



## Colorado Comprehensive Health Access Modernization Program CO-CHAMP

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In September 2009, the Department was awarded a five-year, competitive federal grant to support health care expansion efforts. The federal Health Resources and Services Administration (HRSA) awarded \$70.9 million in grants to 13 states under the State Health Access Program (SHAP). The HRSA SHAP grant supports state efforts to significantly increase health care coverage as part of a plan for comprehensive health care reform. The HRSA SHAP program was cancelled at the federal level after year 2 due to the passing of the Affordable Care Act (ACA).

Colorado's SHAP proposal, the Colorado Comprehensive Health Access Modernization Program, or CO-CHAMP, includes a variety of projects that will lead to greater access to health care, increase positive health outcomes, and reduce cost-shifting.

**Health Care Affordability Act (HB 09-1293) Projects:** Several CO-CHAMP projects are linked to the implementation of the Health Care Affordability Act which expands coverage to more than 100,000 uninsured Coloradans over five years. HRSA SHAP grant funding will support the following HB 09-1293-related activities and include:

**Maximizing Outreach, Retention and Enrollment:** The Department will conduct effective outreach and marketing campaigns to inform the expansion populations of the availability of public health insurance programs. It will assist newly eligible expansion populations with the application process and how to access health care services in appropriate settings. Activities include an outreach needs assessment, distribution of grants to local community-based organizations for targeted outreach, and regional conferences for community-based organizations and eligibility technicians.

**Eligibility Modernization: Streamlining the Application Process:** With the additional Coloradans potentially applying for health care coverage, the Department has identified new strategies to make the eligibility and enrollment process more efficient and cost-effective. Under this project, the Department plans to create interfaces with other state and federal databases to electronically verify required client documentation. An online application for the expansion populations will be implemented to eliminate the need for applicants to submit paper applications.

**Benefit and Program Design:** The Department will develop potential program designs, including models for premium structures and cost-sharing provisions for the Adults without Dependent Children (AwDC) and the buy-in for individuals with disabilities expansion populations. The Department hired contractors to conduct an actuarial study and fiscal analysis in the development of possible program models along with stakeholder engagement.

**Three-Share Community Projects:** A three-share health coverage plan is a basic plan that brings together employers, workers without coverage and outside funding to create a coverage plan for those workers who have no other access to health insurance. HRSA SHAP grant funds will support two three-share community projects.



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**Pueblo Health Access Program (HAP):** HAP is a community-based non-profit organization created to provide high quality, affordable, basic health coverage for the uninsured who work for employers based in Pueblo County. To finance the program, enrolled employers contribute one-third of the premiums, employees contribute another third, and the final third of premium costs is shared by the community. Funds will be used to increase participation in HAP through a robust marketing and advertising plan.

**San Luis Valley Health Access Program:** The goal of the San Luis Valley Health Access Program, CarePoint, is to provide a health coverage program aimed at the working uninsured in employer groups where the median hourly wage is \$15 per hour or less and the employer group currently provides no health insurance. Grant funding will be used to initially fund the community share in this pilot program.

**Evidence-Based Benefit Design Project:** Many states are working to develop new, less expensive, portable benefit packages for small employers and part-time and seasonal workers. With HRSA SHAP funding, the Department and its partners will work with providers, insurers, and consumers to develop an evidence-based tool that can be used to design health benefit packages in private and public insurance products. These products will be offered to a targeted population of underinsured Coloradans through a pilot program at the San Luis Valley Regional Medical Center and could potentially be offered in the public sector.

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