

Tax Time Enrollment: Frequently Asked Questions

What is Tax Time Enrollment?

HB 1236, passed by the Colorado Legislature in 2020, created a health care coverage enrollment program that uses information gathered from an individual's state income tax return form to aid uninsured individuals in obtaining health coverage. Tax time enrollment will begin in January 2022.

How does someone participate in Tax Time Enrollment?

The customer will submit their tax return indicating that they are interested in obtaining health coverage and consenting to being contacted by C4HCO. C4HCO receives their information from the DOR and then C4HCO sends households notification about next steps. The customer comes to C4HCO website and is asked to complete "Let Us Guide You" assessment. This assessment will help the customer understand the best application path for their household. The customer will then submit their application and enroll in coverage.

Who is eligible for the Special Enrollment Period (SEP)?

Any tax filer is eligible to report on their Colorado income taxes that they are interested in obtaining health coverage and would like for their information to be shared with C4HCO. To be eligible to enroll in a health plan through Tax Time Enrollment, an individual must meet the following criteria:

- Be eligible to receive financial help
- Not be enrolled in a health plan
- Have filed taxes by April 15th (regardless of filing extensions for IRS purposes)

If the individual is found to qualify for Medicaid or CHP+, they can enroll at any time and without a SEP.

When does the Special Enrollment Period begin? When does it end?

This SEP is effective for 60 days starting the date that a customer receives an eligibility determination from C4HCO (as long as they meet the eligibility criteria noted above). Customers' coverage will begin on the 1st date following their plan selection. The effective date must be during the same year taxes are filed.

- For example, a household submits their tax return on March 1st, 2022 They apply through C4HCO on July 1st and are found to be eligible. They receive an SEP that begins July 1st and ends 60 days later. If the household selects a plan on July 2nd, coverage will begin August 1st.

Will issuers require the letter that we send for SEP verification?

No; C4HCO will perform the necessary steps to ensure the household is eligible for the SEP, including validating that C4HCO received information from the Department of Revenue for when the household filed their state income tax return to ensure the household enrolls in the same year.

What is the benefit to Colorado for this program? What is the benefit to Coloradans?

Coloradans will have more opportunities to enroll in health coverage throughout the year, resulting in a lower uninsured rate. Coloradans will have a voluntary, simple way to explore financial help for health coverage.

What enrollment data will be available and when?

Starting in winter/spring 2022, C4HCO will know and share with the Easy Enrollment Advisory Committee how many people have “checked the box” indicating interest in Tax Time Enrollment, as well as the number of enrollments in QHPs and in Medicaid. Additional data will be available in summer 2022.

How do we distinguish enrollments between Medicaid and Connect for Health Colorado?

C4HCO will have customers complete the “Let us Guide You” assessment to determine the best path for them to apply. Customers will be asked to provide basic information about their household. Based on that information, the household may be directed to PEAK to apply for Health First Colorado/CHP+ or they may be directed to submit an application with C4HCO to enroll in a QHP.

Is enrollment automatic?

No. In initial implementation we will not collect enough information to automatically enroll people into plans; however, C4HCO is considering the feasibility of this for future years.

How many times are tax-filers notified about Easy Enrollment after filing?

Up to four times (twice by mail and twice by email). First, the customer will be notified by email and via mail to the address on file with an initial outreach letter. If the household may be eligible for the SEP (meaning they filed before the tax filing deadline), they will receive a reminder notice by email and mail.

What are other states doing?

Maryland is the only other state that has implemented an Easy Enrollment program. C4HCO is in touch with Maryland to understand best practices for implementation. Several other states, including New Jersey and Virginia have legislation for easy enrollment that has yet to be implemented.