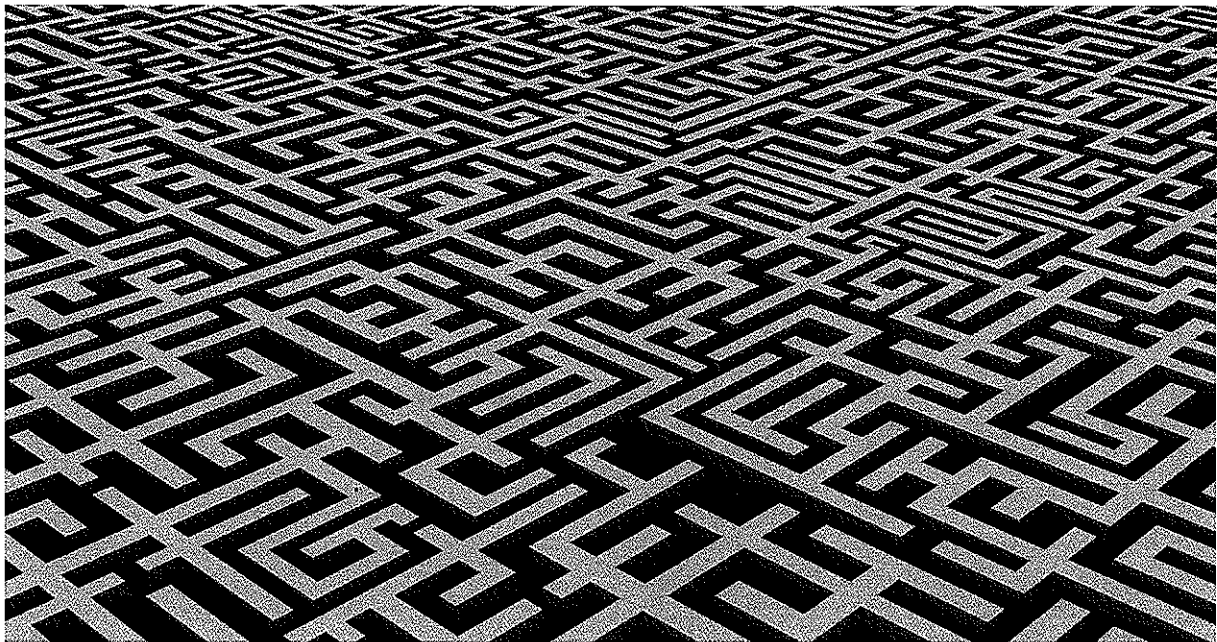


Colorado Covering Kids and Families

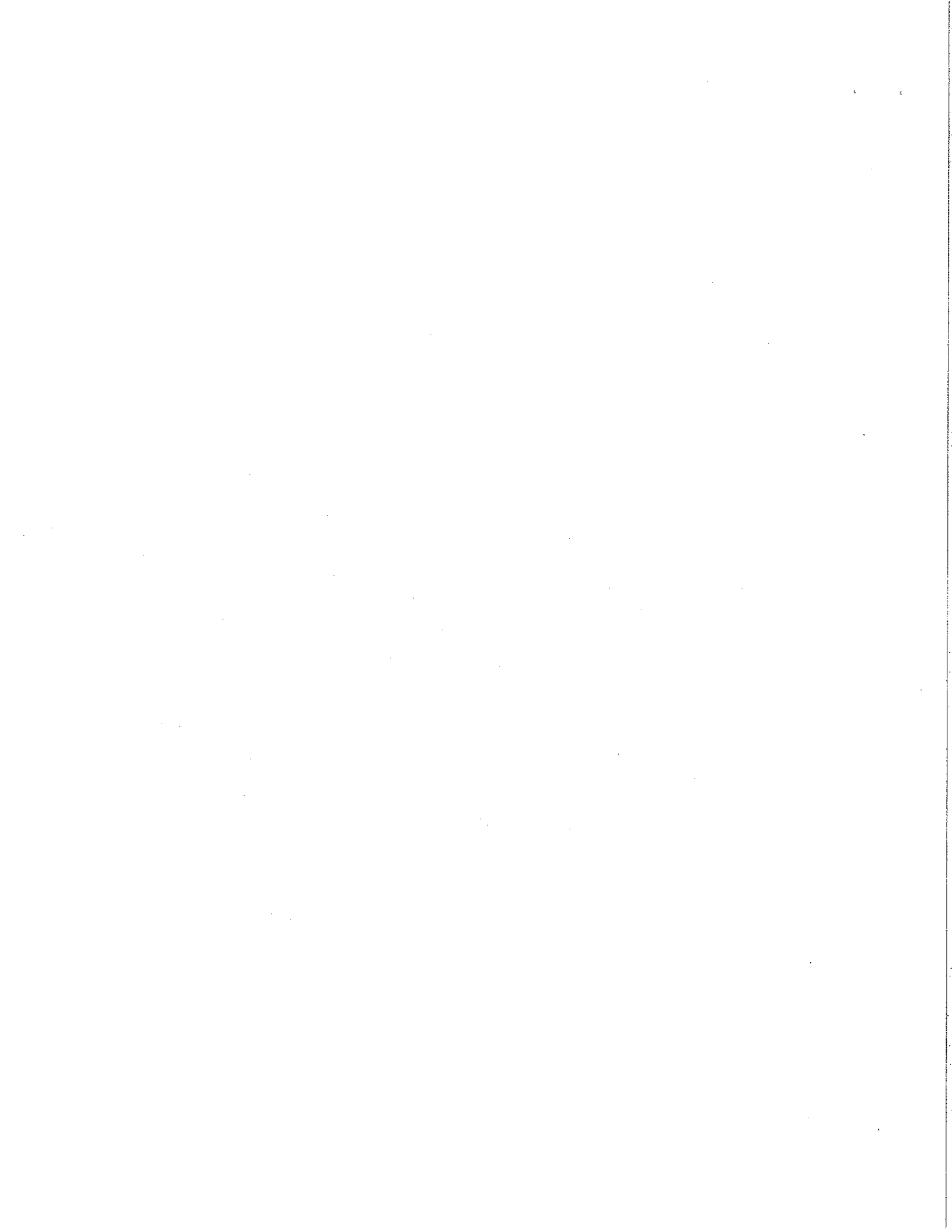
# THE MAZE



**THE BARRIERS THAT KEEP COLORADO'S ELIGIBLE CHILDREN AND  
FAMILIES OUT OF MEDICAID AND CHP+ AND RECOMMENDATIONS  
TO CREATE A DIRECT PATH TO ENROLLMENT**

## EXECUTIVE SUMMARY

APRIL 2009



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## **ACKNOWLEDGEMENTS**

Covering Kids and Families (CKF) would like to acknowledge the staff at Colorado Community Health Network who assisted in the research for and drafting of this report, including Julia Hultgren, Polly Anderson and Brittney Petersen. CKF is grateful to our coalition partners who provided invaluable insight including Rob Hendershot, Maria Zubia, Glenn Cooper, Reyna Garcia, Brenda LaCombe, Carol Sharp, Ann Lysek, Claudine McDonald, Eileen Mathy, Tara Trujillo and Deb Colburn. Finally, thanks to our thoughtful advisors including Liz Arjun, Cindy Mann, Tricia Brooks, Ed Walz and the CKF Advisory Committee.

Funding for this project was provided by The Colorado Trust.

## **ABOUT COLORADO COVERING KIDS AND FAMILIES (CKF)**

CKF is a statewide coalition of 190 organizations and over 500 individuals with experience and expertise in outreach and enrollment for Medicaid and Child Health Plan *Plus* (CHP+). CKF's mission is to ensure that eligible children and families can enroll and remain enrolled in Medicaid and CHP+ by supporting and facilitating effective outreach, simplifying the enrollment and re-enrollment process, and improving coordination between the programs. For over six years, the CKF coalition has assessed the ongoing needs of state and local communities and informed policy recommendations on Medicaid and CHP+ outreach, enrollment and retention.

## **FULL REPORT**

The entire report can be found at [http://www.cchn.org/ckf/pdf/CKF\\_Report\\_The\\_Maze\\_April\\_2009.pdf](http://www.cchn.org/ckf/pdf/CKF_Report_The_Maze_April_2009.pdf).

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## **EXECUTIVE SUMMARY**

Colorado's Medicaid and Child Health Plan *Plus* (CHP+) programs provide health care coverage to almost 390,000<sup>1</sup> children and their parents. Nonetheless, nearly 78,000 of Colorado's estimated 153,000 uninsured children are eligible for but not enrolled in the programs.<sup>2</sup>

Recognizing the importance of health insurance in the lives of children and families, decision-makers and stakeholders are working to make sure that Colorado's eligible children can and do enroll in Medicaid and CHP+. In the past several years, Governor Ritter, the Department of Health Care Policy and Financing (the Department), legislators, health care providers, foundations and advocates have begun to close the gap between eligibility and enrollment. Recent accomplishments include: increased outreach funding, the provision of immediate, temporary coverage for children as they wend their way through the eligibility process via presumptive eligibility, and simplifications to the application process for families. The Department is also exploring options to overhaul Colorado's current eligibility and enrollment process through eligibility modernization in conjunction with major modifications to Colorado's Computerized Benefits Management System (CBMS), the system that determines eligibility for Medicaid and CHP+ and several other public benefits programs.

Although many of the barriers to Medicaid and CHP+ coverage are well known by policy-makers, government agencies and advocates, nowhere have barriers in each stage of the process—from outreach to eligibility determination to enrollment to renewal – been catalogued in one place. In this report, *Covering Kids and Families* fully examines the maze that represents the current state of Colorado's Medicaid and CHP+ eligibility and enrollment process and synthesizes available information about the barriers applicants face. Based upon these enrollment barriers, the report then explores options for reform to the system and provides a series of recommendations based on a comprehensive review of administrative and policy options and best practices that can guide Colorado's decision-makers as they work to simplify the path to Medicaid and CHP+ coverage.

### **THE ELIGIBILITY AND ENROLLMENT MAZE**

While Colorado is moving in the right direction, the piecemeal development of the eligibility and enrollment system over time has created a complicated maze of barriers for Medicaid and CHP+ applicants to navigate. A confusing application form, burdensome documentation requirements, unnecessary paperwork and administrative processes that make both families and state and local agencies process the same paperwork over and over again conspire to keep eligible families from coverage and add inefficiency to Colorado's public health coverage systems. There are four phases in Colorado's Medicaid and CHP+ eligibility and enrollment process: outreach, eligibility determination, enrollment and renewal. Within each phase an application goes through multiple steps that offer multiple opportunities for the process to go awry. To identify the full scope of enrollment barriers, CKF synthesized recent reports on Colorado's eligibility system and ongoing documentation of barriers identified by CKF coalition members and partners, including community based organizations that regularly work with applicants to get enrolled. Understanding Colorado's enrollment barriers provides the foundation on which to develop and test strategies to increase enrollment.

### **THE FOUNDATION FOR ELIGIBILITY AND ENROLLMENT REFORM**

The experiences of families and enrollment professionals illustrate the barriers in Colorado's

current eligibility and enrollment system and reveal three key elements of system reform:

- ✓ Robust data collection and analysis that will allow Colorado to measure improvements and make course corrections should they be needed.
- ✓ Comprehensive enrollment assistance that is readily available to all Medicaid and CHP+ applicants who want or need it and adequate support for the sites that provide it.
- ✓ Improvements to Colorado's eligibility process and the Computerized Benefits Management System (CBMS), the computer system that determines eligibility for Colorado's public assistance programs, supported by policy changes that better coordinate the programs and improve access to health coverage.

Colorado is not alone in its predicament. Most states face similar challenges, and some have already taken innovative action to overcome common enrollment barriers. These best practices offer proven remedies for the same enrollment barriers that create a difficult maze for families to navigate and for the Department and counties to administer and manage. Additional solutions may be based upon federal Medicaid and SCHIP regulation, which provide states flexibility to create systems that best meet their needs. Thoughtfully incorporating successful outreach and best practices from other states, as well as careful policy and regulatory changes, could provide Colorado the tools to ease the complexities of the current eligibility system for families, enrollment professionals, providers, and the Department and ultimately increase Medicaid and CHP+ enrollment and access to care for Colorado's children and families.

#### **ELIMINATING ENROLLMENT BARRIERS: OPTIONS FOR SYSTEM REFORM**

CKF reviewed federal law and regulation, Colorado law, regulation, policy and Medicaid and CHP+ State Plans, as well as best practices from other states, to identify options for improving the eligibility and enrollment process, facilitating eligibility modernization, fostering program coordination and improving enrollment assistance for Colorado's Medicaid and CHP+ programs. In order to clearly demonstrate the specific opportunities for decision-makers and stakeholders, the policy options presented below are categorized by the action step required to initiate the policy change. For a summary chart of action steps see Appendix II – "Initiating the Recommendations: Action Steps to Reform Colorado's Eligibility and Enrollment Maze."

#### LEGISLATIVE OPTIONS

- ✓ Leverage technology to simplify the Medicaid and CHP+ application process
- ✓ Simplify Medicaid and CHP+ eligibility policies
  - Provide twelve-month continuous eligibility to Medicaid and CHP+ recipients
  - Increase the income eligibility for Medicaid applicants ages six to eighteen to 133% of the federal poverty level
  - Expand parent coverage to match the income limit for children

#### REGULATORY OPTIONS

- ✓ Simplify verification requirements
  - Give Medicaid applicants more time to submit proof of citizenship and identity
  - Develop systems for the administrative verification of citizenship and identity
- ✓ Align income deductions for Medicaid and CHP+

- ✓ Assure timely enrollment in CHP+ Managed Care Organization (MCO) of choice
- ✓ Provide presumptive eligibility coverage until final eligibility determination
- ✓ Simplify renewals

#### ADMINISTRATIVE OPTIONS

- ✓ Simplify verification requirements
  - Implement administrative verification of citizenship, identity and income
  - Assist applicants with the cost of acquiring necessary documentation
- ✓ Recruit, train, and support a statewide network of Community Based Organizations to provide comprehensive enrollment assistance to Medicaid and CHP+ applicants
- ✓ Leverage matching funds for enrollment assistance
- ✓ Educate CHP+ parents about benefits, resources, and accessing care

Significant steps taken over the past several years and a recent fundamental philosophical shift that makes enrolling eligible children a state priority reveal Colorado's commitment to reform. However, good intentions alone cannot fix the complicated and uncoordinated maze of barriers that lead frequently to enrollment dead ends. Together, decision-makers and stakeholders must maintain a commitment to reforming Colorado's broken system. The Governor, legislators, the Department, funders, eligibility sites and advocates must work together to ensure meaningful reform becomes a reality. The nation's current economic crisis makes system reform and an ongoing, concerted effort to facilitate the enrollment and retention of eligible Colorado children and families in health coverage more pressing than ever. Now, when so many families already are and so many more will be likely be in need, is the time.

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## REFERENCES

- <sup>1</sup> Colorado Department of Health Care Policy and Financing. (2009). *FY2008-2009 Premiums, Expenditures and Caseload Report: February 2009 Report*. Retrieved March 25, 2009, from <http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1209635766663>
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