# Insurance Provisions of the Affordable Care Act:
## An Implementation Timeline for Colorado

## Public Coverage

**Medicaid Expansion**
- State may expand Medicaid coverage to a new eligibility group. (4/1/10)
- State decides to allow 10,000 Coloradans to gain Medicaid coverage before the federal deadline. (5/2012)
- State must define "benchmark benefits," including "wraparound" benefits for children.
- State must make changes to state law, amend the Medicaid State Plan, and modify application and enrollment systems.

**Maintenance of Effort (MOE)**
- State must maintain Medicaid and CHP+ eligibility levels, standards and procedures.

MOE requirements for adults lifted. State may begin modifying Medicaid eligibility levels, standards, and income levels for adults. (1/1/14)

MOE requirements for children lifted. State may begin modifying Medicaid eligibility levels, standards, and income levels for children. (1/1/19)

Colorado has received almost $44.3 million from the federal government to implement a reinsurance program for early retirees.

**Dual Eligible Coverage Coordination**
- State may pursue Home and Community Based Services option. (4/1/10)
- State may pursue new Money Follows the Person Demonstration Projects. (4/22/10)
- CHP kids and pregnant women eligibility raises to 250% of the federal poverty line. (5/1/10)

**Enrollment Standards**
- HHS Secretary develops interoperable and secure standards and protocols for enrollment in federal and state health and human services programs. (9/23/10)

**Dual-Eligible Coverage Coordination**
- State may pursue health homes for the chronically ill. (1/1/11)
- State may pursue Balancing Incentive Payments. (1/1/11)
- State may pursue Medicaid Community First Choice Option. (10/1/11)

State may pursue Hospitalization Care Integration-Payment Bundling. (1/1/12)

Dual-eligible Special Needs Plans must contract with state. (1/1/13)

**Medicaid Expansion**
- State must provide Medicaid coverage for all individuals under 133% FPL. (1/1/14)
- State must transition children ages 6-18 with family incomes between 100-133% FPL from CHP+ to Medicaid. (1/1/14)

**Changes in Eligibility and Enrollment Rules**
- State must apply modified adjusted gross income formula for Medicaid and CHP+. (1/1/14)

**Enrollment Simplification**
- State must implement procedures to simplify Medicaid and CHP+ enrollment. (1/1/14)

**Enhanced Federal Support for Children's Health**
- State may transition CHP+-eligible children to Medicaid or comparable coverage in the exchange. HHS must certify pediatric coverage in the exchange is comparable. (4/1/15)
- Last year of new federal CHIP funding. (9/30/15)
- State will start drawing 88% federal matching funds rate for CHP+. (10/1/15)
- State may start enrolling CHP+-eligible children in the exchange. (10/1/15)

## Health Insurance Exchange

State may be able to get federal support for an existing consumer assistance office or establish a new one, pending federal guidance. (3/23/10)

Comptroller General must appoint CO-OP Advisory Board. (6/23/10)

HHS establishes healthcare.gov for consumers to identify coverage options. (7/1/10)

HHS must make available exchange planning grants for the state. (3/21/11)

The Colorado Health Benefit Exchange has received $18.9 million from the federal government to make affordable insurance easily accessible to individuals and small businesses.

HHS must award loans and grants for CO-OPs. (7/1/13)

State must possess an operational exchange. (1/1/14)

2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019

## Private Coverage

**Temporary High-Risk Pool**
- State must inform HHS that it intends to apply for an HHS contract to operate the pool. (4/30/10)

**Premium Rate Review**
State must review plan premium rates, pending federal guidance. (3/23/10)

Federal government recognizes Colorado's process as effective (7/8/11) and gives Colorado $5 million for rate review.

**Temporary High-Risk Pool**
- Colorado creates GettingUSCovered. (7/6/10) 1,128 Coloradans have enrolled. (2/29/12)

**New Insurance Standards**
Health plans:
- May not impose lifetime limits on essential benefits and may only impose restricted annual limits on coverage. (9/23/10)
- May not rescind coverage except in cases of fraud and abuse. (9/23/10)
- Must provide preventive services without cost-sharing. (9/23/10)
- Must provide coverage for dependents up to age 26. (9/23/10) Over 40,000 young people in Colorado have gained coverage.
- May be required to report quality data, pending federal guidance. (9/23/10)
- May not discriminate coverage eligibility or benefits in favor of highly compensated individuals. (9/23/10)
- Must implement internal claims appeals and external review processes. (9/23/10)
- May not withhold coverage due to pre-existing conditions for youth under 19. (9/23/10)

**New Insurance Standards**
- HHS develops standardized format for benefits summary and coverage information. (3/23/11)

**New Insurance Standards**
- HHS promulgates regulations for health plan quality-reporting requirements. (3/23/12)
- Health plans must provide benefits summary and coverage information to individuals, following a standardized format. (3/23/12)

**Temporary High-Risk Pool**
- GettingUSCovered ends. (12/31/13)

**Temporary Reinsurance Programs**
- State must adopt model regulations and establish transitional reinsurance program. (1/1/14)

**Federal Risk Corridor**
- Payment adjustments begin. (1/1/14)

**Permanent Risk Adjustment**
- State must establish permanent risk adjustment program. (1/1/14)

**New Insurance Standards**
Health plans:
- May not impose annual limits on essential benefits. (1/1/14)
- Must sell and continue insurance policies to interested individuals and employers. (1/1/14)
- May not withhold adult coverage due to pre-existing conditions. (1/1/14)
- May not apply waiting periods for coverage in excess of 90 days. (1/1/14)

**Federal Risk Corridor**
- Federal risk corridor payments end. (1/1/17)

Insurance companies must spend **85% of revenue** on health care services.

## Basic Health Plan

State must monitor federal guidance to determine whether the state will opt to create a Basic Health Plan. (Prior to 2014)

State may create a Basic Health Plan for targeted individuals. (1/1/14)

For more information, visit: **www.colorado.gov/healthreform**