

The Future of CHP+



July 2016



COLORADO

Department of Health Care
Policy & Financing

Our Mission

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



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Agenda

- Purpose and Goals
- CHP+ Overview
- Current Landscape
- Future of CHP+ Options
- Questions and Answers



Purpose and Goals

Purpose

Review the current CHIP landscape and discuss options regarding the future of CHP+.

Goals

Come to a general consensus about the State's future of CHP+ option if federal funding is not reauthorized beyond 2017.



Child Health Plan Plus (CHP+)

Overview

- Public low-cost health insurance for children and pregnant women
- Combination program
 - Medicaid expansion program
 - Children: 108% - 142% FPL
 - Pregnant women: 143% - 195% FPL
 - Separate CHIP
 - Children: 143% - 260% FPL
 - Pregnant women: 196% - 260% FPL
- Presumptive eligibility
- Express lane eligibility
- 12-month continuous eligibility



CHP+ Overview

- Children

- Annual enrollment fee and small co-pays
 - Annual out-of-pocket limit is 5% of family income
- Dental coverage
- Start in State Managed Care Network (SMCN) and then select MCO based on county

- Pregnant Women

- No enrollment fees or co-pays
- No dental coverage
- Enrolled in the SMCN



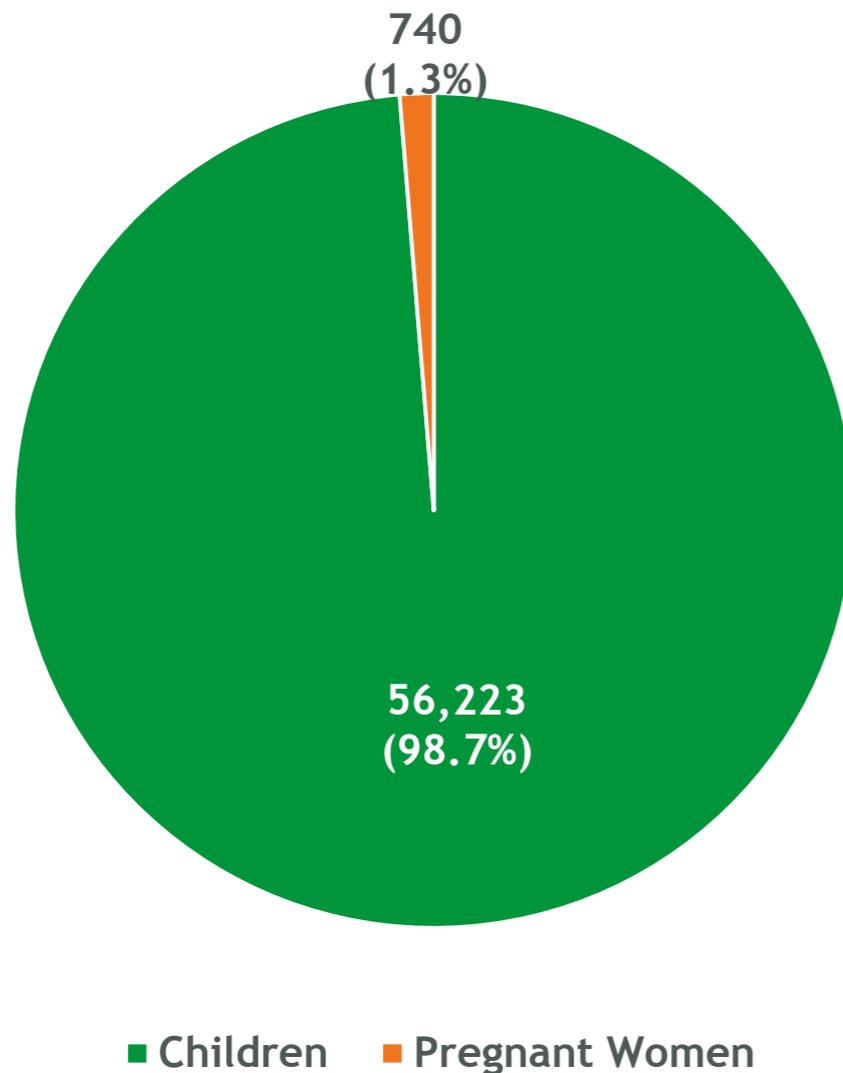
CHP+ Benefits

- Benefits
 - Physician visits
 - Prescription drugs
 - Immunizations
 - Hospital services
 - Prenatal care
 - Eye glasses
 - Hearing aids
 - Dental care (for kids only)
 - \$1,000 maximum
 - Behavioral health services
 - Substance use disorder services



CHP+ Enrollment

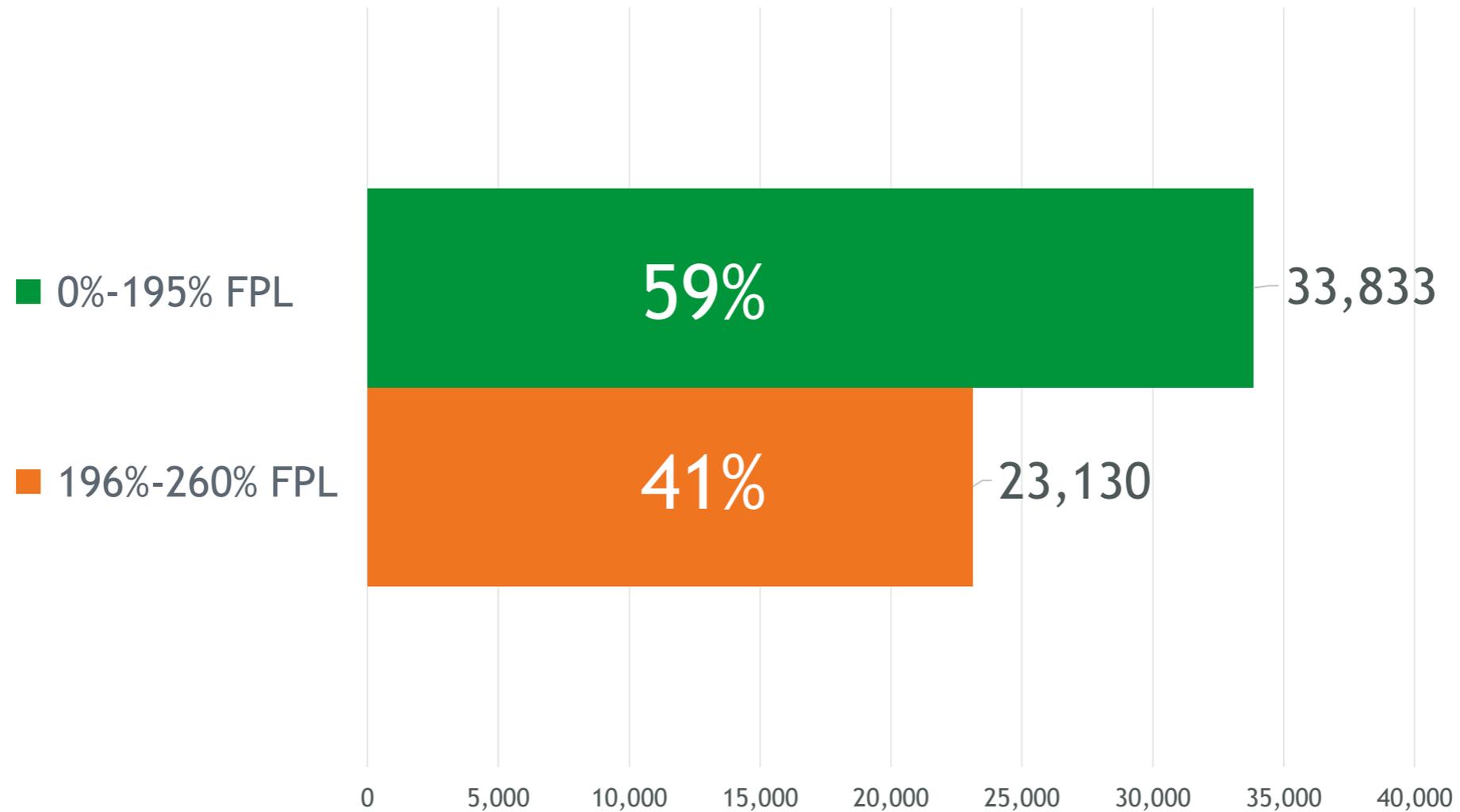
- Total enrolled: 56,963*



- Total expenditures
 - SFY 2015-16: \$118.6M
 - Aver: \$9.88M/month
 - Children
 - Medical
 - \$142.92 PMPM (0%-195%)
 - \$142.35 PMPM (196%-260%)
 - Dental
 - \$1.52 PMPM (0%-195%)
 - \$1.48 PMPM (196%-260%)
 - Pregnant Women
 - Medical
 - \$970.97 PMPM (196%-260%)

* As of May 31, 2016

Enrollment by Eligibility Level



CHIP Landscape

- ACA reauthorized CHIP through FY 2019, but did not reauthorize funding past FY 2015
 - Authorized a 23 percentage point FMAP bump
 - Maintenance of effort (MOE)
- H.R. 2 Medicare Access & CHIP Reauthorization Act
 - 2-year extension through September 2017
 - 23 percentage point bump
- National workgroups



Future of CHP+ Goal

By September 2017, *all* children and pregnant women currently covered by CHP+ will have access to comparable sources of physical and behavioral health and dental coverage with respect to affordability, adequacy of benefits and availability of services.



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Future of CHP+ Options

(If federal funding not reauthorized)

1. Expand Medicaid to 260% FPL
2. Expand Medicaid to 195% and create a buy-in program to 260% FPL
3. Create a buy-in program for all eligible CHP+ children and pregnant women



Future of CHP+ Goals

Goal	Expand to 260% FPL	Buy-In Options
<p>Coverage</p> <p>All children and pregnant women currently served by CHP+ have access to physical and behavioral health and dental insurance coverage.</p>		
<p>Benefits</p> <p>The core physical and behavioral health and dental benefits of the new sources of coverage are at least comparable to current CHP+ benefits with respect to covered services and the scope of those services.</p>		

Future of CHP+ Goals

Goal	Expand to 260% FPL	Buy-In Options
<p>Affordability</p> <p>All children and pregnant women currently covered by CHP+ have coverage options that are affordable and comparable to current CHP+ costs.</p>		
<p>Access</p> <p>All children and pregnant women currently covered by CHP+ have adequate access to care, services and providers.</p>		

Future of CHP+ Goals

Goal	Expand to 260% FPL	Buy-In Options
Health Outcomes Children and pregnant women currently covered by CHP+ maintain or improve health outcomes.	✓	✓
Navigation A family's ability to navigate coverage, benefits and care systems is streamlined.	✓	✓
Administration Administrative systems and processes will be simplified and streamlined to the greatest extent possible and will enable continuity of care.	✓	✗



Future of CHP+ Goals

Goal	Expand to 260% FPL	Buy-In Options
<p>Financing</p> <p>Coverage options for children and pregnant women currently served by CHP+ will create greater cost efficiencies and long-term feasibility.</p>		
<p>Integration With Broader Health Reform Efforts</p> <p>Children and pregnant women currently served by CHP+ will have the opportunity to participate in broader health system reform efforts in Colorado.</p>		



Other Considerations

Expand to 260% FPL	Buy-In Options
<ul style="list-style-type: none">• Solves for family glitch	<ul style="list-style-type: none">• Solves for family glitch
<ul style="list-style-type: none">• Large financial transition between Medicaid and the Exchange	<ul style="list-style-type: none">• Eases transition from buy-in to the Exchange
<ul style="list-style-type: none">• Stigma of Medicaid	<ul style="list-style-type: none">• Creates choice
<ul style="list-style-type: none">• Timing	<ul style="list-style-type: none">• Timing



Questions?



Contact Information

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www.colorado.gov/hcpf/future-child-health-plan-plus-chp

