

# Application Policies

## 2020-21 CICP Training

Presented by: Taryn Graf

Jun-20

# Our Mission

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial **resources**

# Objectives

- Policies for completing each tab/worksheet
- Reasons behind the policies for each

# Client Information Tab

- Every line should be filled in for each of the household members included in the application
- Data entered into this tab will pull through to every other Worksheet in the application
- Make sure to enter the date as the date the application is started
  - Applicants have 45 days from the beginning of the application to complete it to ensure the documentation they have provided is still relevant to their situation
  - Option to change signature dates on following Worksheets

# Emergency Application

- The only providers that should be completing emergency CACP applications are hospitals
- Clinics should not be using the emergency application indicator or rules UNLESS they have an emergency department within the clinic, like some rural providers have

# Clinic Emergency Applications

- The Clinic Client Application does have the Emergency Application option - the reason for this is the Department has granted temporary approval for certain clinics to complete emergency applications during natural disasters or similar situations
  - NOTE: This does NOT apply to COVID, no clinics should be completing emergency applications for COVID patients

# Household Address

- This should be the address of all household members included in the application that applying to receive services under CACP
  - Applicants are allowed to include household members they are supporting that live in other states or countries, including their spouse, children, etc.
    - These household members would be counted in household size only
  - Applicants should not include household members who live at different addresses and wish to receive services under CACP

# Residency Status

- There are five options for the residency status:
  - Colorado Resident & US Citizen
  - Colorado Resident & Lawfully Present
  - Migrant Farm Worker & US Citizen
  - Migrant Farm Worker & Lawfully Present
  - Counted in Household Size Only
- Household members being counted in household size only do not need any information entered other than their name, dependency status, birthdate, and residency status

# Migrant Farm Workers

- Migrant farm workers may only be in Colorado during their work, which may only be a specific season
- They are still considered Colorado residents since they are living and working in the state
- The household address for a migrant farm worker should be the address where they are residing during the season
  - This could be the farm where they are employed, it may be a temporary housing situation like a motel, etc.
  - Documentation of their address can be a lease, bill, pay stub that shows their address on file with their employer, etc.

# Ineligibility Codes

- When completing the ineligibility codes, answer them one at a time from top to bottom
  - Once you have a code, you can stop answering the questions for that household member because no other codes will populate even if the household member meets all the requirements for them
  - If you go through all the questions and have not gotten a code, the applicant and/or the household may need to apply for Health First Colorado/CHP+ prior to completing the application
  - If there is a reason you know the household would not qualify for Health First Colorado, it can be entered in the Other line

# Code A - Denial Letters

- Code A should populate if the household member has received a denial letter from Health First Colorado and/or CHP+, whichever is applicable
  - Health First Colorado is mainly for adults who are at or below 138% FPL, children who are at or below 147% FPL, and pregnant women who are at or below 200% FPL (all include the 5% disregard)
  - CHP+ is for children and pregnant women who are above the Health First Colorado level and at or below 260% and who do not have health insurance
  - There are not many children on CACP because they usually qualify for CHP+

# Code B - The Five Year Bar

- Code B will populate if the household member is not a US Citizen, has been lawfully present for less than five years, AND is not a refugee
  - Immigrants who have been lawfully present for less than five years are not eligible for Health First Colorado
  - The five year bar has been removed for children and pregnant women, they should never have a B ineligibility code
  - Refugees are eligible for Health First Colorado as soon as they are in the country, there is no bar for them

# Coding Update - Code B

- The Department realized that Code B may have been being incorrectly assigned to children and pregnant women who are lawfully present and have been in the country for less than five years
  - The five year bar has been removed for children and pregnant women, they should never have a B ineligibility code
  - Lawfully present children and pregnant women are eligible for Health First Colorado/CHP+ and therefore should not be on CACP UNLESS they are over income for Health First Colorado and they have private health insurance

# How to get Code B

<b><u>Screening for Health First CO/CHP+ Ineligibility</u></b>		<b><u>Health First CO/CHP+ Ineligibility Code</u></b>
Has the applicant received a Health First CO denial letter?		
Has the applicant received a CHP+ denial letter?		
Is the applicant a US citizen?	No	B
Has the applicant been lawfully present for less than 5 years?	Yes	
Does the applicant have refugee status?	No	
Have Transitional Medical Benefits been discontinued?		
Does the applicant's household income exceed the Health First CO limit?		
Is the applicant a child?	No	
Is the applicant pregnant?	No	
Is the applicant disabled?		
Does the applicant have primary insurance?		
Other (provide brief explanation):		

# Code C - Transitional Medical Benefits

- Code B will populate if the household member had transitional medical benefits that have been discontinued
  - There's also an N/A option for this question in case the household member never had transitional medical benefits
- Transitional Medical Assistance, or Transitional Medicaid, provides households with up to a year of Medicaid coverage if they lose coverage due to increased income from employment or child or spousal support payments

# Code D - Health First Colorado Special Categories

- Code D will populate if the household's income exceeds the Health First Colorado limit and the household member is not a child, not pregnant, and not disabled
  - If the household member is a child, pregnant, or disabled, there are different requirements that must be looked at to see if they are truly ineligible for Health First Colorado and/or CHP+, including but not limited to higher FPLs and primary health insurance coverage

# Code E - Primary Insurance

- Code E will populate if the household member is over income for Health First Colorado, either a child or pregnant (or both), and they have primary insurance
  - The FPL for CHP+ is 260% FPL, so most children and pregnant women who may be included in the household size should be able to be covered by CHP+
  - CHP+ will not cover individuals who have primary insurance, which would be the group that would be covered under Code E.

# Coding Update - Code E

- The Department has realized that Code E may have been being incorrectly assigned to children and pregnant women who have primary insurance but are under the Health First Colorado limit
  - CHP+ does not allow members to have primary insurance, but Health First Colorado does
  - This code has been updated to include the question about being over the Health First Colorado income limit and only populate if the answer is set to “Yes”

# How to get Code E

<b><u>Screening for Health First CO/CHP+ Ineligibility</u></b>		<b><u>Health First CO/CHP+ Ineligibility Code</u></b>
Has the applicant received a Health First CO denial letter?		
Has the applicant received a CHP+ denial letter?		
Is the applicant a US citizen?		
Has the applicant been lawfully present for less than 5 years?		
Does the applicant have refugee status?		
Have Transitional Medical Benefits been discontinued?		
Does the applicant's household income exceed the Health First CO limit?	Yes	
Is the applicant a child?	Yes	
Is the applicant pregnant?	No	
Is the applicant disabled?		
Does the applicant have primary insurance?	Yes	E
Other (provide brief explanation):		

# Code F - Other

- Code F will populate as soon as anything is typed into the “Other” line
  - Code F should only be used as a very last resort and only if there is a reason not covered by the other codes that the household member would not qualify for Health First Colorado or CHP+

# Coding Update - Code F

- The application that will be effective July 1, 2020 will now translate the information entered into Code F - Other if something is entered into that line
  - Previously providers were instructed to copy the reason into the notes section of the application
- Providers should still include any additional information they have that supports the F ineligibility code

# Question #1

<b>Household Member 1</b>		
What is the Household Member's full name?	Jane Doe	
What is the Household Member's dependency status?	Other	6
What is the Household Member's birthday?	08/25/82	
What is the Household Member's Health First CO/CHP+ number?		
What is the Household Member's Social Security Number?	123-45-6789	
What is the Household Member's residency status?	Counted in Household Size Only	5
		<b>Health First CO/CHP+ Ineligibility Code</b>
<b><u>Screening for Health First CO/CHP+ Ineligibility</u></b>		
Has the applicant received a Health First CO denial letter?	Yes	A
Has the applicant received a CHP+ denial letter?		
Is the applicant a US citizen?		
Has the applicant been lawfully present for less than 5 years?		
Does the applicant have refugee status?		
Have Transitional Medical Benefits been discontinued?		
Does the applicant's household income exceed the Health First CO limit?		
Is the applicant a child?		
Is the applicant pregnant?		
Is the applicant disabled?		
Does the applicant have primary insurance?		
Other (provide brief explanation):		

Is the information for this household member filled out correctly?

- A. Yes
- B. No

# Answer #1

<b>Household Member 1</b>		
What is the Household Member's full name?	Jane Doe	
What is the Household Member's dependency status?	Other	6
What is the Household Member's birthday?	08/25/82	
What is the Household Member's Health First CO/CHP+ number?		
What is the Household Member's Social Security Number?	123-45-6789	
What is the Household Member's residency status?	Counted in Household Size Only	5
<b>Screening for Health First CO/CHP+ Ineligibility</b>		
Has the applicant received a Health First CO denial letter?	Yes	A
Has the applicant received a CHP+ denial letter?		
Is the applicant a US citizen?		
Has the applicant been lawfully present for less than 5 years?		
Does the applicant have refugee status?		
Have Transitional Medical Benefits been discontinued?		
Does the applicant's household income exceed the Health First CO limit?		
Is the applicant a child?		
Is the applicant pregnant?		
Is the applicant disabled?		
Does the applicant have primary insurance?		
Other (provide brief explanation):		

Is the information for this household member filled out correctly?

A. Yes

B. No

# Question #2

- A household member is a child being included on their parents' application. The child is a US Citizen, the household income is over the Health First Colorado limit, and the household does not have private health insurance. Can the child be placed on CICIP?
  - A. Yes, the household is over the income limit so the entire household can be on CICIP.
  - B. No, the child should be on CHP+.
  - C. No, none of the household should be on CICIP.

# Answer #2

- A household member is a child being included on their parents' application. The child is a US Citizen, the household income is over the Health First Colorado limit, and the household does not have private health insurance. Can the child be placed on CICIP?
  - A. Yes, the household is over the income limit so the entire household can be on CICIP.
  - **B. No, the child should be on CHP+.**
  - C. No, none of the household should be on CICIP.

# Question #3

- A household member is the pregnant spouse of the applicant. The household FPL using only the household income (no deductions or liquid resources) is 205 and they have private health insurance. Which program should the pregnant wife be on?
  - A. Health First Colorado
  - B. CHP+
  - C. CICIP
  - D. Need more information

# Answer #3

- A household member is the pregnant spouse of the applicant. The household FPL using only the household income (no deductions or liquid resources) is 205 and they have private health insurance. Which program should the pregnant wife be on?
  - A. Health First Colorado
  - B. CHP+
  - **C. CICP**
  - D. Need more information



**Questions?**

# Lawful Presence Affidavit

- All household members who are age 18 and older must sign the lawful presence affidavit and provide a document proving their lawful presence
  - Any document can be accepted as long as it is valid and not expired
  - There is a list of documents for citizens, but it is not a complete list, and any document a citizen presents that proves their lawful presence is acceptable
  - There is not a list for immigrants who are lawfully present, but any document they provide that can be verified through SAVE is acceptable
  - Minors do not need an affidavit

# Colorado IDs

- If a household member has a Colorado drivers license or ID card that has a star in the upper right hand corner, it can be used for both residency and lawful presence
  - The IDs with the star indicate that the Department of Revenue (DOR) has verified that the person issued the card is lawfully present
  - Since DOR is a sister agency to HCPF and CICP providers are administering the CICP on the Department's behalf, providers can accept DOR's verification without any other documentation

# Question #4

- If a lawfully present household member presents a Colorado drivers license or ID card that has a star in the upper right hand corner, do you need to run a SAVE verification?
  - A. Yes
  - B. No

# Answer #4

- If a lawfully present household member presents a Colorado drivers license or ID card that has a star in the upper right hand corner, do you need to run a SAVE verification?
  - A. Yes
  - B. No

# Colorado ID End Dates

- If a household member presents a Colorado ID with the star that expires in less than a year, the household member can only be granted CICIP until the end date that matches the date on their ID
  - The CICIP Card included in the Excel workbook has editable start and end date fields, so setting the sooner end date should be very easy

# Self- and Third-Party Declarations

- The self- and third-party declarations should be used with extreme caution, and only as a last resort
  - The self-declaration can only be completed by a US Citizen and the third-party declaration can only be completed by a US Citizen on behalf of another US Citizen

# Client Responsibilities

- This tab has only been added within the last year or so, and serves only as information for the client
  - Providers may ask the applicant and other household members to sign a copy of the client responsibilities if they choose, but this is not mandatory
  - A copy of the responsibilities does NOT need to be included with the application, it is purely educational for the applicant and other household members

# Worksheet 1 - Income

- Worksheet 1 must be signed and included in all applications, even if the applicant has no employment or unearned income
  - The applicant's signature shows they agree to the calculations, or that they have no income to count
- Providers should use the boxes on the side of this tab to calculate monthly gross income for all working household members
  - Note that income from a working minor or an adult student living with their parents is exempt and should not be included

# Gross Pay Calculations

- The Department encourages providers to use the Year-to-Date methodology as often as possible since it is the most accurate way to include all pay fluctuations since the beginning of the year
  - The household members' pay stubs would need to show their year-to-date total to use this method
- The Average Pay Methodology can be used for household members whose pay stubs do not show year-to-date totals or whose income has changed in the past few weeks

# Question #5

- Which of the following forms of documentation are not allowable for proving employment income?
  - A. Pay stubs
  - B. Letter from the household member's employer
  - C. Phone call with the employer
  - D. Bank statements showing the income deposit

# Answer #5

- Which of the following forms of documentation are not allowable for proving employment income?
  - A. Pay stubs
  - B. Letter from the household member's employer
  - C. Phone call with the employer
  - D. Bank statements showing the income deposit

# Combined Income

- In the top box to the right, all of the household members' names will be pulled over from the Client Information tab
- Providers should enter in the calculated monthly income for each household member next to their name to keep track of which income is coming from which household member

# Question #6

- If a household member is an Adult Student living with their parents, should their income be included in the income determination?
  - A. Yes
  - B. No

# Answer #6

- If a household member is an Adult Student living with their parents, should their income be included in the income determination?
  - A. Yes
  - B. No

# Unearned or Other Income

- All monthly unearned income that the provider counts should be entered under Monthly Unearned Income Sources
  - The unearned income counted is unique to each facility, so please make sure to check your internal policies to ensure you are counting the correct ones
- Annual or One Time Unearned Income Sources can include but is not limited to bonuses and gifts
  - If any household member has a bonus on their pay stub, this is where that should be entered

# Exempt Unearned Income

- CICIP has a list of unearned income that is not allowed to be counted for households
  - The full list is available in the CICIP provider manual and includes things like college grants/loans/work study income, retirement accounts, proceeds of a loan, etc.



# Worksheet 2 - Self-Employment

- Worksheet 2 must be included for any household member who owns their own business, with a few exceptions:
  - Household members who pay themselves as any other employee (income can be entered in Worksheet 1)
  - Household members using taxes as their documentation (total annual income/12 can be entered in Worksheet 1)
- Businesses that are losing money should still have all information included, they will be counted at \$0 not at the negative amount
  - The Excel application automatically resorts to \$0 if the expenses outweigh the income

# Home Businesses

- Household members who run their business out of the house can include a portion of the mortgage/rent, utilities, etc. as an expense
  - There are four boxes at the top of the worksheet that must be filled out for the percentages to be calculated correctly
  - These are the same things that are used in business taxes to calculate countable expenses, so the household member should be able to answer all of them
- If your facility completes paper applications, it might be easier to use the Excel version of this worksheet so you don't have to calculate the percentage by hand

# Businesses Outside the Home

- Household members who run their business at another location can count the entirety of their mortgage/rent and utilities for that location as an expense
  - The first box at the top of the worksheet should be set to “No” to ensure that the mortgage/rent and utilities are counted at the full expense

# Multiple Businesses

- Some households have more than one business run by one or more household members
  - Providers can fill out Worksheet 2 for each business to find the net income for each business
  - The preliminary worksheets that were used to calculate the combined income/expenses should be kept with the application as well and clearly marked as to which one goes with which business

# Business #1

Does the applicant operate their business from their home?	Yes	
Square footage of applicant's home:	2500	
Square footage used for applicant's home business:	250	
Hours per week applicant works out of their home:	60.00	
	Monthly	Annualized
Gross Business Income	\$4,000.00	\$48,000.00
Mortgage/Rent of Business Property	\$1,800.00	\$21,600.00
Utilities	\$400.00	\$4,800.00
		\$0.00
Insurance	\$500.00	\$6,000.00
Merchandise/Cost of goods	\$1,200.00	\$14,400.00
	\$1,778.57	\$21,342.86
	\$2,221.43	\$26,657.14

# Business #2

Does the applicant operate their business from their home?	Yes	
Square footage of applicant's home:	2500	
Square footage used for applicant's home business:	200	
Hours per week applicant works out of their home:	50.00	
	Monthly	Annualized
Gross Business Income	\$3,500.00	\$42,000.00
Mortgage/Rent of Business Property	\$1,800.00	\$21,600.00
Utilities	\$400.00	\$4,800.00
		\$0.00
Insurance	\$450.00	\$5,400.00
Merchandise/Cost of goods	\$1,000.00	\$12,000.00
	\$1,502.38	\$18,028.57
	\$1,997.62	\$23,971.43

# Combo Businesses Examples

- If you add the two previous slides together, you get that the household has a profit of \$4,219.05 monthly, \$50,628.60 annually
- There are two ways that this information can be easily entered into the application:
  - Enter in the monthly for each business next to the appropriate household member on Worksheet 1, or
  - Enter in the total monthly profit into the Gross Business Income line of Worksheet 2 and remove all other information
- In either case, be sure to keep the “scratch” worksheet 2s for documentation of how you calculated the profit for each



# Option 2

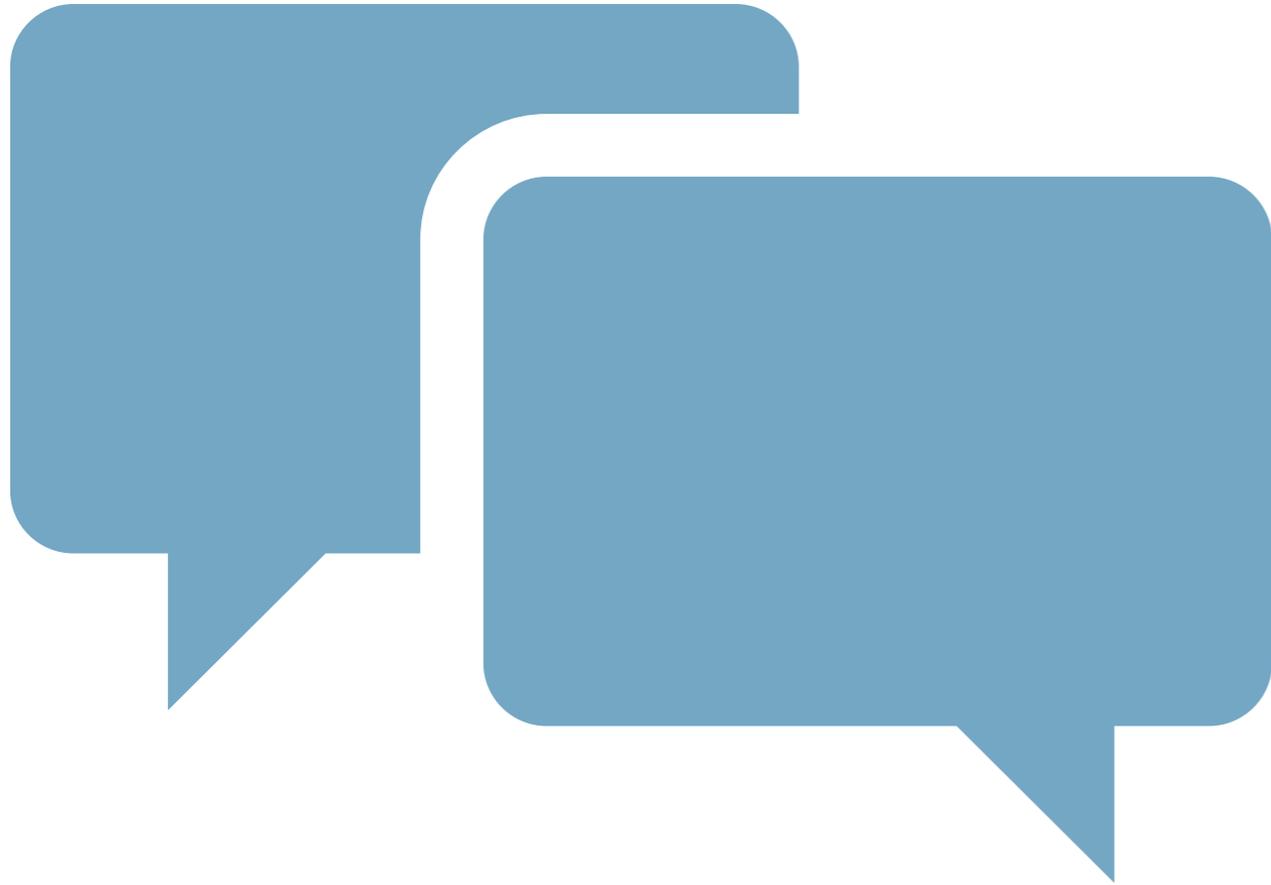
	Yes	
	Monthly	Annualized
Does the applicant operate their business from their home?	Yes	
Square footage of applicant's home:		
Square footage used for applicant's home business:		
Hours per week applicant works out of their home:		
Gross Business Income	\$4,219.05	\$50,628.60
Mortgage/Rent of Business Property		\$0.00
Utilities		\$0.00
		\$0.00
Insurance		\$0.00
Merchandise/Cost of goods		\$0.00
	\$0.00	\$0.00
	\$4,219.05	\$50,628.60

# Worksheet 3 - Deductions

- Worksheet 3 must be included with every application if your facility counts deductions, even if the household has no deductions to count
  - There is a box to check if the household claims no deductions
- Be very careful to choose the correct frequency option in the drop down for each line, an incorrect choice can impact the total by a lot
- Also make sure you are only counting the deductions that were specified in your most recent annual provider application - if you don't know what they were, ask your manager

# Worksheet 4 - Liquid Resources (Hospitals Only)

- Worksheet 4 must be included with every application if your facility counts liquid resources, even if the household has no liquid resources to count
  - There is a box to check if the household claims no liquid resources
- There are certain liquid resources/income sources that are specifically exempted by the Department, including retirement accounts, college grants/scholarships/work study income, child support and foster payments, SNAP, WIC, and TANF, proceeds of a loan, tax refunds, etc.
  - There is a full list in the provider manual



# CICP Application

- The Application tab is the culmination of all of the previous worksheets
  - Information entered into the Client Information tab is in Section 1, information entered into Worksheets 1 - 4 is in Section 2.
- Some lines will be different between the Clinic and Hospital applications since Clinics do not count liquid resources

# Liquid Resource Spend Down

- Hospitals that count liquid resources must allow for clients to use the Spend Down if they want to and they qualify to use it
- The application is automatically set to use the Spend Down option if the household qualifies for it
  - If there is an amount in that line, the household will need to pay the amount towards a medical bill prior to being placed on CACP
  - Can be the bill they are applying to cover or an open medical bill with another provider but it **MUST** be a medical bill
  - Household is still responsible for the CACP copay after the Spend Down is paid

# Client Copayment Cap

- The application is automatically set to use a 10% copayment cap, as that is the standard for CICP
  - Providers have the option to lower the copayment cap percentage for clients rated at their facility
  - Options for 10% down to 1%
- Percentage must be the same for all clients rated at the facility, it cannot be adjusted from application to application

# Question #7

- What should the copayment cap be for a non-homeless household with an FPL of 27 and an annual income of \$3,400?
  - A. \$0
  - B. \$120
  - C. \$340

# Answer #7

- What should the copayment cap be for a non-homeless household with an FPL of 27 and an annual income of \$3,400?
  - A. \$0
  - B. \$120
  - C. \$340

# Signature and Date

- The application is not complete until the application tab all required worksheets are signed
  - All signature lines can have the date changed if the application is not completed the same day it is started
  - Households have 45 days from when they start the application to complete it
  - If the application is not completed in 45 days, the household will have to provide updated pay stubs, bank statements, etc.

# Notes Section

- Anything that is out of the ordinary that occurs during the application process should be included in the notes section to aid in an audit if the application is pulled
  - Better to have too much information than not enough
  - Helpful for auditors as well as for re-rates for the household if there was a special situation that is still in effect for them

# CICP Card

- Household members are added to the card by having an ineligibility code assigned to them on the Client Information tab
  - If someone is on the card that shouldn't be, remove their ineligibility code
- The Begin and End date cells are unlocked so that they can be changed if needed
  - Do NOT include the backdate in the card
  - Do NOT make the card valid for more than 365 days

# Question #8

- A household consists of two parents, an adult student, and three minor children who are on CHP+. Which combination of household members should be included on the card?
  - A. The parents and the minor children
  - B. The parents only
  - C. The parents and the adult student
  - D. The entire household

# Answer #8

- A household consists of two parents, an adult student, and three minor children who are on CHP+. Which combination of household members should be included on the card?
  - A. The parents and the minor children
  - B. The parents only
  - C. The parents and the adult student
  - D. The entire household

# Welcome Letter

- Welcome Letter added last year to help easily create letters for clients
  - Select the range the applicant falls into to input the associated copays in the letter
  - The entire copay table is editable for providers who use other sliding fee scales or if they do not discount certain categories of services (except the homeless column, that one cannot be changed)
- It is not mandatory for providers to use this welcome letter, they may use their own if they prefer



# 2020-21 Training

- Seven trainings available this year:
  - Income Calculation - Monday June 15 1:00 to 3:00 and Monday June 22 9:00 to 11:00
  - Application Policies - Tuesday June 16 1:00 to 3:00 and Thursday June 18 1:00 to 3:00
  - Copayments - Wednesday June 17 9:00 to 11:00 and Tuesday June 23 1:00 to 3:00
  - Question and Answer - Thursday June 25 1:00 to 3:00
- Try to have someone from your facility/facilities attend at least one session of each training
  - Attend the Q&A session!

# Helpful Links

- Provider Information:  
<https://www.colorado.gov/hcpf/cicp>
  - Training sign up links and materials
  - Provider Manual
  - Current Client applications
- COVID FAQs: <https://www.colorado.gov/hcpf/covid-19-provider-information#CICP>
- CICP Email: [hcpf\\_CICPCorrespondence@state.co.us](mailto:hcpf_CICPCorrespondence@state.co.us)

# Contact Information

Taryn Graf  
CICP Administrator

[hcpf\\_CICPCorrespondence@state.co.us](mailto:hcpf_CICPCorrespondence@state.co.us)

# Thank You!