

# Planning for the End of the Public Health Emergency: Continuous Coverage Requirements

Community Partners Webinar  
April 15, 2022



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

# Public Health Emergency

- Allows states program flexibilities during the public health emergency (PHE)
- Extending or ending the PHE is federal government's decision
- Can extend for **up to 90-days** at a time - been renewed every 90 days for nearly 2 years. Biden Administration has indicated they will give states 60 days notice prior to formally ending the PHE.

If Public Health Emergency Ends...	Then SPAs, 1135 Waivers, and Optional Uninsured Testing Group Ends	Then Continuous Coverage Requirement Ends	Then MOE Requirement keep Eligibility Levels & Benefits the Same and Enhanced 6.2% FMAP Ends
July 15, 2022	July 15, 2022	July 31, 2022	September 30, 2022

Appendix K HCBS Waiver emergency program flexibilities are in place until January 2023 (6 months after end of PHE).

Current PHE 60 days notice to states would be **May 16, 2022** unless extended again past July 15, 2022.



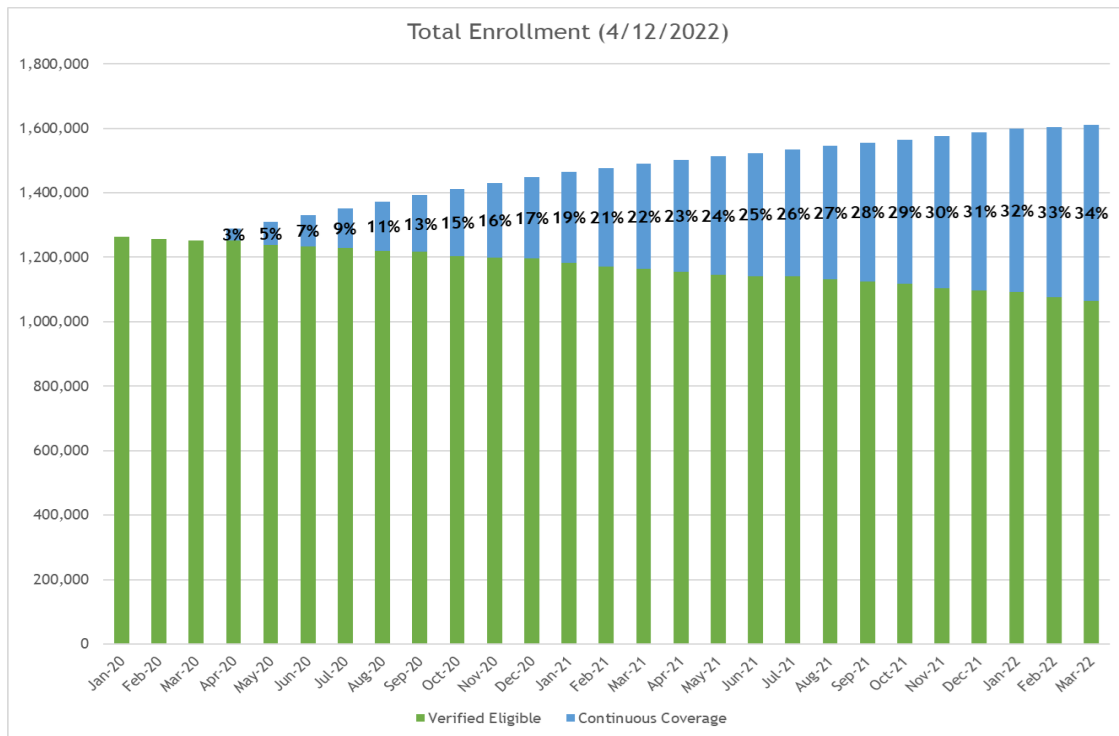
# Medicaid and CHP+ Enrollment

Medicaid/CHP+ up 28%

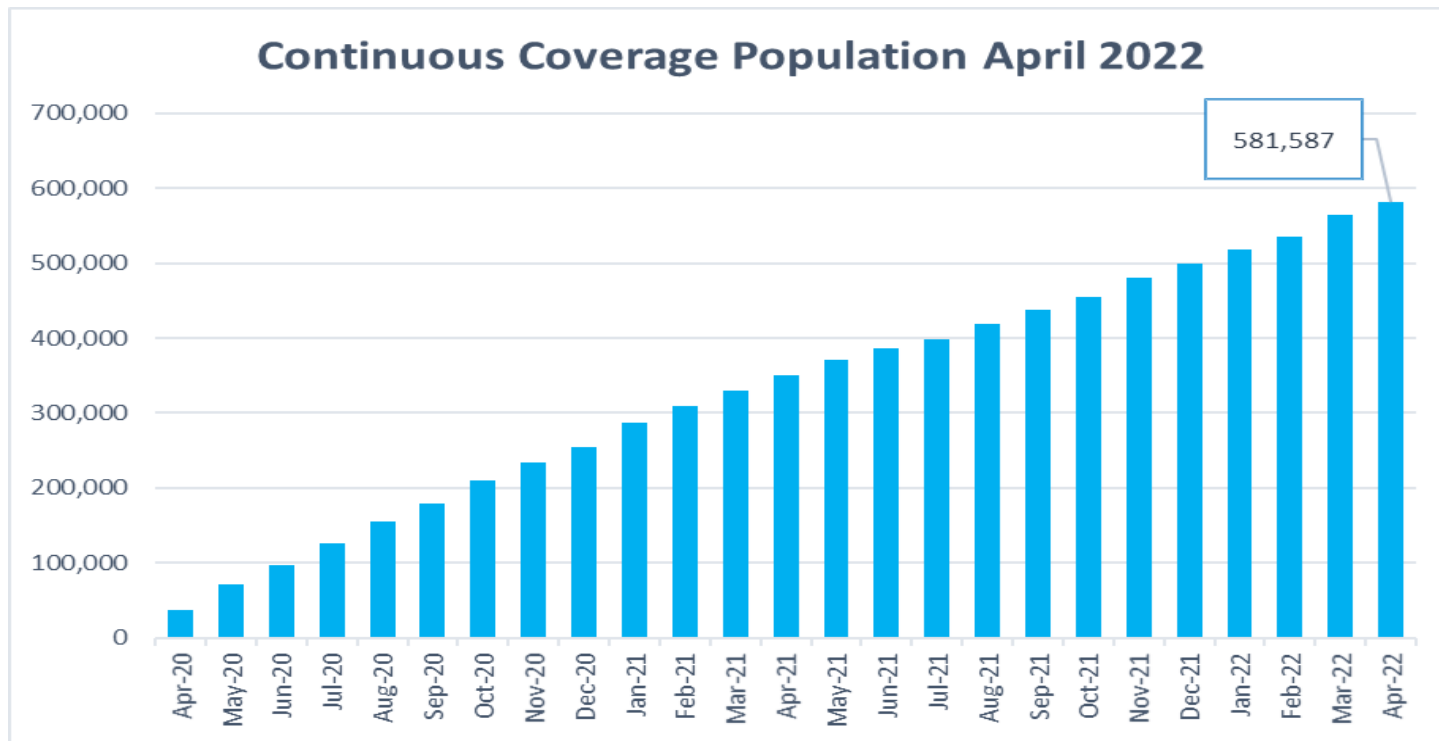
Now covering 1.6M  
Coloradans, 1 in 4

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

All 1.6M will be required to  
go through the renewal  
process



# Continuous Coverage Group



# New! CMS Guidance

- Allows state up to 14 months to return to normal
  - States will have 12 months to initiate redeterminations
  - States can take up to 2 additional months (14 months total) to complete any work initiated in the 12-month unwinding period
- Additional temporary strategies identified for states to provide administrative relief
  - HCPF is in the midst of reviewing these strategies to determine if they will be a good fit for Colorado
- Guidance is 46 pages plus additional tools
  - <https://www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/index.html>

# Three Key Operational Goals

1. Member continuity of coverage
2. Smooth transition, member experience
3. Minimize impact to eligibility workers and state staff



# Eligibility System Builds

Target Deployment Date	Project
February 2022	Renewal Revamp
April 2022	Intelligent Character Recognition (ICR) Pilot
August 2022	Intelligent Character Recognition (ICR) Expansion
August 2022	COVID Unwind (ends Continuous Coverage)
August 2022	CBMS COVID Undo: EMS =C Limited Testing Population*
October 2022	IC/CBMS Mismatch Med Spans

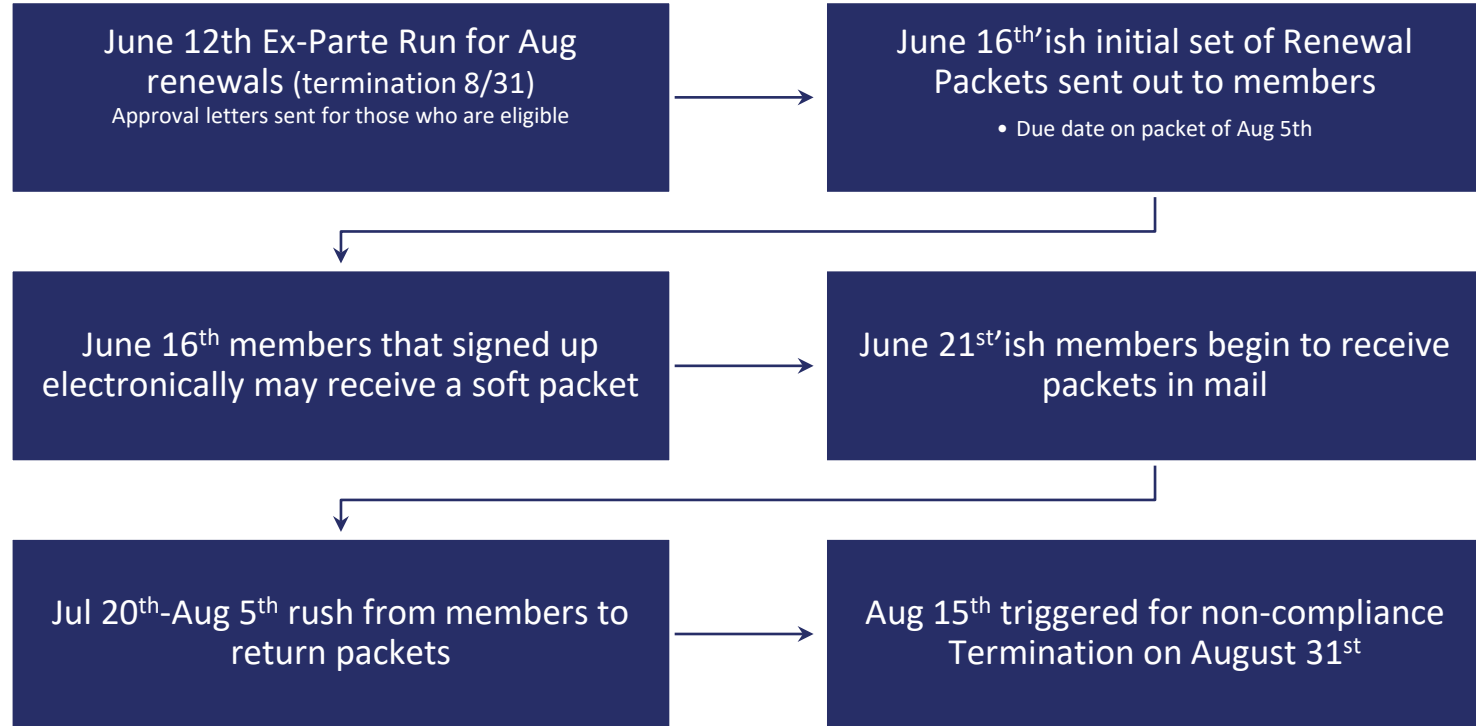
# Working COVID Unwind Plan

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**Note:** The PHE was extended again on April 12th for another 90 days. The federal government has not indicated an end date for the PHE yet; this timeline is subject to change as dates are finalized.



# Renewal Timeline



# Coverage Changes and Focus Populations

## Coverage Changes

- New Coverage: Adults 65+ Buy-In begins in July
- Pregnant Women Postpartum 12-month coverage begins in July

## Focus Populations

- Medicare eligible individuals
- Former Foster Care Youth



# Renewals Strategy

## Minimize impact on members and eligibility workers through:

- Enhanced ex-parte (use of interfaces and information on file for approval without member engagement)
  - The 1st month of ex-parte resulted in a 39% approval rate
- Reformatted renewal packet for clarity
  - Special call out on the newly required signature
- Enhanced online member tools (PEAK, electronic signature)
- Intelligent Character Recognition (ICR) to minimize data entry and improve quality
- Training and business process enhancements

# Renewal Revamp Monitoring

## Uncharted territory with a new renewal process

- Addition of required signature will change experience for members and workers
  - Work in progress for providing multiple paths to provide signature
- Page count for renewal packets have increased to incorporate member usability and ICR technology - May 2022 Renewals averaged 33 pages (17 pieces of paper)
  - Monitoring to find additional ways to streamline member experience and maintain federal compliance
- Close monitoring these next few months to identify opportunities to streamline/tweak/improve all aspects of the renewal process

# Eligibility Workforce

- **Budget requests & supplementals to increase workforce for counties**
  - Combination of new staff, temporary staff, overtime
- **Overflow Processing Center (OPC)**
  - State-funded and managed site for overflow processing starting at end of PHE
  - Support eligibility sites that are inundated with work
  - Ongoing funding beyond PHE for extenuating circumstances such as natural disasters
  - Kicking off pilot in May 2022

# Questions?



# Communication Strategies

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# Health First Colorado/CHP+ Renewals Communication Approach

- Leverage existing **annual renewal cycle**, existing notices to **reduce confusion**
- **Meet members where they are**, message formats based on communication preferences
- **Collaborate with partners to help our members** understand it's critically important to:
  - Keep their contact information up to date so we can reach them
  - Look for and respond to letters in a timely manner
  - Understand their coverage options and where to go for help

Phased toolkits for consistent messages across multiple platforms

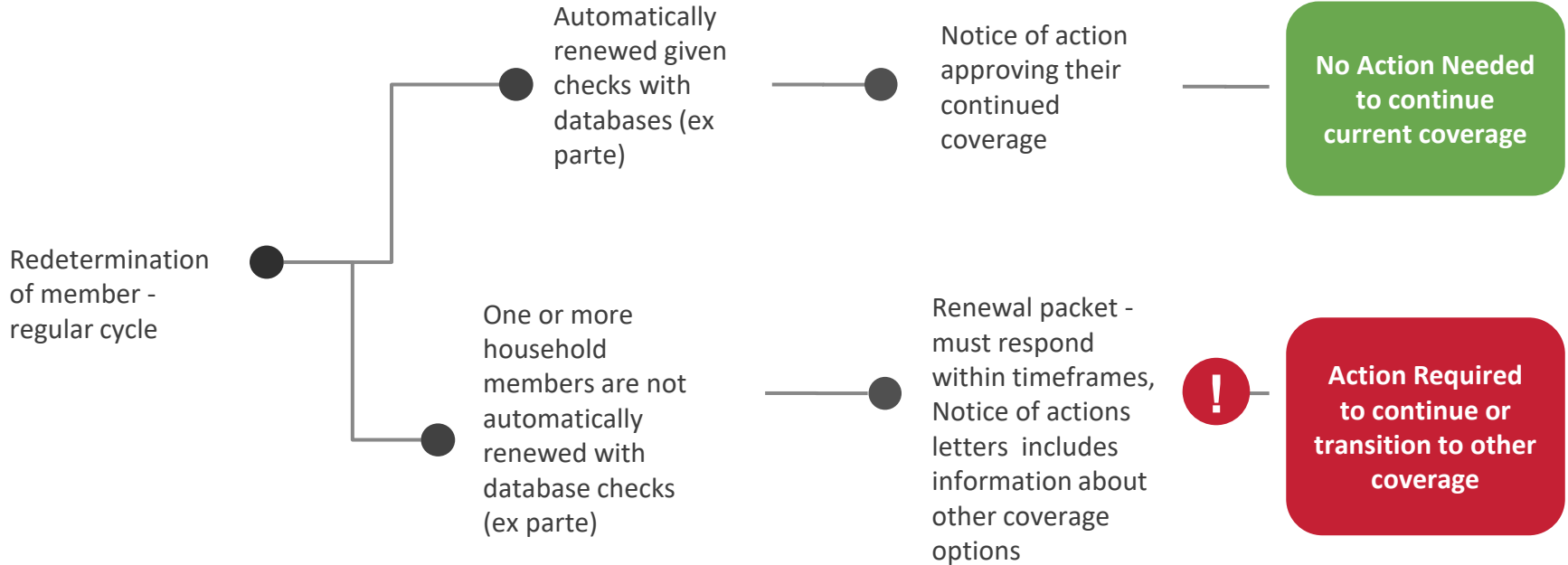




## What happens behind the scenes/administratively

## What a member sees

## Action Needed



# PHE Unwind: Member-Facing Communications

**Receive  
Renewal Notice**

*70 days before renewal  
due date*

Only members not  
determined eligible through  
database checks (ex parte).

Getting word out through  
member newsletter and emails  
to continuous coverage list.



**Submit Renewal**

*Ways to submit a renewal*

Online



Paper



In Person



Mobile app



Call



*Push  
Notifications!*



**Transition to  
Another Health  
Plan**

*60 day special  
enrollment period*

Members who no longer  
qualify for Health First  
Colorado or CHP+ will have  
a 60-day Special Enrollment  
Period to enroll in other  
health coverage, including a  
health plan with financial  
help with Connect for  
Health Colorado.

**Qualify  
for CHP+  
or Health  
First  
Colorado**



# Partner Messaging Toolkits

## 1 Update your address → 2 Time for renewals

- **Ready now!**  
<https://hcpf.colorado.gov/phe-planning>
- Spanish available, other languages coming soon
- Opt-in to push notifications on the PEAK website or the Health First Colorado App



- Forthcoming pending final PHE end date
- Will be translated into Spanish + top languages identified by RAEs, refugee services
- Not using PHE verbiage

## New PEAK Features!

### Mailbox

Read your letters, mark letters as favorites, filter letters, and more.

Updated February 2022.

### Communication preferences

Update how you want to get your official letters, notifications, and other communications from your county.

Updated February 2022.



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# Phase 1: Update Your Address Toolkit Overview

- Member- facing newsletter text
- Provider-facing newsletter text
- Email text
- Website text
- Call center script
- 8 social media graphics & text

## For Members

### Newsletter Text:

#### Headline: Update your contact information

If you have Health First Colorado (Colorado's Medicaid Program) or Child Health Plan Plus (CHP+) and you've moved within the last 3 years, make sure you can get important information about your health coverage.

**You have to respond to letters to see if you still qualify for health coverage.** Those letters go to your address or email, so it is important that your contact information is up to date.

Updating your address, phone number, and email is quick and easy. You can update your information in one of these ways:

- Visit [Colorado.gov/PEAK](https://colorado.gov/PEAK). If you don't have a PEAK account, you can create one at [Colorado.gov/PEAK](https://colorado.gov/PEAK).
- Use the [Health First Colorado app](#) on your phone. This free app is for Health First Colorado and CHP+ members. Download it for free in the [Google Play](#) or [Apple App](#) stores.
- **Optional/customizable text if your organization provides enrollment assistance:** Visit [\[insert organization website\]](#) or call [\[insert organization phone number\]](#) for help or to make an appointment.
- CHP+ members can call 800-359-1991 (State Relay: [711](#)). Help is available in multiple languages.
- Contact your [county department of human services](#).

## Are you sure we can reach you?

Take a moment today to make sure that Health First Colorado (Colorado's Medicaid Program) or Child Health Plan Plus (CHP+) has the correct mailing address, phone numbers, and email address on file for you.



# Phase 2: Renewals

## *What other partner toolkit materials or resources would be helpful?*

### In the works:

- E-newsletter content
- Website content
- Frequently Asked Questions
- Social media posts
- Posters, flyers, handouts for sites, shelters, Dr. offices
- Sample scripts
- Member journey map with video for partners on the renewal process and how to help connect members to coverage

**Phase 2 messaging will NOT launch until PHE end date is confirmed.**



Make sure we can reach you! Update your contact information and opt in to push notifications in the PEAk app.



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: PEAk app, mail, online.



Reach out to the Member Contact Center: 1-800-221-3943 or your County Department of Human Services for help.



# PHE End Planning: Keeping Informed & Engaged

## PHE End Planning Stakeholder Online Resource Center:

[Colorado.gov/hcpf/phe-planning](https://colorado.gov/hcpf/phe-planning)

- Latest Updates on Federal Guidance
- Frequently Asked Questions
- Member, Provider, County & Eligibility Partner content
  - Medical Assistance site & County memos, webinars and resources

## COVID Resource Center

[Colorado.gov/hcpf/COVID](https://colorado.gov/hcpf/COVID)

- Provider Guidance
- County and Case Manager Memos, recordings of webinars, etc.
- Links to member COVID resources



# Contact Info

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# Connect for Health and the end of the PHE

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# About Connect for Health Colorado

ConnectforHealthCO.com

**Our mission is to increase access, affordability and choice for individuals, families and small employers purchasing health insurance in Colorado.**

Born from a vision that came years ahead of national healthcare reform, **Connect for Health Colorado**<sup>®</sup> remains at the forefront of initiatives to provide affordable and quality health coverage.

Our **Board of Directors** meets monthly to discuss and vote on a range of issues related to the operation of our Marketplace.



# Our Value to Customers



## Financial help

The **only** place to receive tax credits to cover the monthly costs of health insurance.



## Transparency

Compare plans and prices across private health insurance companies.



## Quality coverage

Includes essential health benefits and coverage for preventive services at no charge.



## Expert, local help

Enrollment assistance available from community organizations and certified Brokers around the state.

# Financial Help

Depending on factors including **family size** and **annual income**, Coloradans may be eligible for financial help in two forms:



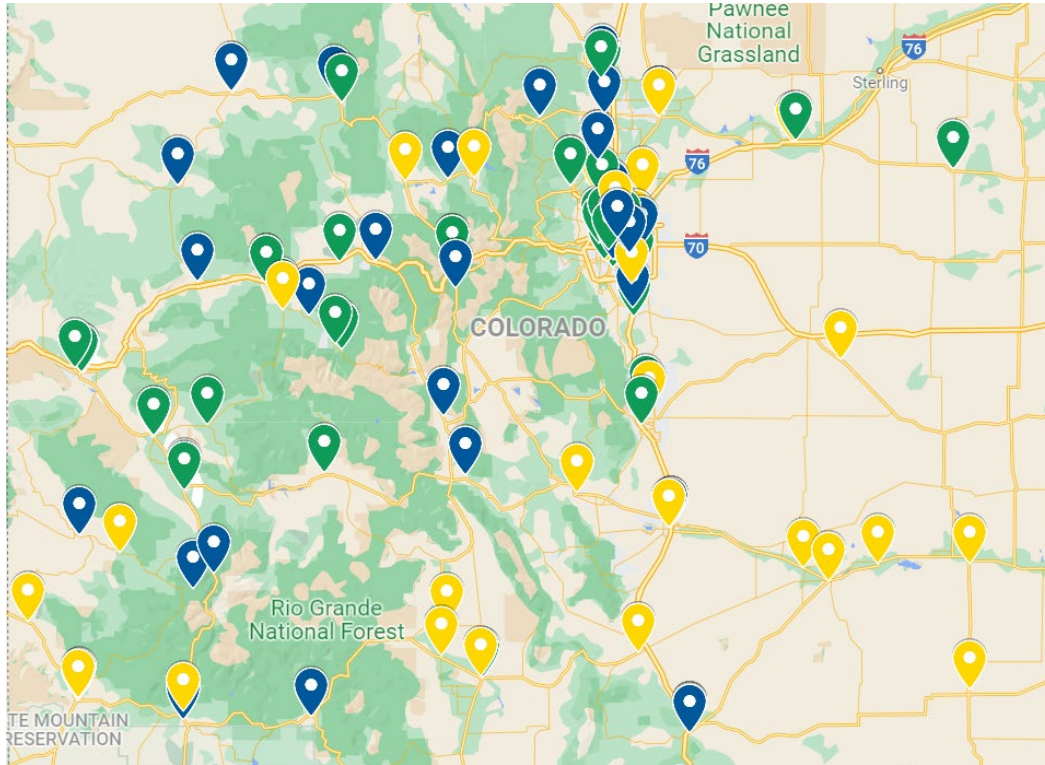
## 1. Lower Monthly Premiums

“Premium Tax Credits” help pay for your monthly premium.

## 2. Lower Health Bills

“Cost-Sharing Reductions” reduce the cost of copays, deductibles, coinsurance, and out-of-pocket-maximums in Silver-level plans.

# Enrollment Assistance



We offer free enrollment assistance across the state, and people are using it to get covered. We have 919 Brokers and Assistors helping people enroll.

**Broker-supported Enrollments: Up 23% YoY**

**Assister-supported Enrollments: Up 8%**

**Green** = Enrollment Centers  
**Blue** = Health Coverage Guides  
**Yellow** = Certified Application Counselors

# Customer Journey: Transition to Connect for Health Colorado

Member receives their letter telling them that **they are no longer eligible for Health First Colorado or 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 and/or dental plan, and their coverage begins on the first day of the month following plan selection

Member is covered for 2022!

# Connect for Health Colorado Emails to Potential Customers

*Example from last Open  
Enrollment Period*

ConnectforHealthCO.com



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



Colorful, eye-catching and friendly branding

Simple language and short emails

Links and buttons to learn more about financial help and to find local enrollment assistance

CONNECT for HEALTH  
COLORADO

# Opportunity to Become an Assistance Site

**Connect for Health Colorado is accepting applications through Monday, April 25th** from new and returning organizations, as well as licensed Brokers, to operate Assistance Sites and Enrollment Centers across the state.

## **Who May Apply**

We welcome applications from community-based organizations, medical facilities, associations, ranching and farming organizations, chambers of commerce, unions, state and local human service agencies, Certified Brokers/Broker Agencies and other organizations that meet the criteria for selection.

Learn more by [visiting our website here](#) or by emailing [ECTeam@c4hco.com](mailto:ECTeam@c4hco.com)





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