Colorado Indigent Care Program (CICP)

Copayment CAP Discussion

Current CICP Copayment Cap Ends December 31st

PROS	CONS
All copayment caps for clients end on same date – easier for provider to track and administer.	Difficult for clients to track separate rate expiration date and CICP copayment cap end date
Provider only waives copayment until December 31st, which is financially beneficial to provider.	Clients must start over each January 1st applying copayments to cap .
Providers have less difficulty in explaining current methodology to CICP clients.	Clients disagree with current methodology of how copayments are applied annually to copayment cap.
Beneficial to the client because the CICP copayment caps are adjusted when rate is changed and can count towards new rate.	Providers must determine the difference between old cap and new cap and apply accumulated copayments to new cap.
Beneficial to client because both paid and unpaid copayments are counted towards CICP cap	Providers may still have uncollectible outstanding accounts.

Proposed Change to CICP Copayment Cap - Ends on the Client's Screening Anniversary Date

PROS	CONS
Easier for CICP clients to track and understand copayment cap expiration date.	Difficult for providers to track and verify clients' copayments based on various anniversary dates.
Clients' copayment cap will have longer to accumulate – potentially 12 months.	Could be costly for provider to administer and monitor.
Provider does not have worry about applying year-to-date copayments that have already accumulated when client is re-rated.	More clients could reach their cap than in previous years, which may impact provider financially