



## Colorado Indigent Care Program (CICP) Stakeholder Forum Meeting Notes January 30, 2014

### I. Welcome and Introductions

### II. Presentation by Connect for Health Colorado - Brenda LaCombe

- Connect for Health Colorado is a competitive marketplace for insurance
  - Separate from the federal website
- Health guides are available on the website
  - Listed under assistant sites
- Statewide customer support center in Colorado Springs
- Certified insurance agents and brokers also available
- 150 Health plans offered for individuals and family
  - But not in every region
- 22 Dental plans offered for individuals and family
- County snapshots
  - Lists carriers in area
  - High-low end of plans in area
  - Assistant sites available in area to help in person
- To qualify for financial assistance must shop through marketplace
- Individuals may qualify for both types of financial assistance
  - Advance Premium Tax Credit
  - Reduced Cost Sharing
- Need to have a Medicaid denial through PEAK
  - Case number/Denial number
- Financial assistance tax credit comes from IRS
  - Pays directly to carrier
  - Individual then pays their portion to carrier
- 141,545 accounts created through end of December
- 51,728 Coloradans signed up for Jan 1, 2014 coverage
- As of Tuesday January 28, 2014 there were 68,000 enrollments
- Just over half enrollments include financial assistance
- More individual enrollments vs. family enrollments
- Open enrollment period ends March 31, 2014 at midnight
  - Can still enroll after period ends with qualifying life change event
- Small Business Marketplace
  - County snap shots available
  - Business that employ 2-50 full time employees
  - Tax credit to eligible employers
  - No IRS fee for small employers
  - No open enrollment deadline
  - 1,400 licensed agents
  - 92 health plans offered
  - 45 dental plans
  - December 31, 2013
    - 3,683 created accounts
    - 1,345 started process
    - 101 completed process

- 1,050 employees and dependents covered
- Must have 9 months of coverage in 2014 to avoid penalty
- Help is available in person or over phone
- Advisory committees are available to join
- Can sign up to get updated information
- Some employers only offer coverage to employee not family
- When looking at affordability for financial assistance the 9.5% of income is only looked at for employee not the family
- Individuals can apply for a waiver

### III. Department Updates

#### A. General Updates

- Medicaid expansion
  - 772,954 Coloradans enrolled in Medicaid through December 2013
  - 61,000 on CHP+
  - 101,730 enrolled in Medicaid expansion
- 63,407 enrolled through Connect for Health as of January 15, 2014
- Information available on our website [Colorado.gov/hcpf](http://Colorado.gov/hcpf)

#### B. Client Relations and Accountability Report

- Received 247 calls for CICP through customer Service line for last quarter of 2013
  - 83 calls in October
  - 53 calls in November
  - 111 calls in December
- Received 2 complaints, both have been resolved

#### C. Review October Meeting Notes

- New proposed meeting schedule posted on website
- Update to provider FAQs
- Proposed rule changes regarding homeless population
- The Department is interested number of applicants declining to shop for insurance through marketplace
- Proposed changes to eligibility section of the manual

#### D. Rule Change

- Effective March 2, 2014
- Deleted language that exempt AwDC from applying for and being denied Medicaid
- Deleted language that exempt homeless population from supplying Medicaid denial needed to comply with program regulations

#### E. Backdating CICP Applications

- Provider should rate patient on current resources and apply that rate to the date of service
  - Can back date 90 days from date of application
  - Client should not receive CICP card
  - Medicaid benefits should cover moving forward

#### **IV. New Business**

##### **A. Changes to CICIP Manual**

- Streamlining CICIP manual
  - Eligibility categories put into table
- Other information will be updated after Senate Bill 67 has passed
- For some programs, applicants are still eligible for CICIP
- CHP+ now back dates to the first of the month of application
  - Does not apply to dental
- When Medicaid denial is taking too long providers can look at date of application for Medicaid when backdating CICIP 90 days
  - Judgment call for providers
- Quick reference sheet for Medicaid, CHP and CICIP eligibility
  - Will add a back date column for applicable programs

##### **B. Dual Copayments Structure Discussion**

- One copay for uninsured individuals
- One copay for individuals with insurance
- Clients will still have CICIP as a safety net available to them
- Those with insurance would have a lower CICIP copay
- Purpose is to help incentivize individuals to get health insurance
- Based on stakeholder feedback the Department will not pursue this concept

#### **V. Questions and Other Business**

- Possibility of issuing CICIP on temp basis
  - Look into possible waiver for providers on an individual basis for temp CICIP
- Old Age Pension
  - Refugees or immigrants must now include sponsors income when applying for financial assistance
  - Can be on CICIP, do not need sponsors income information
- We are not requiring clients to have insurance before they can be on CICIP
- Many clients would rather pay \$0 copay instead of applying for Medicaid
- Dental coverage effective April 1, 2014 for Medicaid
- Medicare part B individuals will continue to be covered on CICIP
- Problems with CBMS and web verification portal communicating
- Seems to be a problem with self-employed individuals being denied Medicaid due to lack of employment verification

#### **VI. Tentative Agenda for Next Meeting & Wrap Up**

- Clarification on CHP+
- Draft updates on CICIP Manual
- Representative from PEAK to address the forum

**Next Meeting:** Thursday, April 24, 2014  
9:00 a.m. – 11:00 a.m.  
1570 Grant Street  
Denver, CO 80203  
Aspen Conference Room, 4<sup>th</sup> Floor