

# Joint Budget Committee HCPF Update on the PHE Unwind

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Presented by:

Kim Bimestefer, HCPF Executive Director

For Questions:

Rachel Reiter, HCPF Policy, Communication & Administration Office Director

Chris Underwood, HCPF Chief Administration Officer

Bettina Schneider, Chief Financial Officer



**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:

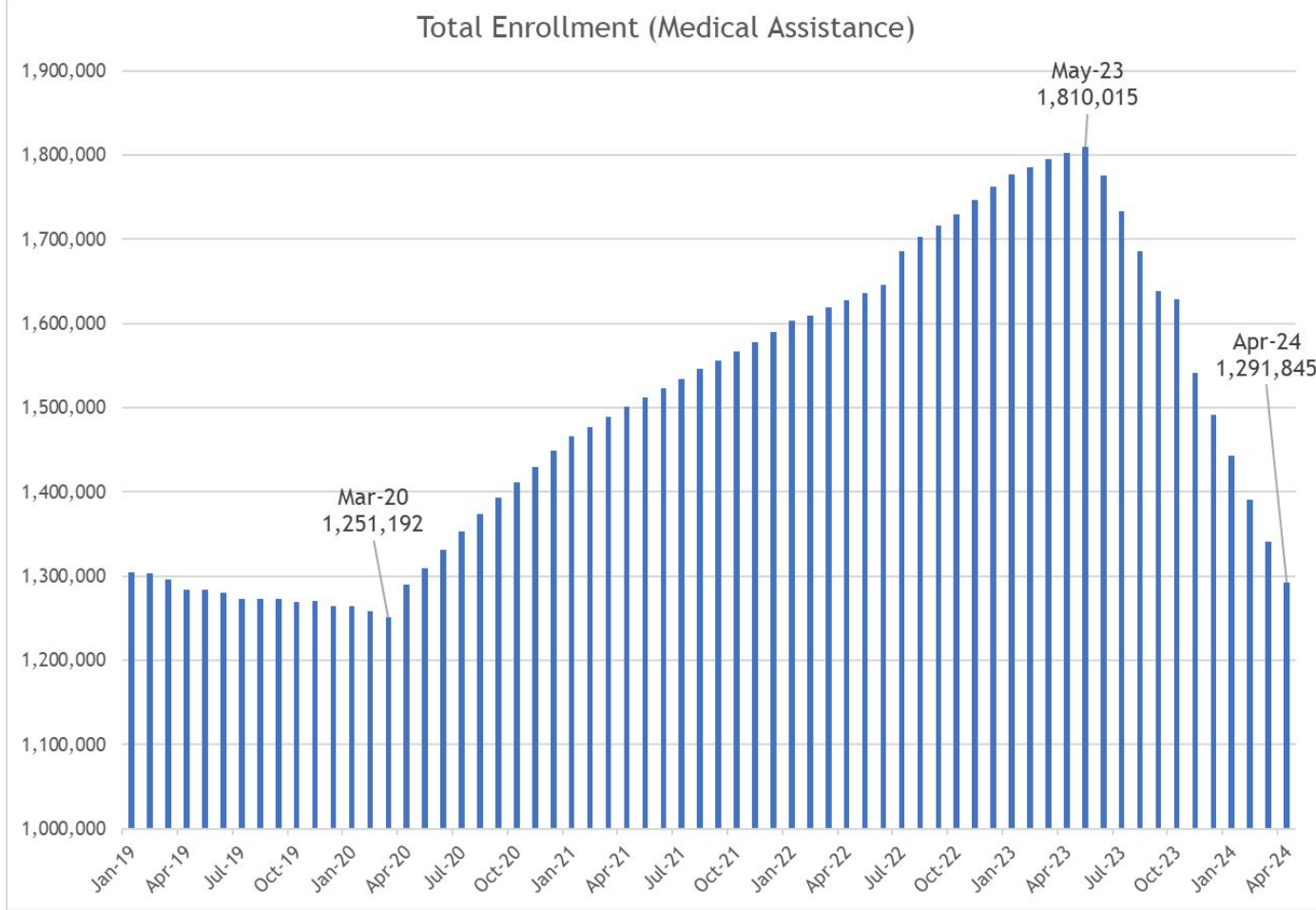
- Strong CO economy
- Medicaid shrinking ~3%/yr

## 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



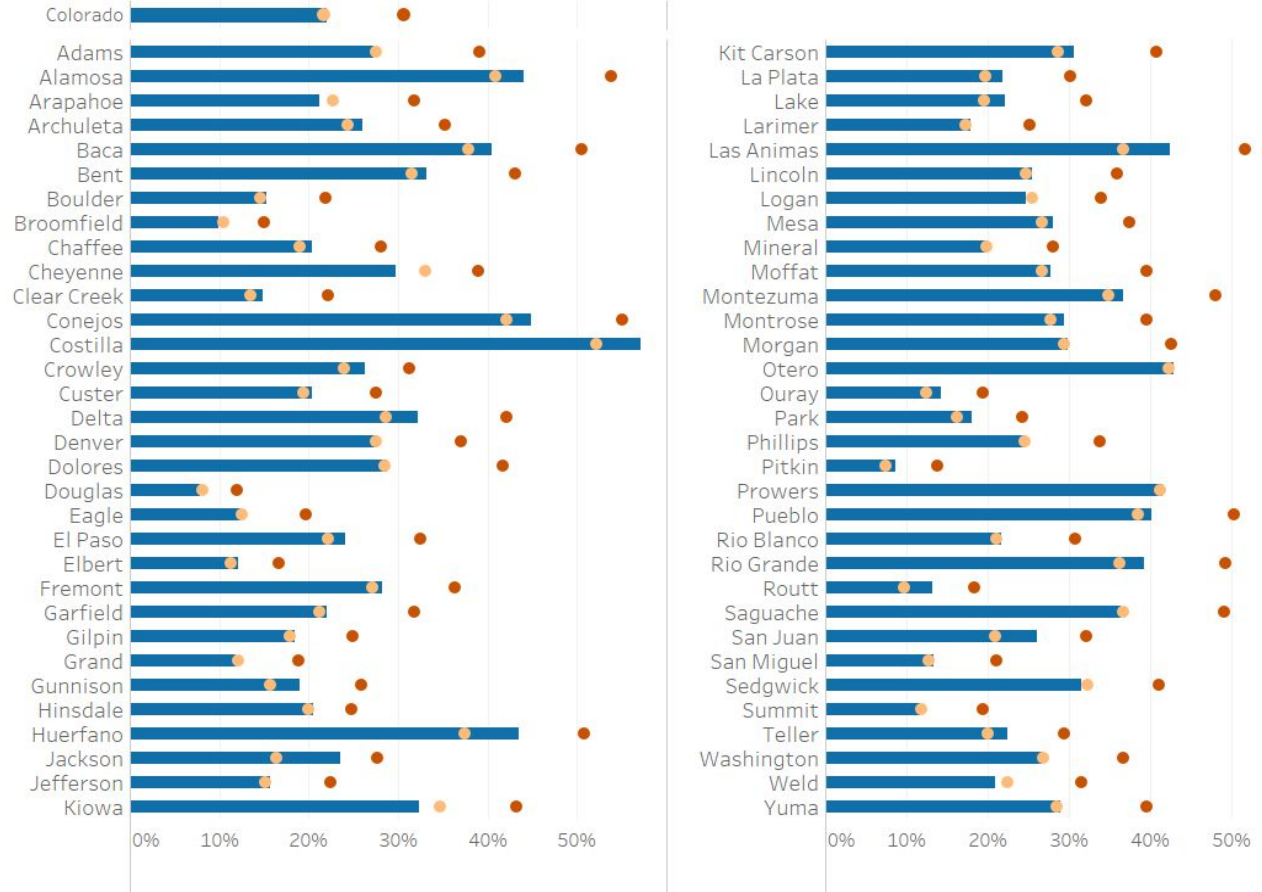
# Enrollment Change by County, as % of Population

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?

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Director

Chris Underwood, HCPF Chief Administration Officer

Bettina Schneider, HCPF Chief Financial Officer

## Thank you!

For more information:

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

Jo Donlin, Legislative Liaison

[jo.donlin@state.co.us](mailto:jo.donlin@state.co.us)

720-610-7795