



COLORADO CENTER
on LAW & POLICY

Criminal Justice and Health Coverage

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www.cclponline.org

Coverage Options by Income

Family Income ↑

>94,200 for a family of four;
>400% of FPL

- Job-based coverage, or
- Full-cost coverage in the exchange

\$70,650-\$94,200;
300-400% of FPL

- Job-based coverage, or
- Subsidized exchange coverage: premiums capped at **9.5%** of income

\$47,100-\$70,650;
200-300% of FPL

- Job-based coverage, or
- Subsidized exchange coverage: premiums capped at **6.3 – 9.5%** of income

\$31,322-\$47,100;
133-200% of FPL

CHP+ (250% FPL in Colorado for kids)

- Job-based coverage, or
- Subsidized exchange coverage: premiums capped at **3% - 6.3%** of income

<\$31,322 for a family of four;
< 133% FPL

Medicaid

Medicaid

Children and pregnant women

Adults

(non-disabled adults, not eligible for Medicare)

Family income based on 2013 federal poverty income levels for a family of four

Thanks to Texas Center for Public Policy Priorities for the use of this slide: www.cppp.org

Apply for Coverage: October 1- March 31, 2014



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- New Marketplace for Individuals and Small Businesses (under 50):
 - Connect for Health Colorado
connectforhealthco.com
- Medicaid:
 - Colorado PEAK: coloradopeak.force.com

COVERAGE BEGINS JANUARY 1, 2014

Connect for Health Colorado (C4HCO)



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- All states have an Exchange where individuals and small businesses can purchase health insurance.
- Colorado's Exchange is Connect for Health Colorado
- An exchange is:
 - is a consumer-driven marketplace that enables people to access and compare health plans based on price, quality, benefits and services
 - includes minimum coverage standards and requirements
 - matches people with premium and cost-sharing subsidies/credits.
 - Only place to get subsidies and tax credits.

Connect for Health Colorado



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- Facilitates “apples to apples” comparison of insurance products
- Fosters competition
- Is a “no wrong door” entry point to Medicaid or private insurance.

What is Connect for Health Colorado?

An open, **competitive marketplace** for individuals and small employers to:

- **Compare** information regarding cost and quality
- **Shop** health plan features containing the same base benefits
- **Determine** eligibility for and **access** new federal financial assistance, based on income
- **Call, chat or sit down** with trained representatives for help
- **Enroll** in a health plan

Essential Health Benefits



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- Ambulatory patient services
- Emergency Services
- Hospitalization
- Maternity/newborn care
- Mental health/substance abuse
- Prescription drugs
- Rehab/habilitative services and devices
- Laboratory services
- Preventive and wellness care/chronic disease management
- Pediatric services, including oral and vision care

Connect for Health Colorado



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- Must be screened for Medicaid eligibility before assessed for eligibility for Advance Premium Tax Credits (APTC) through C4HCO.
- C4HCO has a broad statewide network of Health Coverage Guides to provide in person assistance.

Churn- Status Changes



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- Not eligible for Medicaid when incarcerated.
- Not eligible for Advance Premium Tax Credits (APTC) when incarcerated- post disposition.
- People will move in and out of eligibility depending on CJ status.

Churn- Income Changes



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- People will move back and forth between Medicaid and APTC eligibility as their family status changes- for example income changes and/or household changes.
- Example: John makes \$1300 a month and gets a raise of \$60 a month. That raise will make him ineligible for Medicaid. He will need to apply for insurance through Connect for Health Colorado.

What to Expect

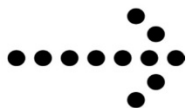


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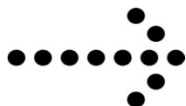
- Apply for insurance now.
- First year open enrollment for private insurance: October- March 2014.
- Coverage begins in January.
- Can apply for Medicaid anytime.
- Application (online or paper)
 - Will be screened for Medicaid and subsidies.
 - If under 250% FPL eligible for help with cost sharing

How to Apply for Coverage

Apply Online



Apply by Phone



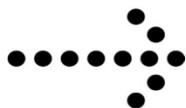
1-800-221-3943

TDD: 1-800-659-2656

1-855-PLANS4YOU

(1-855-752-6749)

Apply In Person



Public Health & Human
Services Offices

Certified Application
Assistance Sites

Connect for Health
Assistance Sites

Medical Assistance
Sites

Presumptive Eligibility
Sites

Customer Support for Clients & Applicants



To reach a Medicaid customer service representative call:

1-800-221-3943

TDD 1-800-659-2656



To reach a customer service representative call:

1-855-PLANS-4-YOU

(1-855-752-6749)



To ask a question about insurance, an agent, or insurance company call Consumer Affairs at the Division of Insurance.

1-303-894-7455 (Denver Metro)

1-800-930-3745

Colorado Indigent Care Program



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- Estimate is that 75% of CICP enrollees will qualify for Medicaid or APTC.
- Beginning 10/1 CICP applicants will be end-dated 12/31 if they appear to be Medicaid eligible.
- If don't appear to be Medicaid eligible can be enrolled in CICP for one year.
- Current CICP clients will be assessed at renewal.
- After 1/1/14 if under 133% FPL must apply for Medicaid and receive a denial before approved for CICP.

CICP



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- Cannot be enrolled in CICP if Medicaid/CHP+ eligible.
- Future of CICP:
 - HCPF is taking a wait and see attitude. No decisions have been made.

Contact information



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