### HCPF/Eligibility Sites Monthly Touch base

#### March 27, 2025

Tammy Costello | Eligibility Systems Manager





- Welcome
- CMAP Roles and Responsibilities
- Buy-In Programs and Premiums HCBS
- Open Forum and Thank YOU!



#### **CMAP** Roles and Responsibilities

#### Sharla Williams | Contracts Manager



## Medical Assistant (MA) Site

- MA Site processing applications, RRRs and changes for Medicaid cases
- Attached to Denver Health but process MA apps for anyone who asks whether they are a DH patient or not
- Unique feature we also process Colorado Indigent Care Program applications
- Phone, walk-ins and online (emails/PEAK)
- Processed 15,466 applications in past year
- Approximately 75 staff
- Caseload: Estefania Gonzalez



#### CMAP

- Contract w/ HCPF to host the "Medicaid hotline" to submit applications, RRRs and changes for Medicaid-only & CHP+ cases
- Processed 44,106 new applications in the past year
- Answered 128,984 customer calls in the past year
- 45 call agents (fully certified in CBMS for MAGI/Non-MAGI)
- 20 Back office staff
- Caseload: Binh Hang



### CMAP - What We Do

- Process new applications/RRRs/changes for Medicaid-only cases\* & CHP+
- Answer Liaison line provider help with PEAKPro
- Maintain entire Buy-in Caseload (approx. 16,000 cases)
- Process all payments for Buy-in program received through mail/PEAK/drop-off - payments begin in May!
- DOC applications (State prisons) intake, hospital and release
- Former Foster Care add special indicator so they continue to pass
- Manual dis-enrollments customers who shouldn't be passing and need to be disenrolled (i.e. 1 yr old)



### CMAP - What We Don't Do

- We don't process generated VCLs they are routed to the county for processing
- We don't do LOCs, etc for LTC we'll process the initial application and then route to the county for subsequent documentation
- No Combo cases because we don't want to shut down the Food/Cash\*\*



### **Denver Health Contacts**

CMAP:

- Email: <u>EEmapliaison@dhha.org</u>
- Binh Hang Call Center Manager: <u>binh.hang@dhha.org</u>
- Lupe Banuelos Back Office Manager: <u>lupe.banuelos@dhha.org</u>

MA Site:

- Email: <u>ict@dhha.org</u>
- Shawna Moreno Manager: <u>Shawna.moreno@dhha.org</u>
- Director: Bernadette O'Keefe <u>Bernadette.okeefe@dhha.org</u>



### **Questions?**





# Working Adults with Disabilities (WAwD) with HCBS

#### Changes & Updates

Presented by: Nancy Brenes



**COLORADO** Department of Health Care Policy & Financing



#### **Our Mission:**

Improving health care equity, access and outcomes for the people we serve while saving Coloradans money on health care and driving value for Colorado.



**COLORADO** Department of Health Care Policy & Financing

### **Overview**

- What is WAwD?
- What is WAwD with HCBS?
- What changes are being made?
- What is the impact of those changes?



### What is WAwD?



### WAwD

- Working Adults with Disabilities (WAwD) program allows adults with a disability who qualify to "buy-into" Health First Colorado (Colorado's Medicaid Program)
- If an individual works and earns too much money to qualify for Health First Colorado, they may qualify for WAwD
- If an individual qualifies, they may have to pay a monthly premium.
  - The monthly premium is based on the gross monthly earned and unearned income after any applicable disregards



# **Eligibility Guidelines**

Here are the eligibility guidelines:

- Must be 16 or older
- Must be employed
  - $\circ$  Any kind of income
- Must have a qualifying disability, either through Social Security or the State Disability Determination vendor, even if you are 65 or older.
  - The Social Security Administration (SSA) listings describe what disabilities qualify,
- Your income after disregards must be below 450% of the Federal Poverty Level (FPL).
  - For example, you can earn about \$11,020 a month and qualify. You may have additional income that is disregarded



## **Eligibility Guidelines Continued**

- Applicants should always complete the Health First Colorado Application to find out if they are eligible
  - Income guidelines are higher than all other programs
- Applicants are not required to apply for SSA disability.
  - If they do not have a current disability determination from the Social Security Administration, fill out the Health First Colorado Disability Application
- Resources/assets are not considered (ex:checking accounts and savings accounts)



# What is WAwD with Home Community Based Services (HCBS)?



## WAwD with HCBS

- In addition to Health First Colorado benefits members may also qualify for extra long-term services and supports. These additional services are accessed through the following Home and Community Based Services (HCBS) waivers:
  - Brain Injury Waiver
  - Community Mental Health Supports Waiver
  - Complementary and Integrative Health Waiver
  - Developmental Disabilities Waiver
  - Elderly, Blind and Disabled Waiver
  - Supported Living Services Waiver



# What is changing?





- Discontinue auto-enrollment into WAwD with HCBS at enrollment and renewal
- Members will need to opt-in to WAwD with HCBS
- Members will now be reviewed for Long Term Care (LTC) eligibility



# Why is this changing?

- Many members have not experienced premiums
  - Premiums were paused during COVID
  - Members might qualify for a different category of medical assistance and does not require a monthly premium
- The Buy-In program participation is voluntary
  - Members have the option to request an opt-in or opt-out of the Buy-In program



# **Buy-In Programs Premiums**

- Premiums for the Buy-In Programs for WAwD and CBwD will resume in May 2025
- On February 8th, 2025, the department will be sending a heads-up letter to all Buy-in Program members letting them know that premiums letters will be sent out April 23, 2025 with a due date of May 15, 2025
- The premium letters will contain a statement that details of:
  - Premium amount
  - Premium payment methods



# What will this look

- Buy-In members with now be reviewed for the Long Term Care (LTC) program.
  - All eligibility requirements for that program must be met
  - If a member is not eligible they will be reviewed for WAwD and other programs.
- If a member is found eligible for LTC but the member wants to be evaluated for WAwD with HCBS, the member will need to opt-in to the WAwD Program.



#### New members Vs Ongoing members

- New applicants that require HCBS will be reviewed for the Long Term Care HCBS program first, if found eligible, they will be placed in that category
- If members prefers to be on the WAwD with HCBS program, they can opt-in to be reviewed for Buy-in program eligibility
- Ongoing members on WAwD with HCBS, will be reviewed for LTC HCBS upon renewal, if found eligible, they will be enrolled
  - However, members can decide to opt back into Working Adults with Disabilities if preferred



# What will be the impact of these changes?

- Impact to new application processing and eligibility review as well as renewals.
- Expected impact for both applications and renewals to occur starting June 2025.
- All eligibility requirements for the LTC program must be met.



#### Sample Heads Up Letter

Premium Payments Restart for Health First Colorado Buy-In Program Members

#### Dear [FIRST NAME] [LAST NAME],

Health First Colorado is writing to inform you that premium payments for the Buy-In <u>Program</u> will resume soon.

Since mid-2020, we <u>temporarily suspended</u> premium payments due to the impacts of the COVID-19 pandemic. As a result, many members have not experienced paying premiums for their coverage. However, we must now restart payments. All premiums will resume as of May 2025. This means that premium letters will be sent out April 23, 2025 with a due date of May 15, 2025.

It's important to remember that participation in the Buy-In program is voluntary. If you choose not to pay premiums, you have the option to opt out. However, please be aware that opting out may affect your eligibility for other programs. Attached is a chart detailing the estimated monthly premiums for the Buy-In Program for Working Adults with Disabilities and the Buy-In Program for Children with Disabilities based on your income. It's important to remember that the amount of your monthly premium is directly related to your income level.

#### Questions?

We understand that the return to premium payments may feel unfamiliar or challenging for some. Our team is here to support you through this transition and ensure you have all the information needed to make informed decisions about your coverage.





Start by contacting your case manager if you have any questions. You can also call Buy-In Customer Service at 800-711-6994 (State Relay: 711) or visit hcpf.colorado.gov/buy-in-program-working-adults-disabilities.

#### How can I make payments?

When premium payments resume, we aim to make the process as easy as possible by offering a variety of convenient payment options. You can pay through the PEAK mobile app, the PEAK online website, by check or money order, or in person at our vendor's office at 655 Bannock St, 1st Floor, Pavillion I, Denver, Colorado 80204. You'll find detailed instructions for each payment option in the premium letter you'll receive on the 23rd of each month, along with your amount due. Payments will be due by the 15th of the following month.

Please note that any previously arranged recurring payment arrangements will not <u>reinitiate</u>. Any new ongoing payments will need to be made setup online through Colorado PEAK

Thank you for being a valued member of the Health First Colorado Buy-In Program.

Sincerely,



#### Sample Heads Up Letter

#### Sample Premium Letter

#### STATE OF COLORADO



[v\_Prem\_Stmnt\_DT]

[v\_Individuals\_Name] [v\_Individual\_Mailing\_Address\_Full\_3\_Lines]

Case ID: [v\_Case\_Number]

#### THIS IS A BILL Pay your monthly premium due [v\_Prem\_Due\_DT]

You are receiving this letter because these members of your household are enrolled in a Health First Colorado (Colorado's Medicaid Program) Buy-In Program as of [v\_Prem\_Stmnt\_DT]:

[v\_memberName], [v\_programName]

#### What you owe

You must pay a monthly premium for your Health First Colorado Buy-In Program coverage and benefits. You must pay your premium within sixty (60) calendar days of the due date to keep your benefits.

#### Premium statement summary

[v\_benMnth] premium: Previous balance: [v\_Latest\_mnth\_Prem\_amt] [v\_prevoius Balance]

Amount you owe: Date due: [v\_Prem\_Tot\_Amt\_Due] [v\_Prem\_Due\_DT]

See page 2 for a detailed statement.

#### **Billing Questions?**

Contact:Health First Colorado Buy-In Program customer serviceHours of operation:Monday through Friday 7:30 a.m. - 5:30 p.m.Phone number:1-800-711-6994 (State Relay 711)



# Questions & Discussion



#### Contact Info

#### Nancy Brenes Adult Medical Policy Specialist nancy.brenes@state.co.us



# Thank you!





