



CONNECT *for* HEALTH
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Colorado Health Care Coverage Easy Enrollment Advisory Committee Meeting

Meeting #1

October 12, 2020



[ConnectforHealthCO.com](https://connectforhealthco.com)

Welcome from the Easy Enrollment Advisory Committee Co-Chairs

Roll Call and Introductions

Co-Chairs:

- Monica VanBuskirk, Chief Policy and Relationships Officer, Connect for Health Colorado
- Amber Egbert, Legislative, Tax Business Rule, and Forms Coordinator, Taxation Division, Colorado Department of Revenue

Members:

- Colorado Department of Health Care Policy & Financing (HCPF) Representative: Marivel Klueckman, Eligibility Division Director
- Colorado Division of Insurance (DOI) Representative: Debra Judy, Deputy Commissioner of Policy Affairs
- Consumer Advocate Representative: Allison Neswood, Deputy Director of Strategic Priorities, Colorado Center on Law and Policy (CCLP)
- Small Employer Representative: Frances Coet, Partner, ATLAS CPAs & Advisors
- Insurer Representative: Jared Colturi, Operations Manager, Cigna
- Health Coverage Guide Representative: Tanya Trujillo-Martinez, Director of Community Health Development, North Colorado Health Alliance
- Insurance Producer Representative: Melanie Herrman, Seasons Insurance Agency
- Income Tax Preparer Representative: David Sullivan, Vice President, Stakeholder Relations, Intuit, Inc.
- Health Care Consumer Representative: ???



Purpose of the Colorado Health Care Coverage Easy Enrollment Program and Advisory Committee

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[HB20-1236](#) :
Health Care
Coverage Easy
Enrollment Program

- When the Colorado General Assembly reconvened their 2020 Legislative Session, they passed House Bill 1236, creating the Health Care Coverage Easy Enrollment Program (known as Easy Enrollment or EE).
- EE provides Coloradans with the opportunity to request on their state income tax returns for Connect for Health Colorado (C4HCO) to assess if uninsured household members are potentially eligible for subsidized coverage.
- If the tax filer requests an assessment through EE, the tax filer will receive information about possible coverage options and assistance with enrollment.

[HB20-1236](#) :
Health Care
Coverage Easy
Enrollment Program

- The bill also creates the Colorado Health Care Coverage Easy Enrollment Advisory Committee (EEAC) to guide implementation and administration of the program. The EEAC is chaired by representatives from C4HCO and the Colorado Department of Revenue (DOR).
- The EEAC will work to create the most user-friendly experience possible for individuals who may be eligible for health care coverage. They will also inform how C4HCO and DOR handle high-level policy decisions.

HB20-1236 :
Health Care
Coverage Easy
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The EEAC Shall:

- Determine the minimum information necessary to collect through the state individual income tax forms to identify uninsured individuals;
- Determine how to transfer tax filer info from DOR to C4HCO; and
- Recommend revisions to the state income tax form, supplemental schedules or both.
 - As per the legislation, recommendations must include a question asking if the tax filer wants C4HCO to assess uninsured household members for a health care coverage affordability program or other credible coverage.

HB20-1236 :
Health Care
Coverage Easy
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The EEAC Shall:

- Draft instructions on how to answer the questions asked on the tax return;
- Determine the process C4HCO will use to assess potential eligibility;
 - Provide a timeline for assessing potential eligibility;
 - A process to notify individuals of their potential eligibility; and
 - A process for handling uninsured who we cannot verify citizenship; and
- Determine if Automatic enrollment is feasible for those enrolling in Medicaid or for zero-dollar premiums through C4HCO.



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Questions?

The role of Connect for Health Colorado and Department of Revenue on the Committee

- The role of both these positions is to guide discussion and facilitate implementation in both organizations.
- Documents from this committee and recordings will be archived on the [C4HCO website](#).
- We urge full participation in these meetings to further the goals of the bill.

Schedule of Future Meetings and Tentative Agenda Items

Meeting #2: October 26th

Tentative Agenda Items:

- Discussion: What is our top priority and what else should we be considering to create the most user-friendly experience possible and reduce the state's uninsured rate?
- Review draft of tax form; and
- EEAC gives final revisions to proposal.

Meeting #3: November 30th

Tentative Agenda Items:

- Final review of proposal; next steps for implementation.
- Question for future consideration: is automatic enrollment feasible for those enrolling in Medicaid or zero-dollar premiums?



Connect for Health Colorado's Easy Enrollment Implementation Proposal

[ConnectforHealthCO.com](https://connectforhealthco.com)



Purpose of this Proposal

- Through EE, C4HCO anticipates seeing an increase in first-time customers applying for coverage. Earlier this year, C4HCO studied how to provide potential new customers with the best possible experience.
- This proposal provides a high-level overview of what that experience could look like along with a framework for the EEAC to follow in implementing the program.

Proposed Workflow

Tracking the individual throughout eligibility and enrollment

Collect tax
filer data

Conduct
eligibility
assessment

Individual
replies to
C4HCO notice

Assist
individuals
eligible for
HCPF
programs

Step 1

DOR Collects Data to Share with C4HCO for Outreach and for an Eligibility Assessment

- DOR asks potential customers the following questions:
 - Are you currently enrolled in health insurance?
 - Are you willing to share your tax filing information with Connect for Health Colorado to determine whether you qualify for financial help to enroll in private health insurance?
 - Are you a Colorado resident?
- For those who respond to the new questions accordingly, DOR will send the potential customer's data to C4HCO in real-time.
 - **Note:** Must confirm if any of potential customer's data is Federal Tax Information (FTI).

Step 2

C4HCO Conducts an Eligibility Assessment

- C4HCO uses data received from DOR to conduct an eligibility assessment.
 - The assessment checks if the individual or household may qualify for financial help through C4HCO, or Health First Colorado (Colorado's Medicaid program) or Child Health Plan Plus (CHP+) through HCPF.
 - To conduct an eligibility assessment, C4HCO will need to receive information about the tax filing household, such as demographic information (i.e. name and SSN) and household income.
- Potential customers receive a notification from C4HCO to understand what they may qualify for and next steps.
 - Ideally, most potential customers are going to receive notifications via email, unless other, more effective methods are identified.

Step 3

Potential Customer Replies to C4HCO Notice and Applies for Coverage

- Potential customer is directed to an EE-branded landing page to provide information and guidance specific to this population.
- Potential customer applies for coverage.
 - **Note:** Application data must be associated with the DOR transaction for reporting.
 - **Note:** Individuals who are new to C4HCO will need to create an account. If the individual is known to the organization, they will be directed to log into their existing account.
 - **Note:** Ideally, C4HCO will receive enough information from DOR to pre-populate sections of the eligibility application (future phase).
- All potential customers found eligible for financial help are automatically granted a Special Enrollment Period (SEP); The length of the SEP has yet to be determined. Or alternatively, must select the LCE on their application.
 - **Note:** Individual's unique identifier is tracked throughout eligibility and enrollment process
- C4HCO informs issuer of SEP eligibility.
- Potential customers must be proactive in enrolling through EE

Step 4

If the customer is eligible for HCPF programs

- Direct individual to Let Us Guide You (anonymous Medicaid screener) to help them determine whether to start in PEAK.
- If individual completes a C4HCO application for health coverage, manually enter application in CBMS.

Key Considerations

Costs

- One-time start-up cost estimate of \$750k for optimal customer experience.

Engaging e-filing companies

- Due to the large number of Coloradoans who file their state taxes online, the effectiveness of the EE program requires e-filer organizations to include the EE option on their online tax forms.
- EEAC works with DOR to engage e-filer organizations.

Questions for the Advisory Committee at the October 26th Meeting

- What is our top priority and what else should we be considering?
 - How do we ensure that EE creates the most user-friendly experience possible and reduces the uninsured population in Colorado?
- What eligibility questions must we have on the tax form?
- What questions, comments and edits do you have on the proposal?
- What interactions does this Committee need to have with the C4HCO Board?

Questions and Public Comment

Thank you!