Affordable Care Act in Colorado

Update on Implementation

Chris Underwood
Colorado Department of Health Care Policy & Financing
Overview of the Affordable Care Act (ACA)
Who Does What?
Changes to Public & Private Insurance
  - New Insurance Marketplace
  - County and Community Partners
Expansion Impacts on Colorado
  - Economic
  - Who will be Covered
  - Expanding coverage & Improving Value
How to Apply & What Happens Next
Consumer Information
Where to go for Help
Who We Are

Our mission: **Improving** health care access and outcomes for **people** we serve while demonstrating sound stewardship of financial **resources**
<table>
<thead>
<tr>
<th><strong>Colorado Department of Health Care Policy and Financing</strong></th>
<th><strong>Colorado Department of Public Health and Environment</strong></th>
<th><strong>Colorado Department of Human Services</strong></th>
<th><strong>Department of Regulatory Agencies</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Administers the Medicaid and CHP+ as well as a variety of other programs for Colorado's low-income individuals, families, and persons with disabilities.</td>
<td>Administers programs that seek to improve health outcomes through the promotion of health, wellness and prevention.</td>
<td>Administers assistance programs such as food and cash assistance that improve the safety, independence and well-being of Coloradans. Also works closely with HCPF on the coordination of behavioral health and substance abuse benefits.</td>
<td>Regulates insurance industry to ensure companies follow the laws and can afford to pay claims. Works with consumers to answer questions, help them understand their insurance and ensure they receive the benefits for which they have paid.</td>
</tr>
<tr>
<td>Supported by OIT. **</td>
<td>Supported by OIT. **</td>
<td>Supported by OIT. **</td>
<td>Supported by OIT. **</td>
</tr>
</tbody>
</table>

*CHP+ is the Child Health Plan Plus  
**OIT is the Governor's Office of Information Technology

**Connect for Health Colorado**  
Health Insurance Marketplace for individuals, families and small employers to compare health plan options, apply for insurance affordability programs and to buy health insurance and use new financial help to reduce the cost of insurance.
What is the Marketplace?

Goal: Create a simpler, smarter shopping experience for health insurance

A marketplace and support network, for individuals and small employers to:

- **Compare** information regarding cost and quality
- **Shop** features of plans containing the same base benefits
- **Determine** eligibility for and **access** new financial assistance
- **Call, text or sit down** with someone for help
- **Enroll** in a plan that fits their individual needs
- **Call Toll free:** 1-855-PLANS4YOU (855-752-6749)
  
  TDD 1-855-346-3432
Overview of ACA

- Coverage
- Insurance Reforms
- Cost Containment
ACA Impact to Date

➔ Over **50,000** young adults in Colorado gained insurance coverage.

➔ Over **1.2 million** Coloradans gained preventive service coverage with no cost-sharing.
ACA Changes to Come

- **Oct. 2013**: Marketplace opens
- **Medicaid expansion population can begin to apply**
- **Jan. 2014**: Coverage purchased through Marketplace begins
- **Medicaid expansion coverage begins**
- **Individual mandate begins**
- **Insurance no longer denies coverage or has annual limits**
- **2015**: Employer Shared Responsibility Payment (large employer mandate) begins
- **2016**: Long term care benefit begins
- **2018**: Federal tax on high-value benefit packages begins
The ACA Medicaid expansion will allow more parents and adults without kids to have health care coverage.
More Ways to Get Insurance

Marketplace
> 400% FPL

Marketplace
> 250-400% FPL*

Marketplace
> 250-400% FPL*

Marketplace
> 133-400% FPL*

CHP+
> 133-250% FPL

CHP+
> 185-250% FPL

Medicaid
< 133% FPL

Medicaid
< 185% FPL

Medicaid
< 133% FPL

Children

Pregnant Women

Adults

* Advanced Premium Tax Credits and Cost Sharing Reductions
Who is Impacted

Affected

• Adults without dependent children

• Parents

Already Covered

• Families

• Pregnant women
Who May Qualify

Beginning in January 2014, more adults without children and parents may qualify for free or low cost coverage from Medicaid. For example, you may qualify for Medicaid if...

<table>
<thead>
<tr>
<th>YOU ARE...</th>
<th>MONTHLY INCOME ABOUT...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$1,250*</td>
</tr>
<tr>
<td>Family of 2</td>
<td>$1,700*</td>
</tr>
<tr>
<td>Family of 3</td>
<td>$2,150*</td>
</tr>
<tr>
<td>Family of 4</td>
<td>$2,600*</td>
</tr>
</tbody>
</table>

*You may still qualify if you earn more.
Medicaid Expansion Economic Impact

IMPACT ON THE ECONOMY BY FISCAL YEAR 2025-2026

22,388 more jobs as a result of expansion

The state’s economy, as measured by gross domestic product, will be 0.74% larger, resulting in nearly $4.4 BILLION in additional economic activity as a result of expansion.

Key Dates to Know

October 2013: Enrollment Opens

January 2014: Coverage Begins

March 31, 2014: Marketplace Enrollment Closes

Medicaid & CHP+ accept applications year-round.
What You Need to Apply

✓ Social Security Numbers (or document numbers for any legal immigrants) for those who need insurance.

✓ Employer and income information for everyone in your family.

✓ Policy numbers for any current health insurance.

✓ Information about any job-related health insurance available to your family.
How to Apply for Coverage

Apply Online

Apply by Phone

1-800-221-3943
TDD: 1-800-659-2656
1-855-PLANS-4-YOU
(1-855-752-6749)
TDD: 1-855-346-3432

Apply In Person

Call 1-800-221-3943 or 1-855-PLANS-4-YOU for a location in your community

Apply by Mail

Colorado Medicaid and CHP+
PO Box 929
Denver, CO 80201-0929

Connect for Health Colorado
PO Box 35033
Colorado Springs, CO 80935
What Happens to Your Application

1. Application is Submitted
   "No Wrong Door"

2. Data is Verified & Eligibility is Determined
   Connect for Health Colorado calculates financial assistance, if applicable

3. Medicaid expansion & Connect for Health Colorado coverage:
   Begins: **January 2014**

4. Applicant is Notified of Decision
Consumer Materials

Visit our website for access to materials you can download and share with clients:

- Fact sheets
- Brochures
- Posters
- Handouts

Colorado.gov/HCPF/ACAResources
NEW Consumer Site

Visit the consumer site: Colorado.gov/Health
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)
TDD 1-855-346-3432

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

1-303-894-7490 (Denver Metro)
1-800-930-3745
Prisons, Jails, & Community Corrections Program

• Primary Focus for Prisons and Jails
  – 24-Hour Inpatient Hospital Stay
  – Coordination with health care coverage upon release
    » County Department of Human/Social Services
    » PEAK, Connect for Health CO
    » Navigators, Medical Assistance Site, Community Base Organizations

• Community Corrections Program
  – Still not eligible when residing in a facility
  – Coordinating a campaign with the Colorado Lawyers Committee to change CMS directive

  If on Parole => on Medicaid Okay
  If Residing at Home => on Medicaid Okay