

Joint Budget Committee HCPF Update on the PHE Unwind

June 20, 2024

Presented by:

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For Questions:

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COLORADO

Department of Health Care
Policy & Financing

PHE Unwind Discussion Agenda

- What occurred and why
- Where are people covered now
- Important influencers and their impact
- Steps Colorado has already taken
- What's next & what is needed

Return to Normal

Before COVID PHE:

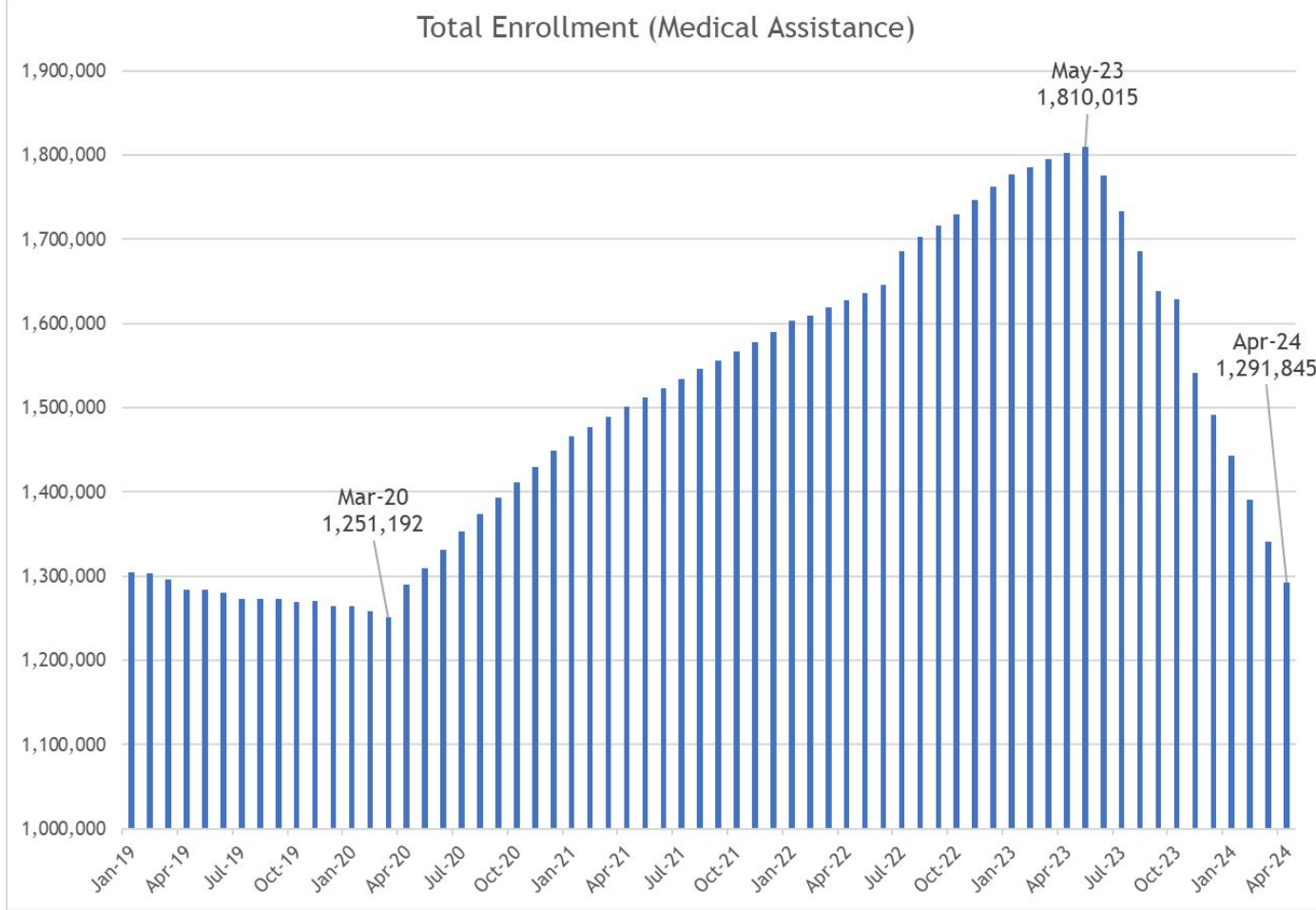
- Strong CO economy
- Medicaid shrinking ~3%/yr

PHE: 3+ years

- 12%+ unemployment
- Fed: Do not to disenroll. Fed Stim \$\$
- 45% Medicaid growth, to cover 30% of pop.
- Uninsured rate drops.

PHE Unwind: 1 year

- Fed: Return to Normal. Disenroll all who don't qualify
- No more Fed Stim \$\$
- Consistent with Feb. forecast, -519k drop



Medicaid/CHP+ Enrollment as a Percent of Total Population

Start of PHE/January 2020 * Before Unwind/May 2023 * Current Population/April 2024

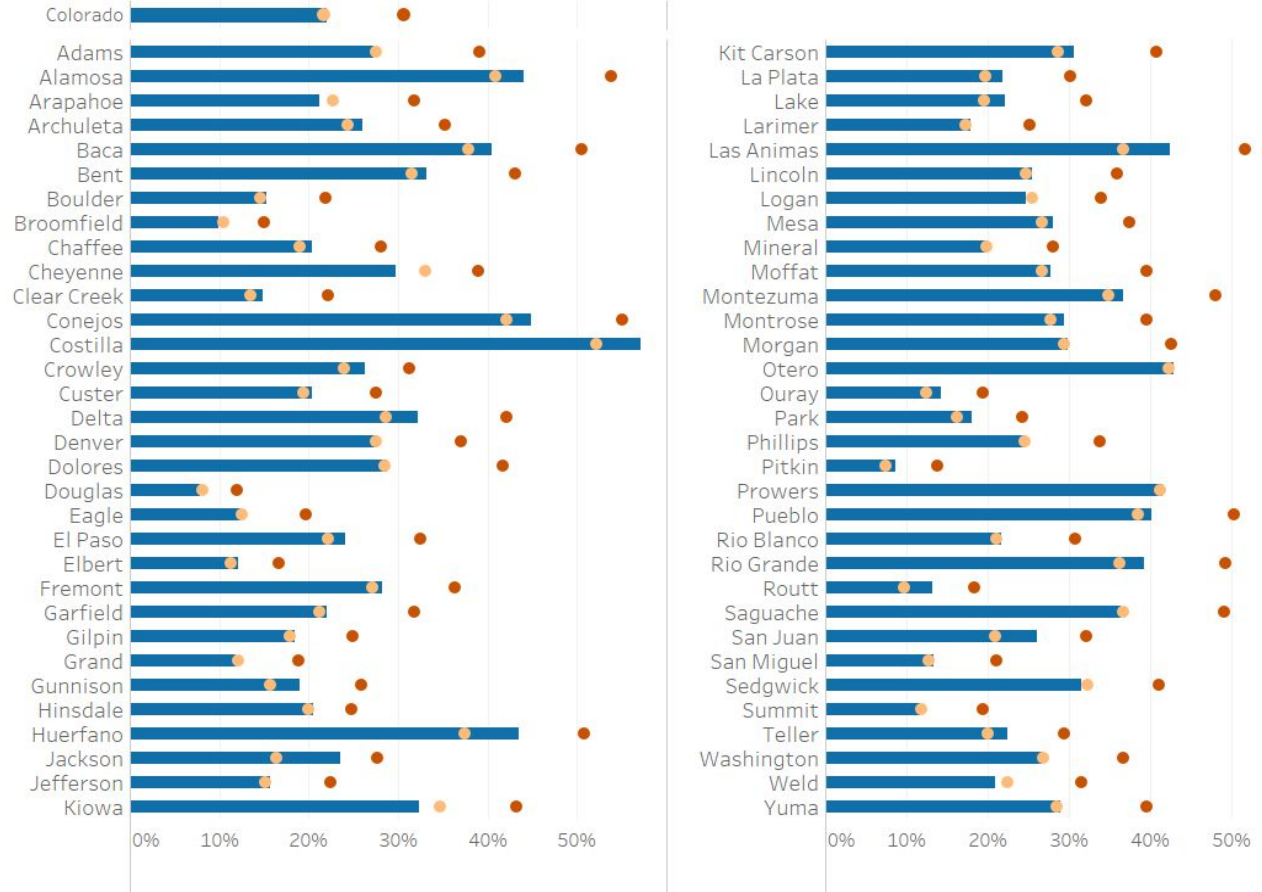
Enrollment Change by County, as % of Population

Jan 2020 to April 2024

31 counties had enrollment reductions
-10,358

33 counties had enrollment increases
+60,081

Net change all counties
+49,723



Sources: Department of Health Care Policy & Financing, Business Intelligence & Data Management System, Monthly Snapshot Table; State of Colorado Demographer's Office County Annual Population Estimates and Projections, 2020, 2023, & 2024

Unprecedented, Coordinated Member Outreach to Keep Coloradans Covered coming into PHE Unwind

Member Renewal Outreach



>2.3M outreaches to >630K households



382,665 “it’s your time to renew” texts



142,686 emails, in both English and Spanish



>33K additional calls to LTSS members during 60 day extensions

PLUS: Regional Accountable Entity, case manager & provider direct outreach, focused outreach to schools, kids

General Awareness Building



84,238 PSA Spots

7,121 Update Your Address page visits

4,630 Take Action on Your Renewal visits

24,830 Keep Covered page visits

PLUS: Outreached Employer Chambers, Purchasers, Carriers

Where are Coloradans covered now?

- **Medicaid renewal insights:**
 - Approvals and disenrollments are within 3% of pre pandemic norms (54% vs 57%)
 - Children/Youth 70% renewal approval rate
 - 33% of initially disenrolled members returned to Medicaid/CHP+ (42% pre-PHE)
 - CHP+ membership is now higher than it was before the PHE started
 - ~8k individuals went thru Escalation process; 2.4k Appealed (0.6% of 1.8M)
- **Of those disenrolling from Medicaid, where are they covered now?**
 - 18% through employers. 5% through Medicare. 2% through Connect for Health
 - We don't have optics into about 42% of those disenrolling yet.
 - HCPF/CHI surveys of disenrolling members insights by August
 - More complete All Payer Claim Database insights by December
- **Uninsured Rate via CHI survey:** 6.5% pre-COVID/PHE. 4.6% during the PHE. Next formal CO Uninsured CHI survey: Fall 2025.

Important Influencers and Their Impact

- Colorado's 45% Medicaid growth during PHE, 2nd highest nationally (31% average for Expansion states researched). We grew more. We will shrink more.
- Colorado's stronger economy: Strong recovery, low unemployment rate (below national average) & higher minimum wage increases. More will not qualify.
- 80%+ of disenrolling Medicaid members did so off cycle, without enrollment support. CMS/HCPF also asked employers to extend enrollment time after qualifying event from 60 days to 1 year. We believe many did not.
- State-County Administration, important to manage county workload
- Medicaid: No premiums, deductibles, copays vs. all other coverages OOP costs
- Health care industry rising costs, worker shortage, changing payer mix
- State budget realities

Steps you have already taken. Thank You!

- Allowed the full 12 months to unwind the PHE, as permitted by CMS/HHS
- Approved HCPF's budget - 96% goes to our health care providers
- Enabled HCPF to auto-enroll kids into CHP+ without application fees
- Funded add'l \$40.3M TF (\$8.6M GF) to counties during the PHE & unwind
- Supported waivers, making it easier to stay covered (SB23-182 & HB24-1400)
- Provided funding to increase awareness on all coverages (SB22-081)
- Provided one-time funding for Medicaid correspondence improvements
- Efforts to Save People Money on Health Care & Save Coloradans Money

Where do we go from here and what is needed

Stay focused on health care affordability: Hospital, Rx, VBP, Innovations

Understand & reduce uninsured rate to pre-pandemic level, including reconnecting disenrolling Medicaid members to employer-sponsored coverage.

County Supports

- Long Term Plan: SB 22-235
- Joint InterAgency Operability (JAI)- shared work management tools
- CBMS Strategy, Visioning, Priorities, Procurement, Downtime mitigation

Continue to improve renewal processes and results

- Renewal automation and PEAK improvements
- Continue best practices identified during PHE/Unwind
- Work with CMS to make waivers permanent, implement more advances

Questions?

Rachel Reiter, HCPF Policy, Communication & Administration Office
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Chris Underwood, HCPF Chief Administration Officer
Bettina Schneider, HCPF Chief Financial Officer

Thank you!

For more information:

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

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