

The Future of CHP+



August 2015



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
- CHIP Overview and Landscape
- Key Issues
- Future of CHP+ Goals
- Questions and Answers



Purpose and Goals

Purpose

Review the current CHIP landscape and discuss the State's goals regarding the future of CHP+.

Goals

Come to a general consensus about the State's future of CHP+ goals.



CHIP Overview

- Enacted in 1997
- Public low-cost health insurance for children and pregnant women
- Structure
 - Medicaid expansion program
 - Separate CHIP program
 - Combination
- Covers around 8.1 million children nationally
- \$13.2 billion in CHIP spending
- Jointly funded by feds and states
 - Enhanced FMAP
 - Capped CHIP funds



CHIP Overview

- Eligibility and enrollment
 - States have broad flexibility
 - Children and pregnant women
 - Must be uninsured
 - Must coordinate with Medicaid
 - Express lane eligibility
 - Presumptive eligibility
 - 12-month continuous eligibility
- Premiums and cost-sharing
 - Cannot exceed 5% of family income
 - Cannot impose cost-sharing for well-baby, well-child care or prenatal care
- Benefits
 - Flexibility in design
 - Dental, well-baby and well-child care services are covered
 - Pre- and postpartum care is covered for pregnant women



Child Health Plan Plus (CHP+) Overview

- 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
- 12-month continuous eligibility
- Presumptive eligibility
- Children
 - Annual enrollment fee and small co-pays
 - 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

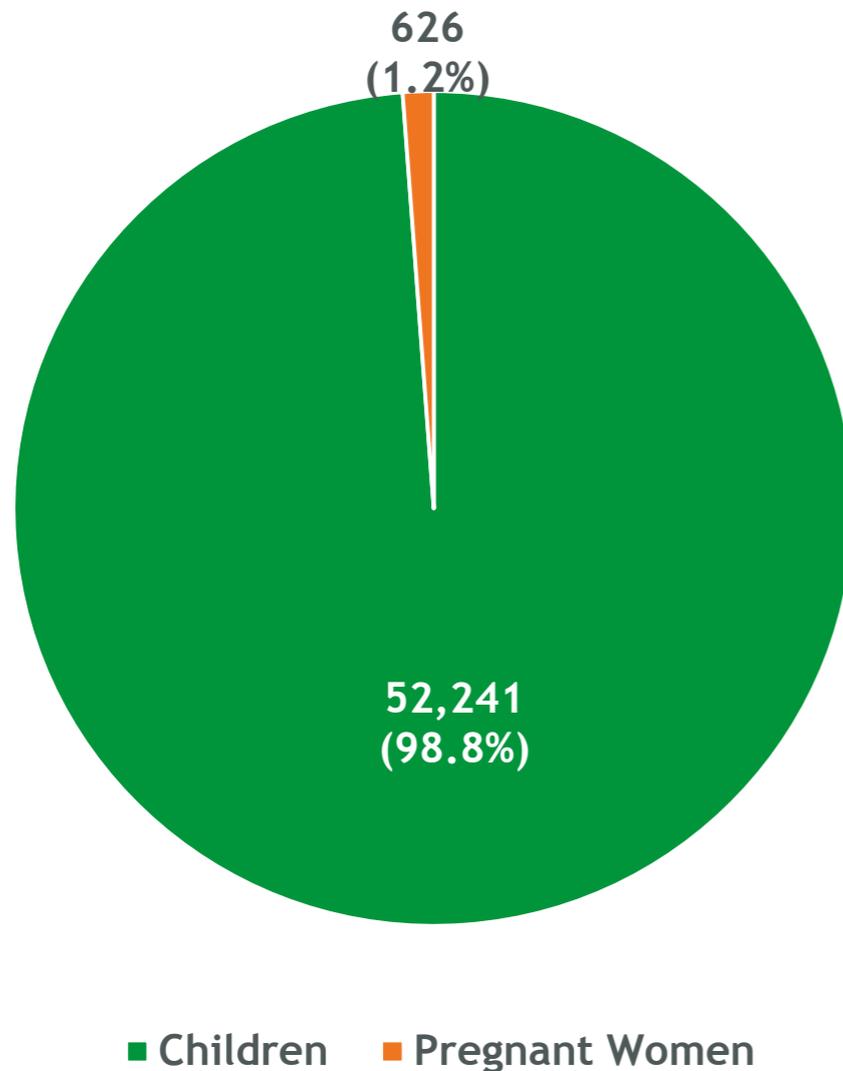
- Dental Services

- Exams, cleanings and X-rays
- Minor and major restorative services
- Limited orthodontic services
 - Includes an additional \$1,500 lifetime allowance
- Copay of \$0, \$5 or \$10 per visit



CHP+ Enrollment

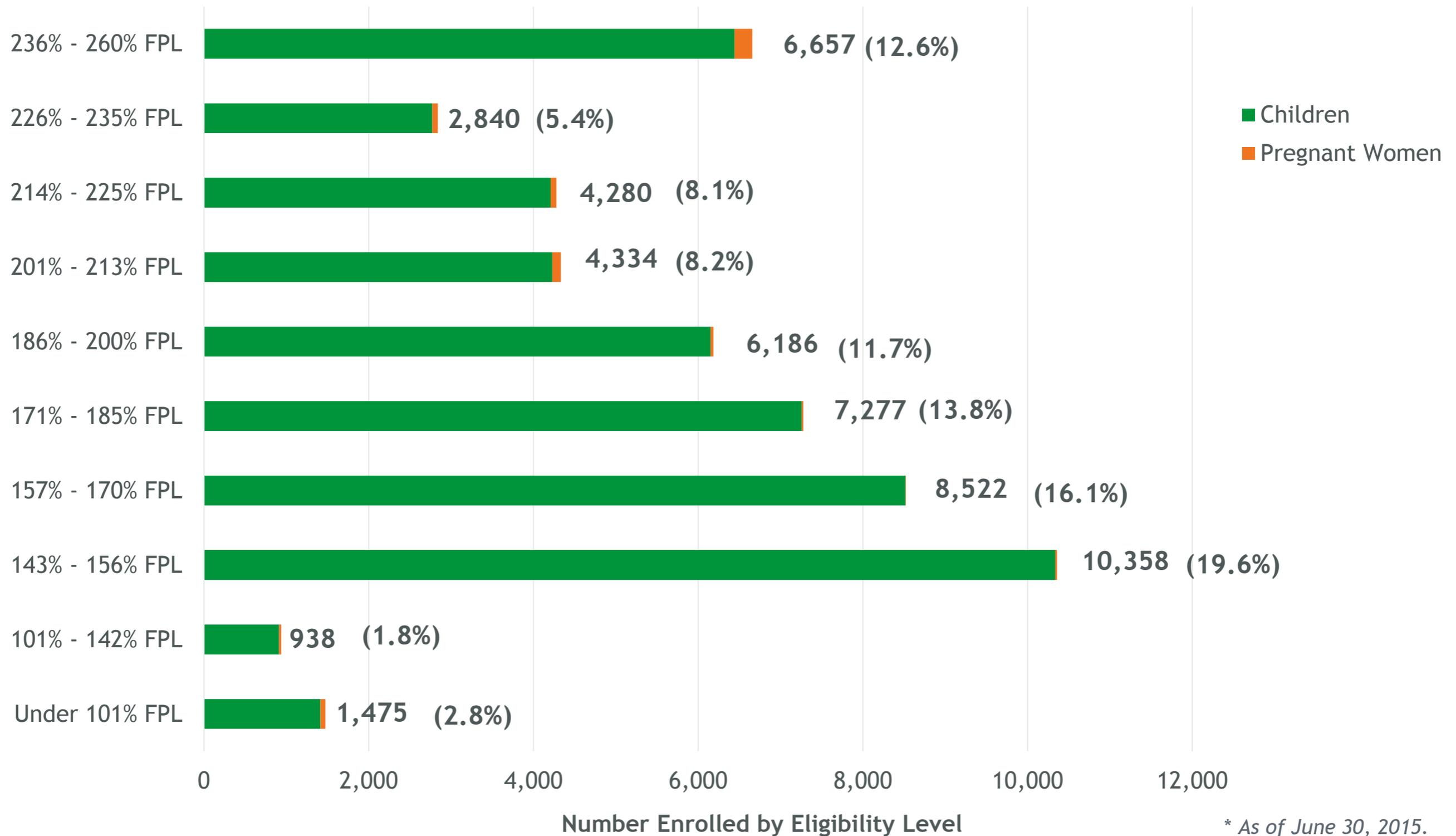
- Total enrolled: 52,867*



- Total expenditures
 - SFY 2015: \$130.46M
 - Aver: \$10.87M/month
 - Children
 - Medical
 - \$162.37 PMPM (0%-200%)
 - \$171.71 PMPM (201%-260%)
 - Dental
 - \$16.87 PMPM (0%-200%)
 - \$16.24 PMPM (201%-260%)
 - Pregnant Women
 - Medical
 - \$1,084.16 (0%-200%)
 - \$1,085.84 (201%-260%)

* As of June 30, 2015.

Enrollment by Eligibility Level*



CHIP Landscape

- ACA reauthorized CHIP through 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
 - 23 percentage point bump



Key Issues

Policy Issues

- Affordability
 - Subsidies
 - Cost sharing, co-payments, premiums
- Eligibility and enrollment
 - Family glitch
- Benefits
- Network adequacy

Program Administration Issues

- Managed care
 - Coordination of plan and provider networks
 - Transition between programs
 - Alignment of benefits
- Eligibility and enrollment
 - Policies and procedures
 - Systems
 - Churn
- Communication and outreach
- Financing

Future of CHP+ Goals

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



Specific Goals

Coverage

All children and pregnant women currently served by CHP+ have access to health insurance coverage.

Benefits

The core benefits of the new sources of coverage are comparable to current CHP+ benefits with respect to covered services and the scope of those services.

Affordability

All children and pregnant women currently covered by CHP+ have coverage options that are affordable and comparable to current CHP+ costs.



Specific Goals

Access

All children and pregnant women currently covered by CHP+ have adequate access to care, services and providers.

Health Outcomes

Children and pregnant women currently covered by CHP+ maintain or improve health outcomes.

Administration

Administrative systems and processes will be simplified and streamlined to the greatest extent possible and will enable continuity of care.



Specific Goals

Financing

Coverage options for children and pregnant women currently served by CHP+ will create greater cost efficiencies and long-term feasibility.

Integration With Broader Health Reform Efforts

Children and pregnant women currently served by CHP+ will have the opportunity to participate in broader health system reform efforts in Colorado.



Questions?

