



Colorado Indigent Care Program (CICP) Health Care Reform Frequently Asked Questions (FAQ) for Providers

Signed into law on March 23, 2010, the Affordable Care Act (health reform law) has broad impact on those with and without insurance.

The CICP provides discounted health care services to low income individuals at participating providers. CICP is not insurance, rather the program seeks to partially compensate participating providers who care for the uninsured and underinsured at or below 250% of the Federal Poverty Level (FPL). Individuals enrolled in CICP cannot be eligible for Medicaid or Child Health Plan *Plus* (CHP+). Participating health care providers will continue to be compensated for care given to those enrolled in CICP.

Does CICP satisfy the requirement for individuals to have health insurance under health care reform?

No. Since CICP is not a health insurance program it does not satisfy the new individual responsibility (individual mandate) requirement for individuals to have health insurance.

Where can individuals find out if they may be eligible for Medicaid or CHP+?

Providers who are application or medical assistance sites or who will have marketplace navigators will be able to assist individuals on site to determine if they or their family members are eligible for Medicaid, or CHP+.

Individuals can also find out if they or members of their family are eligible for Medicaid, CHP+ or other public assistance programs such as food assistance, by visiting or calling:

Colorado.gov/PEAK

Toll free: 1-800-221-3943

TDD: 1-800-659-2656

Where can individuals find out if they may be eligible for discounted health insurance?

Individuals can find out if they or members of their family are eligible for discounted health insurance through the Connect for Health Colorado marketplace by visiting or calling:

ConnectforHealthCO.com

Toll free: 1-855-PLANS4YOU

(855-752-6749)

Who will be eligible for Medicaid?

For Medicaid, individuals earning up to 133% of the FPL may be eligible for Medicaid coverage. This equates to about \$15,000 per year for an individual or \$30,000 per year for a family of four.

Who will be eligible for discounted health insurance through the Connect for Health Colorado marketplace?

Connect for Health Colorado is a health insurance marketplace for small employers with 2-50 employees and for Coloradans who buy their own health insurance, are uninsured, or do not have access to affordable coverage through an employer. It is not for Coloradans who are eligible for Medicare. Individuals earning

between \$15,856 and \$45,960 per year or a family of four earning between \$32,499 and \$94,200 per year can get a break on premiums.

Open enrollment is November 15, 2014 to February 15, 2015. Coverage begins January 1, 2015 for Coloradans who sign up and have paid premiums by December 15, 2014.

What happens to CICIP after January 2015?

CICIP will remain a safety net for individuals and families who are receiving discounted health insurance coverage through Connect for Health Colorado. CICIP policy is to encourage and inform clients to meet the new individual responsibility (individual mandate) requirement for individuals to have health insurance.

CICIP Applicants Below 133% of the FPL

CICIP applicants with income at or below 133% of the FPL (CICIP rating E or lower) must apply for Medicaid and receive a denial before they can be approved for CICIP.

CICIP enrollment for new clients will be valid for one year as usual.

CICIP Applicants Above 133% of the FPL

CICIP applicants with income above 133% FPL should be provided information about the Connect for Health Colorado insurance marketplace and encouraged to apply. At this time, CICIP will not require that individuals obtain insurance before being eligible for CICIP.

CICIP as Secondary Coverage

CICIP clients may have insurance or Medicare as the primary payer with CICIP as secondary coverage. Medicaid and CHP+ eligible clients cannot be enrolled in CICIP. (Refer to Article IV, Health Insurance Information under Section I: Eligibility of the CICIP Provider Manual.)

What will happen to CICIP in the future?

The Department of Health Care Policy and Financing is not proposing funding or policy changes to CICIP at this time. As the expansion of Medicaid coverage and the Connect for Health Colorado insurance marketplace are implemented, we will work with our stakeholders to understand patient needs and gaps in coverage for lower income Coloradans such as oral health, behavioral health, specialty care and underinsurance before changes to CICIP are proposed, if any.

Where can CICIP providers go for more information?

More information about implementation of the Affordable Care Act is available at Colorado.gov/hcpf. Stakeholder FAQ sheets reviewing the benefits of Medicaid and health insurance for CICIP clients are also available at this website.

Providers may also contact CICIP staff:

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Cynthia.Arcuri@state.co.us or 303-866-3996
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