



Health Coverage Updates for Aurora Health Alliance

October 19, 2022

Three things to remember today

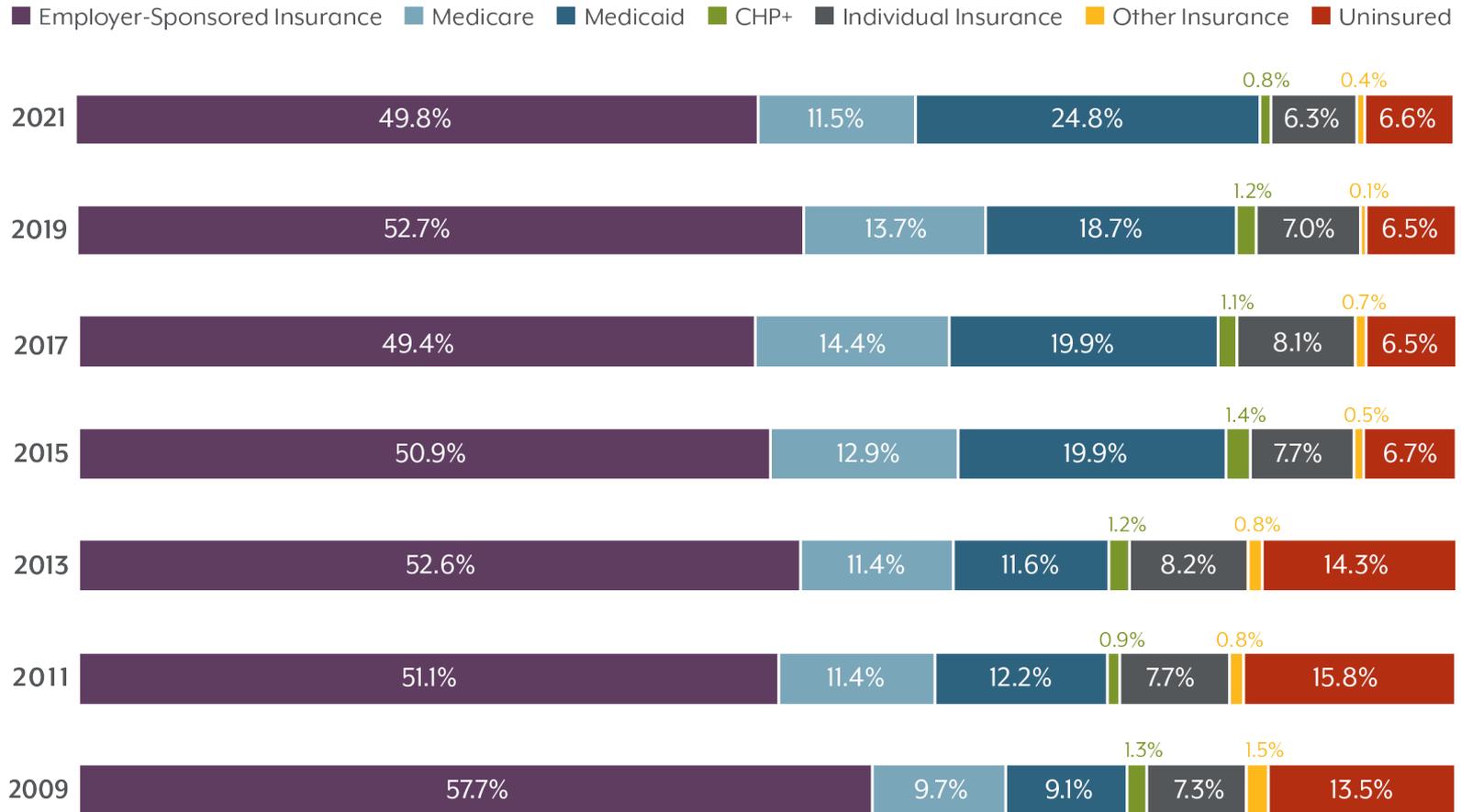
1. There are many different ways people get health coverage. There are resources and people to help you and your clients navigate selecting and enrolling in health coverage.
2. Open Enrollment for the Connect for Health Colorado Marketplace begins on Tuesday, November 1 – with a few exciting updates!
3. Individuals with Medicaid or CHP should ensure their contact information is up-to-date to avoid a gap in coverage at the end of the PHE.

Health Coverage Overview

How do people get health coverage?

Medicaid Covered One in Four Coloradans; Employer Coverage Dropped

Health coverage in Colorado, 2009-2021



Source: 2021 Colorado Health Access Survey from the Colorado Health Institute

Coverage Type	What is it?	Eligibility	Benefits
Health First Colorado (Colorado's Medicaid Program)	A free or low-cost health coverage for Coloradans who qualify	CO residents or lawfully present children and pregnant women within certain income requirements (68-195% FPL)	Physical health, Dental, and Behavioral health (mental health and substance use) Pays for doctor visits, emergency care, preventive care such as screening and immunizations, and other procedures and treatments
Child Health Plan Plus (CHP+)	Public low-cost health coverage for children and pregnant individuals who qualify. It is for people who earn too much to qualify for Health First Colorado, but not enough to pay for private health insurance.	Lawfully present or CO resident children and pregnant women under 260% FPL without other health insurance	Primary Care, Emergency Care and Urgent Care, Hospital Services, Dental Care (for children and pregnant women), Prescriptions, Immunizations, Maternity Care (prenatal, delivery and postpartum care), Mental/Behavioral Health Care, Vision (for children only)
Connect for Health Colorado (Colorado's State Marketplace)	Official marketplace to shop for private health insurance plans. The only place to get financial assistance for those plans.	No income requirements. An individual must (1) Be lawfully present in the United States; (2) Reside in and/or be a resident of Colorado;	All plans are required to cover Essential Health Benefits (EHBs). The specifics and costs will depend on insurance plan selected. Vision and dental can be purchased independently <i>*Must enroll during Open Enrollment or during a Special Enrollment Period</i>

Open Enrollment begins 11/1

Connect for Health CO

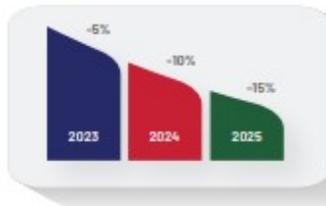
Open Enrollment begins 11/1!

- New customers can enroll from November 1 until January 15, 2022
- Must be CO resident, over income for Medicaid, and without employer-sponsored insurance
- Customers who have a current C4HCO plan can renew or select a new plan
- Subsidies from the American Rescue Plan remain in place, and many people are eligible for financial assistance including \$0 monthly premiums

Big changes for Open Enrollment

- All carriers will now offer a standardized plan with the same benefits and cost-sharing across their different networks, called “Colorado Option” plans
- ColoradoConnect is a new marketplace to shop for health insurance regardless of immigration status
 - OmniSalud is a new program that provides undocumented Coloradans with a safe way to compare affordable health insurance plans and enroll on a secure online platform

The Colorado Option Standardized Health Benefit Plan is designed to improve access, affordability, and racial health equity. Available for enrollment in 2023 for consumers in the individual and small group market, it will allow for:



Lower premiums

Standardized Plans are required to reduce premiums by 5% in 2023, by 10% in 2024, and 15% in 2025 (compared to 2021 premiums).

Lower costs for many services

\$0



Primary Care, Non Preventative Visits



Prenatal and Postnatal Visits



Mental/Behavioral Health/ Substance Use Disorder Visits



Diabetic Supplies, Including Continuous Glucose Monitors

\$5



Diabetes Self-Management Education



Inclusive care

The Standardized Plan must have a provider network that is representative of and responsive to the community. The Standardized Plan's provider network must include more community providers and Certified Nurse Midwives. It must support its non-English speaking enrollees through enhanced language access and provider directory requirements.

Easy plan comparison

With Standardized Plans, consumers can make apples-to-apples comparisons and focus on quality, network, and price because all Standardized Plans have the same benefit design.

	A	B
Quality	★★★★☆	★★★★☆
Network	★★★☆☆	★★★★☆
Price	★★★☆☆	★★★★☆



Easy-to-understand pricing

The Standardized Plan makes it easy to know what you will pay when you go to the doctor for the most common services or when you need to fill a prescription.



COLORADO
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Regulatory Agencies
Division of Insurance

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OmniSalud

A health coverage program for people without documentation



Earning <150% FPL

Earning \geq 150% FPL

You qualify for SilverEnhanced Savings plans. These plans have \$0 monthly premiums and cover 94% of medical expenses.

You qualify for a full-price Colorado Option plan. These plans include many high value services at no cost.

ConnectforHealthCO.com



Enrollment begins 11/1/22
Coverage begins on 1/1/23



Colorado Connect Privacy & Confidentiality

- Colorado Connect complies with health-industry-standard security protocols, which are designed to protect and ensure the privacy of your personal information.
- When you apply, you can choose to share your information only with Colorado Connect. That means:
 - We won't ask for your immigration status.
 - The information you do provide is stored with Colorado Connect only, and we use it to determine your eligibility for financial help.
 - Colorado Connect does not share your personal information with federal partners for any purpose.
 - The information you provide when you apply cannot be used for immigration enforcement.

FindHelp scheduling tool

Organizations serving Aurora:

- Aurora Community Connection
 - Dayton Opportunity Center
 - Doctors Care
 - Tri-County Health Department
-
- Other Metro-area sites with in-person or Zoom appointments:
 - The Center for African American Health
 - Servicios de la Raza
 - Benefits in Action
 - And more, listed on the scheduling tool



C4HCO Quick Cost & Plan Finder

2023 plan information will be available in the tool on 11/1

Public Health Emergency & Medicaid Renewals

End of the Federal Public Health Emergency (PHE) and Continuous Eligibility for Medicaid

- Since the start of COVID, people with Medicaid have been “locked in” to coverage and cannot lose their Medicaid even if life circumstances change or they do not complete a renewal
 - Estimates of the “locked in” population is +500,000.
 - Adams: 48,910
 - Arapahoe: 47,969
 - Douglas: 10,424
- When the PHE ends, anyone who is now over income or has not completed a renewal will lose their Medicaid coverage
 - The end of the PHE is *most likely* January 2023
 - When it does end, some people will be eligible for coverage through Connect for Health, including financial assistance.

If your someone has Medicaid, encourage them to:

- ✓ Check their mail, and sign and return their renewal form, if they receive one
- ✓ Keep their address (and other information) up-to-date in all public assistance program systems by calling the TCHD's Health Enrollment Team or online using PEAK: www.co.gov/PEAK
- ✓ Enroll in Connect for Health Colorado if they lose coverage in the future because of increased income

TCHD Health Enrollment Team Contact Information

Call 303-363-3013 (M-Th 8-5),
visit <https://bit.ly/scheduleHET> to schedule,
or email healthenrollment@tchd.org for:

- Enrollment assistance with Medicaid, CHP+, and Connect for Health Colorado applications
- Troubleshooting enrollment issues
- Changes in household information
- Completing paper or PEAK applications

For all other questions, contact Rebecca Rapport, Program Coordinator:

rrapport@tchd.org or 720-656-3278

Additional Resources for Learning about Health Coverage Options

- Resource: [Connect for Health CO Quick Cost & Plan Finder](#)
- Resource: [Health Coverage Options if You're Unemployed](#)
- Article: [What do I do if I lose my job-based health insurance?](#)
- Podcast: [How to Choose a Health Insurance Plan](#)

Health Insurance Terms to Know

- **Premium:** the amount that must be paid for your health insurance. You and/or your employer usually pay it monthly.
- **Deductible:** the amount you must pay for health care services you receive before your health insurance company will start paying benefits.
- **Copayment (copay):** a fixed amount you pay for a covered health care service, usually when you get the service.
- **Coinsurance:** a kind of cost-sharing in which the insurance company pays a percentage of the cost of services and the patient pays the rest.
- **Out-of-pocket maximum:** the most you have to pay for health care services you receive in a policy period, usually a calendar year, before your insurance company pays 100%
- **Guarantee Issue:** a requirement that health plans must allow you to enroll in coverage regardless of health status, age, gender, or other factors that might predict how much you use health services. No exclusions for pre-existing health conditions.

Eligibility Guidelines for Medicaid 2022

Monthly Medicaid Income Guidelines Effective April 1, 2022

Size Tax Household	Adults Ages 19-65 133% Poverty Level	Children Ages 0-18 142% Poverty Level	Pregnant Women 195% Poverty Level
1	\$ 1,507	\$ 1,563	\$ 2,209
2	\$ 2,030	\$ 2,106	\$ 2,976
3	\$ 2,553	\$ 2,648	\$ 3,743
4	\$ 3,076	\$ 3,191	\$ 4,510
5	\$ 3,559	\$ 3,743	\$ 5,277
6	\$ 4,122	\$ 4,277	\$ 6,044

Income Levels for Financial Help for Connect for Health Colorado Marketplace Insurance 2022

Size Tax Household	Lower monthly premiums AND reductions in copays and deductibles	Lower monthly premiums
1	\$ 17,130 to 32,200	\$ Above 32,200
2	\$ 23,169 to 43,550	\$ Above 43,550
3	\$ 29,207 to 54,900	\$ Above 54,900
4	\$ 35,245 to 65,250	\$ Above 65,250
5	\$ 41,283 to 77,600	\$ Above 77,600
6	\$ 47,321 to 88,950	\$ Above 88,950

Income Levels for CHP+ 2022

<https://>

hcpf.colorado.gov/sites/hcpf/files/April%202022%20CHP%2B%20Income%20Chart.pdf

NOTE: No enrollment fee for CHP+ beginning July 1, 2022