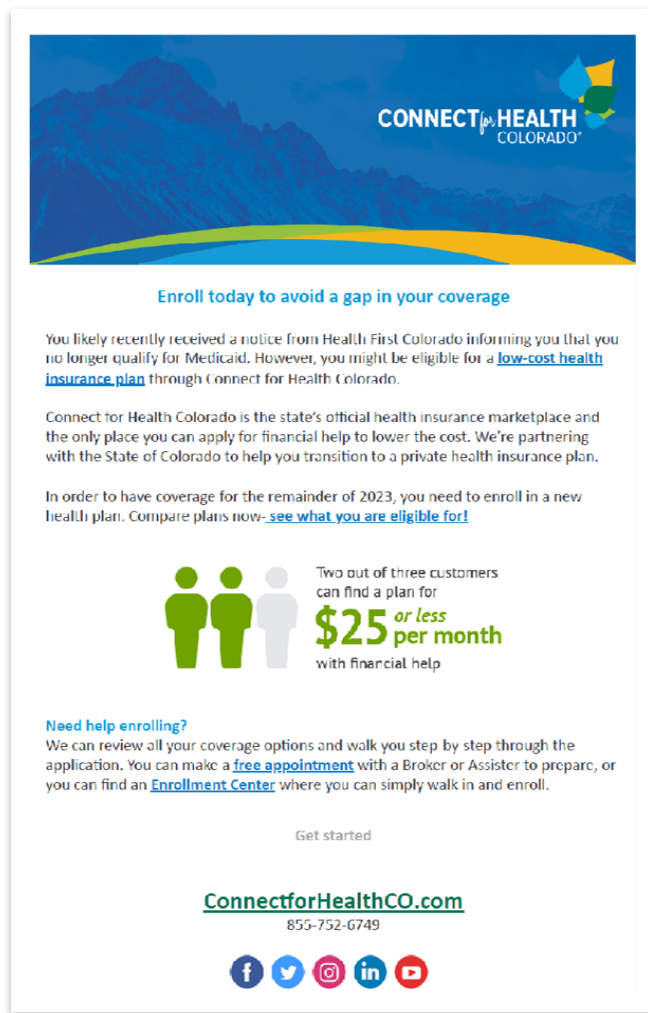
Indirect Outreach

- *Social media:* Utilizing messages from the HCPF toolkit each week
- *Earned media:* Pre-Unwind activities as well as additional press activities in May/ June
- *Stakeholder Newsletters:* Shared with existing lists across the state (ex DHS, with a 10,000 member list)
- *HCPF PSA campaign* - Running through End of Year

Connect for Health Colorado Emails to Potential Customers

Example from last Open Enrollment

ConnectforHealthCO.com



The email content features a header with the Connect for Health Colorado logo and a mountain background. Below the header is a call to action: "Enroll today to avoid a gap in your coverage". The main body contains three paragraphs of text, each with a blue arrow pointing left. The first paragraph discusses Medicaid eligibility and low-cost health insurance plans. The second paragraph explains the role of Connect for Health Colorado as the state's official marketplace. The third paragraph encourages enrolling for 2023 coverage and provides a link to compare plans. A graphic shows three stylized human figures (two green, one grey) with text stating that two out of three customers can find a plan for \$25 or less per month with financial help. Below this is a "Need help enrolling?" section with a blue arrow pointing left, followed by a "Get started" link. At the bottom, there is a "ConnectforHealthCO.com" link, the phone number 855-752-6749, and social media icons for Facebook, Twitter, Instagram, LinkedIn, and YouTube.

CONNECT for HEALTH COLORADO

Enroll today to avoid a gap in your coverage

You likely recently received a notice from Health First Colorado informing you that you no longer qualify for Medicaid. However, you might be eligible for a [low-cost health insurance plan](#) through Connect for Health Colorado.

Connect for Health Colorado is the state's official health insurance marketplace and the only place you can apply for financial help to lower the cost. We're partnering with the State of Colorado to help you transition to a private health insurance plan.

In order to have coverage for the remainder of 2023, you need to enroll in a new health plan. Compare plans now- [see what you are eligible for!](#)

Two out of three customers can find a plan for **\$25 or less per month** with financial help

Need help enrolling?

We can review all your coverage options and walk you step by step through the application. You can make a [free appointment](#) with a Broker or Assister to prepare, or you can find an [Enrollment Center](#) where you can simply walk in and enroll.

[Get started](#)

[ConnectforHealthCO.com](#)
855-752-6749

[f](#) [t](#) [i](#) [in](#) [y](#)



Colorful, eye-catching and friendly branding



Simple language and short emails



Links and graphics to learn more and get help



SB22-081 – Background & Overview

- SB22-081 directs Connect for Health Colorado's Board to **design a Marketing, Outreach & Education Campaign.**
- It provides Connect for Health Colorado up to **\$4 million per year, starting in 2022 and ending in 2028**, to fund the campaign.
- Connect for Health Colorado must create and implement a public awareness and education campaign to **educate consumers in Colorado regarding the options for obtaining health care coverage.**
- Connect for Health Colorado must design a campaign that meets the legislative intent with an identified process for tracking and reporting to the committee.

SB22-081 – Medicaid Unwind Spend

Fiscal Year 1	Intended Outcomes	Funding Amount
Assister-Led Education & Marketing	Opportunities for both Assistance Sites and CACs to receive funding for either short-term, deliverable-based funding or ongoing community support for outreach, events, and enrollments with a focus on preventing gaps in coverage during Medicaid Unwind	\$425,000
Additional Medicaid Unwind Coordination with HCPF	Continue or expand call pilot, continuation of PSA campaign, potential additional mailed communication	\$450,000

Medicaid to Marketplace Bridge Enrollment Update

Month	May	June	July
Individuals on Lists from HCPF	10,970	16,386	13,381
Total Emails Sent	3,477	6,063	4,836
Open Rate	53%	51.3%	48.5%
Click Rate	7%	6%	4%
Total Calls Made	1,733	2724	771
Talked to Someone	12%	9%	11%
Left Voice Mail	64%	67%	60%
Unable to Leave Voice Mails	24%	24%	29%
Households with No Phone Number or Email	82	191	148
Households on “Do Not Contact” list	16	3	5
Percent Households Touched by Phone or Email Outreach	94%		
Individual Enrollments	633	698	