



February Regulatory Update

February 7, 2024



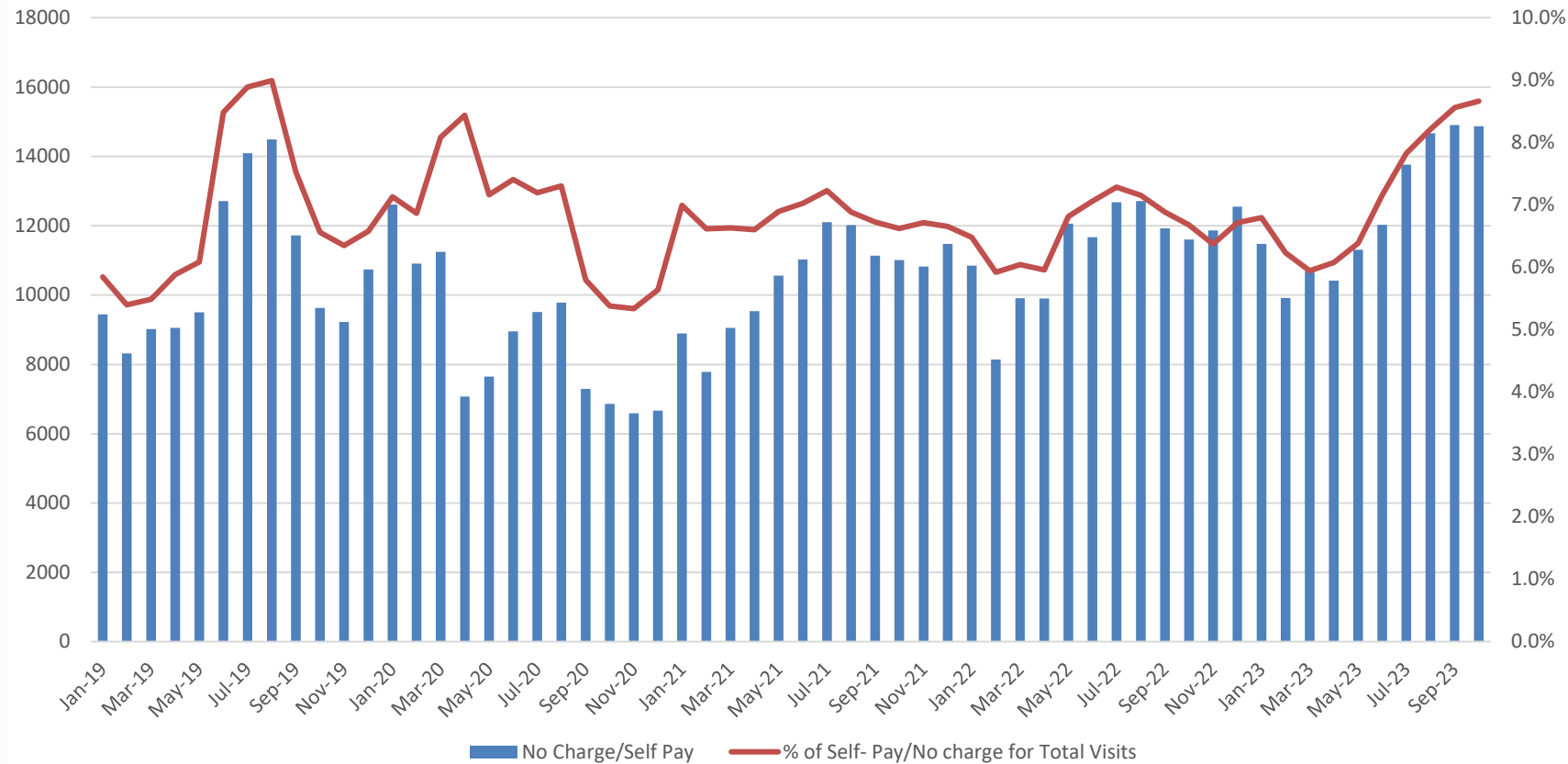
Time Sensitive Updates

- BHA: Involuntary Hold Training on Feb 12
- CDPHE: Sign Up for Electronic Death Records
- HCPF: Price Transparency Compliance Deadline Feb. 1
- HCPF: Financial Transparency Quarterly Report due March 31



ED Utilization Trends

ED Visits (Uninsured)



Summary

- There is a rapid increase in Self-Pay/Charity cases since April 2023
- Pre-pandemic uninsured rates varied sizably throughout the year (from 5% to 9%)
- Aug-Oct 2023 have been at 8.5%

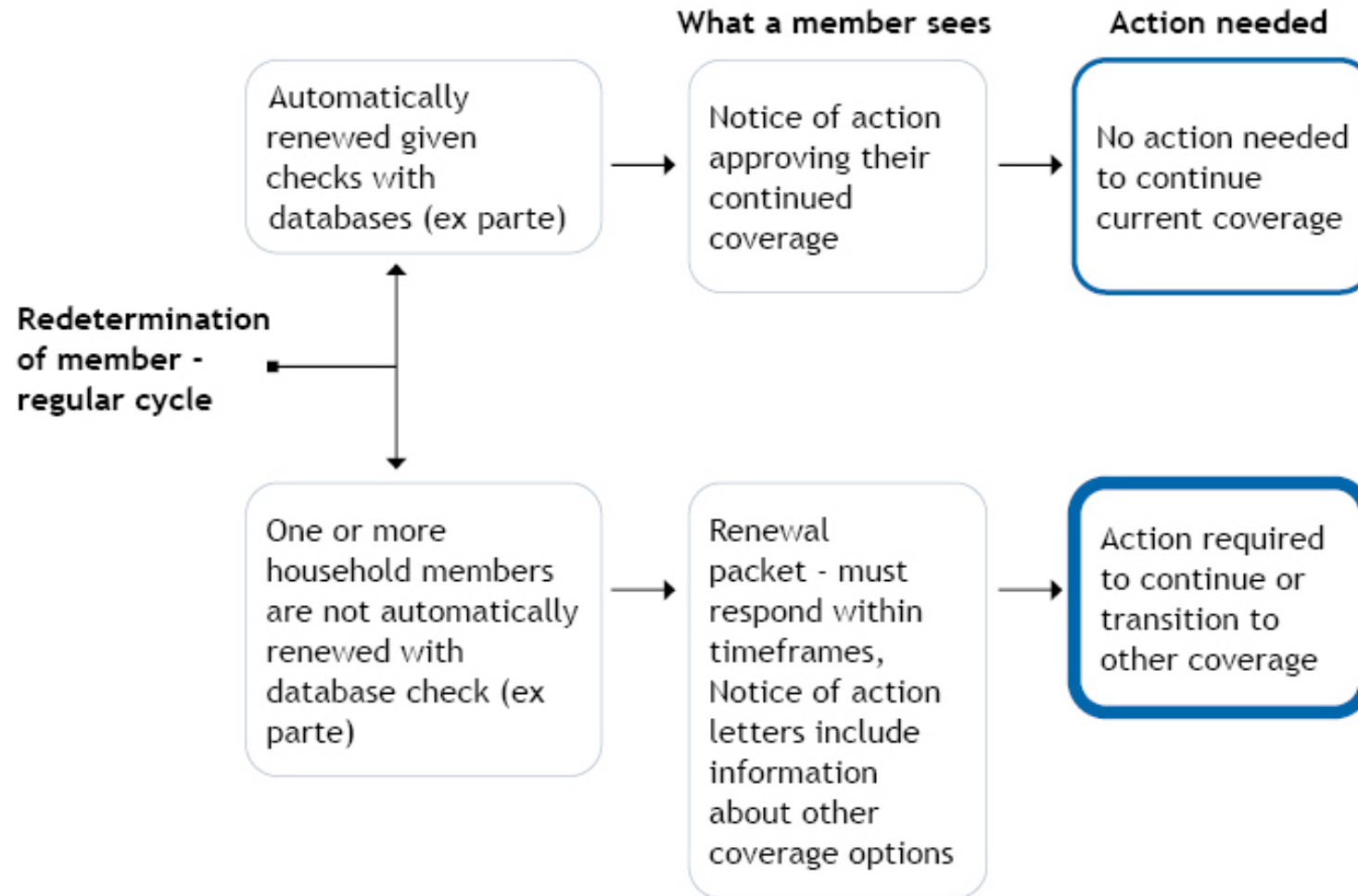


Renewal Process Overview

Renewal process overview

What happens behind the scenes/administratively

HCPF Keep
Coloradans
Covered
Resources





County Escalation Process



HCPF's county escalation process is available to any member or provider who has attempted to work with their county and is still facing challenges.

Upon completion of their [Member Escalation webform](#), which collects the necessary background information to escalate the case, the member is provided a Salesforce tracking number.

- Once submitted, the County Escalations team triages the request and prioritizes access to care issues.
- Once triaged, the team coordinates with the county to prioritize resolution of the issue.
- The member is then notified by the county and the escalations team of the outcome.



Questions

If uninsured, how were you previously covered?

If uninsured, what is making it difficult for you to get health insurance coverage?

Did you know that everyone with Health First Colorado (Colorado's Medicaid Program) and Child Health Plan Plus (CHP+) must renew their coverage each year?

Have you taken action to renew that coverage?

If you are having challenges with that renewal process, can you describe them?

Connect for Health Colorado Updates

February 7th, 2024



About Us

- **We are Colorado's official health insurance marketplace**, providing affordable coverage options to Coloradans who don't receive health insurance through an employer, Medicaid, or Medicare.
- Our **mission** is to increase access, affordability, and choice for individuals, families, and small businesses purchasing health insurance in Colorado.

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.

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. Health Care Discounts

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

More financial help available than ever before



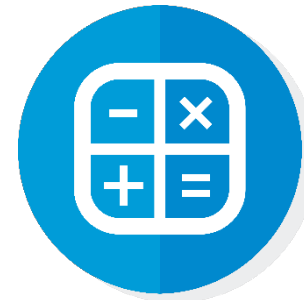
Inflation Reduction Act

In place through 2025, **more people can qualify for even more premium tax credits.** This year, 3 out of 5 people can find a plan for \$10 or less after financial help.



More financial help for families

Thanks to a regulatory change, **families who have access to employer-sponsored insurance can now qualify for financial help** on our Marketplace.



Enhanced Cost-Sharing Reductions

Made possible by SB20-215, **people in Silver plans under a certain income will see major savings on deductibles, copayments, prescriptions, and more.**



How Enhanced Cost-Sharing Helps: A single 40-year-old person in Summit County making \$35,000 enrolls in the benchmark Silver plan...

Costs prior to the enhanced cost-sharing program...

Maximum out-of-pocket maximum: \$7,114

Deductible: \$3,305

Costs thanks to this program being in place....

Maximum out-of-pocket maximum: **\$914**

Deductible: **\$65**

Celebrating Open Enrollment Success (November 1st, 2023- January 15th, 2024)



During Open Enrollment, **237,107** people enrolled in a health insurance plan for 2024 coverage on Connect for Health Colorado's marketplace.

That is about **18 percent higher** than last year's end of Open Enrollment total of 201,758 enrollments and is **Connect for Health Colorado's biggest enrollment period ever.**

Celebrating OmniSalud

- Thanks to the Health Insurance Affordability Enterprise Board (SB20-215), Connect for Health Colorado (via Colorado Connect) was able to offer ~11,000 Coloradans without documentation and DACA recipients financial assistance for purchasing a health insurance plan
- **All 11,000 spots filled within 48 hours**

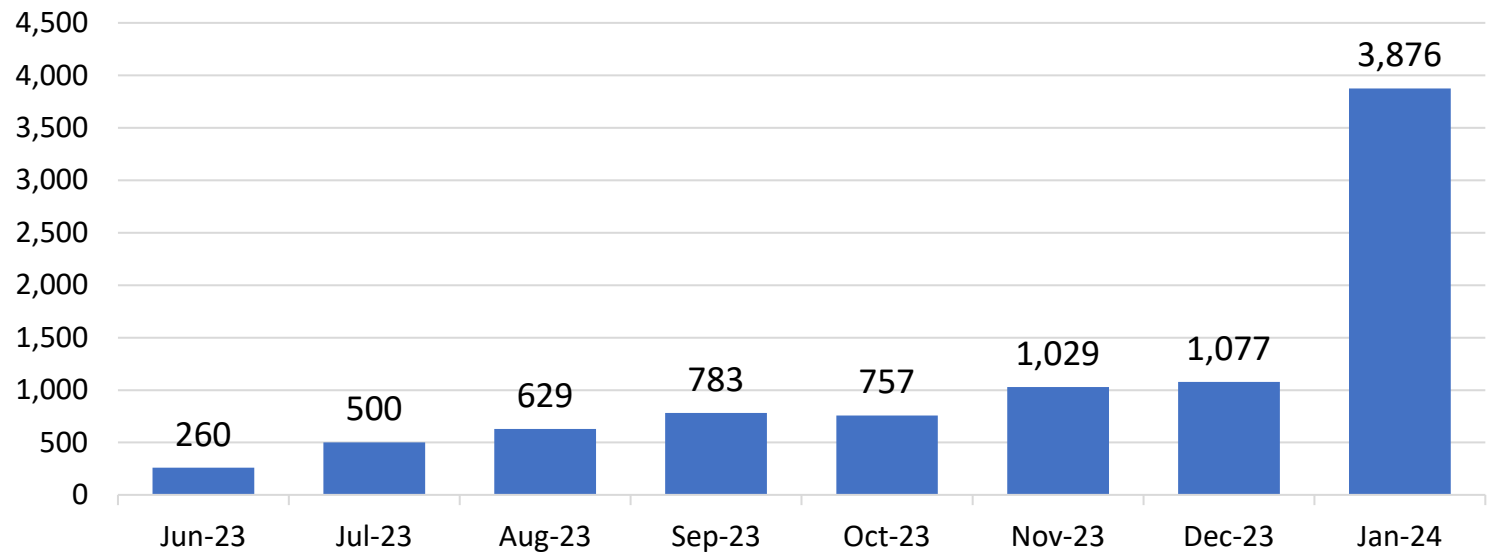
Medicaid to Marketplace Bridge: Outcomes, Outreach, and Communications

Medicaid to Marketplace Enrollments

Total Enrollments: 9,240 unique individuals

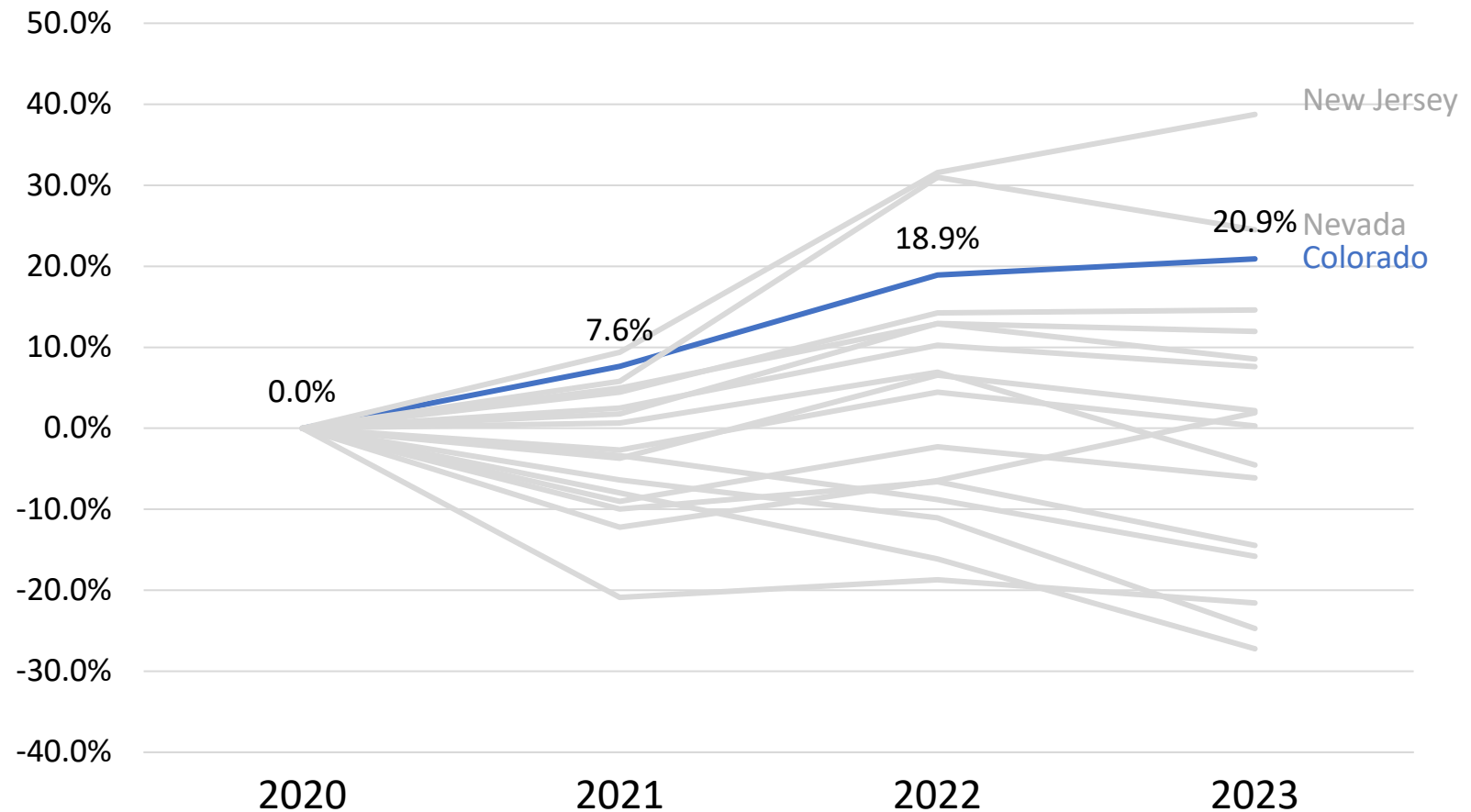
Percentage of people who have lost Medicaid that have enrolled in a Qualified Health Plan (conversion rate): **7.34%** (from 6.08% last month)

Unique C4HCO Enrollments by Coverage Start Date
(Renewals excluded)



Marketplace Enrollment throughout the Unwind: State Comparison

All State Based Marketplaces: Percent Change in Enrollments from 2020

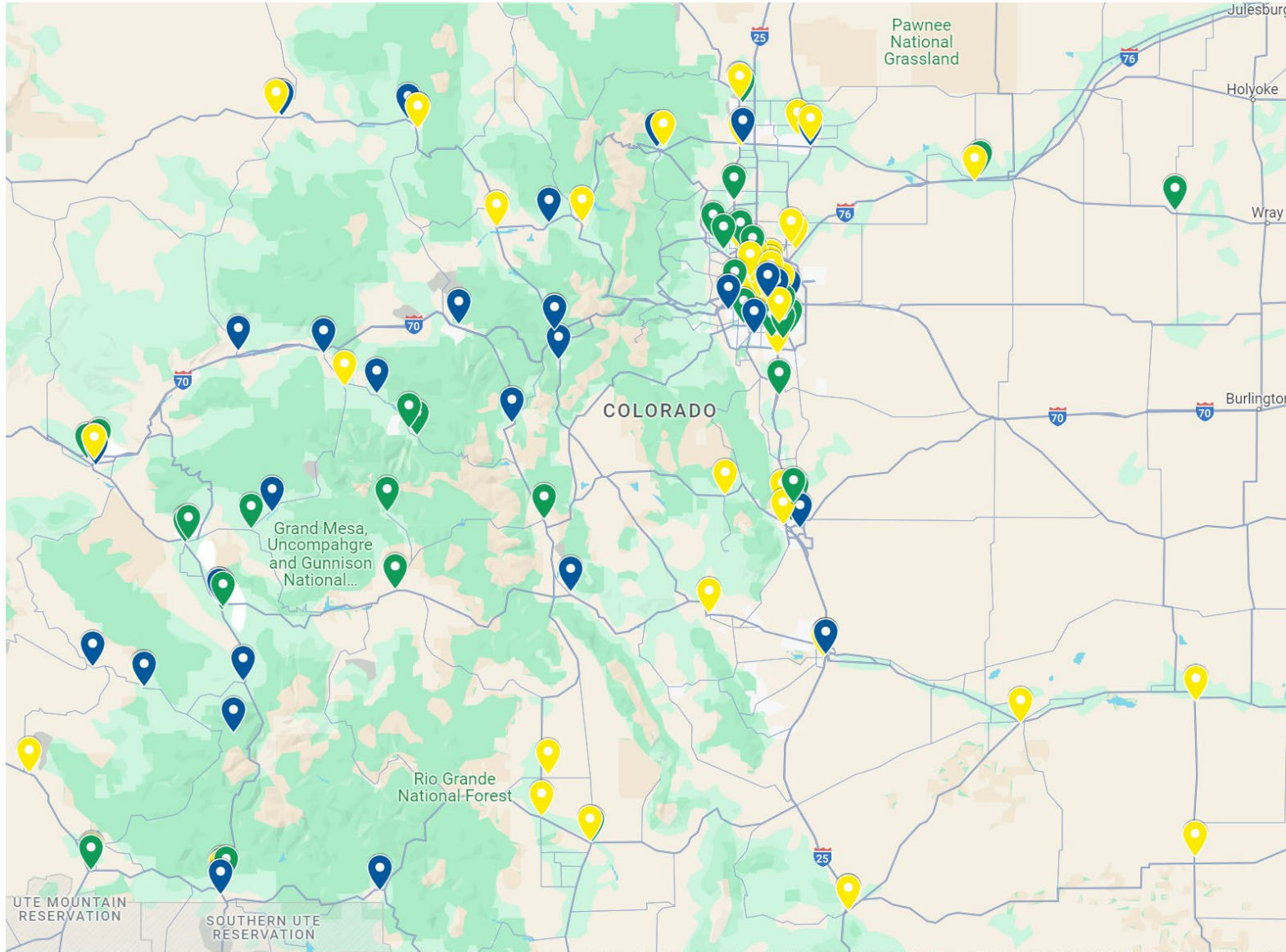


Ongoing Medicaid Unwind Efforts

- Direct outreach via letters, emails, outbound calls
- Increased funding for assister-led education and enrollment
- 60+ Medicaid Unwind events across the state
- Continuing to explore other data-driven strategies

Enrollment Assistance Plays a Key Role in Keeping Coloradans Covered

Enrollment Assistance



We offer free enrollment assistance across the state, and people are using it to get covered.

Thank you to our hospital partners!

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

Get Involved with Connect for Health Colorado as a Certified Application Center or Referral Partner

ConnectforHealthCO.com

Why?

- ✓ Provides a community benefit at a trusted point of care
- ✓ Helps reduce the uninsured rate
- ✓ Helps prevent uncompensated care in your hospital
- ✓ Promotes payor mixes
- ✓ Better assist patients in the Medicaid to Marketplace bridge
- ✓ Improves health outcomes

Consider Becoming a Certified Application Center

- Staff will need to take our free training to become certified to assist with applications
- Once certified, your hospital can help with:
 - Health literacy education
 - Assisting in applying for financial assistance through Connect for Health Colorado, and/or Health First Colorado
 - Helping the customer to enroll in the right health coverage for their needs and circumstances
 - Educating the customer on how to use their health coverage (benefit explanation, provider network assistance, etc.)
 - Providing referrals to other community assistance resources that improve health outcomes

Consider Becoming a Referral Partner

- If you do not have capacity to become a Certified Application Center, consider joining our new Referral Partner program
- Referral Partners:
 - facilitate health coverage enrollment referrals
 - provide education for health care and financial assistance (describe what Connect for Health Colorado is, what Health First Colorado is, etc.)
 - do **not** assist with eligibility or enrollment applications but rather refer to Certified Assisters and/or Brokers for support with this process.



Questions?

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