

Affordable Care Act in Colorado

Update on Implementation



Colorado Department of Health Care Policy & Financing

Agenda

- Overview of the Affordable Care Act (ACA)
- Changes to Public Health Insurance
- Changes to Private Health Insurance
- Key Dates & How to Apply
- How You Can Help
- Resources
- Where to go for Help



Who We Are

Our mission: **Improving** health care access and outcomes for **people** we serve while demonstrating sound stewardship of financial **resources**



Working Together for Colorado



Administers the Medicaid and CHP+* as well as a variety of other programs for Colorado's low-income individuals, families, and persons with disabilities.

Supported by OIT.**



Colorado Department
of Public Health
and Environment

Administers programs that seek to improve health outcomes through the promotion of health, wellness and prevention.

Supported by OIT. **



Colorado Department of Human Services
people who help people

Administers assistance programs such as food and cash assistance that improve the safety, independence and well-being of Coloradans. Also works closely with HCPF on the coordination of behavioral health and substance use disorder benefits.

Supported by OIT. **



Dora
Department of Regulatory Agencies
Division of Insurance

Regulates insurance industry to ensure companies follow the laws and can afford to pay claims. Works with consumers to answer questions, help them understand their insurance and ensure they receive the benefits for which they have paid.

Supported by OIT. **



CONNECT for **HEALTH**
COLORADO

Health Insurance Marketplace for individuals, families and small employers to compare health plan options, apply for insurance affordability programs and to buy health insurance and use new financial help to reduce the cost of insurance.

*CHP+ is the Child Health Plan *Plus*

**OIT is the Governor's Office of Information Technology



Overview of ACA



Key ACA Changes

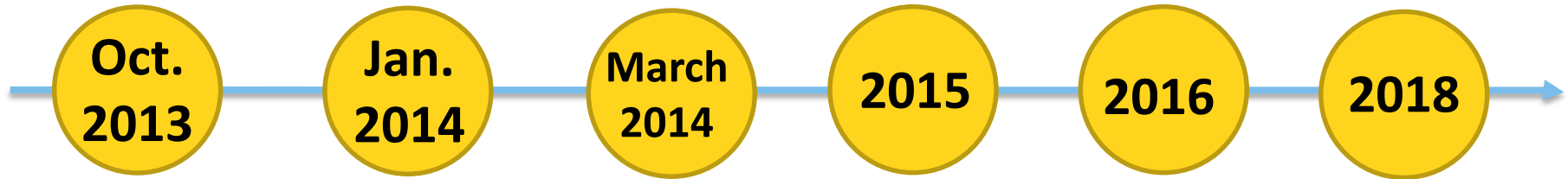
Marketplace opened

Medicaid expansion
population could
begin to apply

Increased payments
for primary care

Marketplace open
enrollment closes

Long term care
benefit begins



Coverage purchased through
Marketplace began

Medicaid expansion
coverage began

Individual mandate began

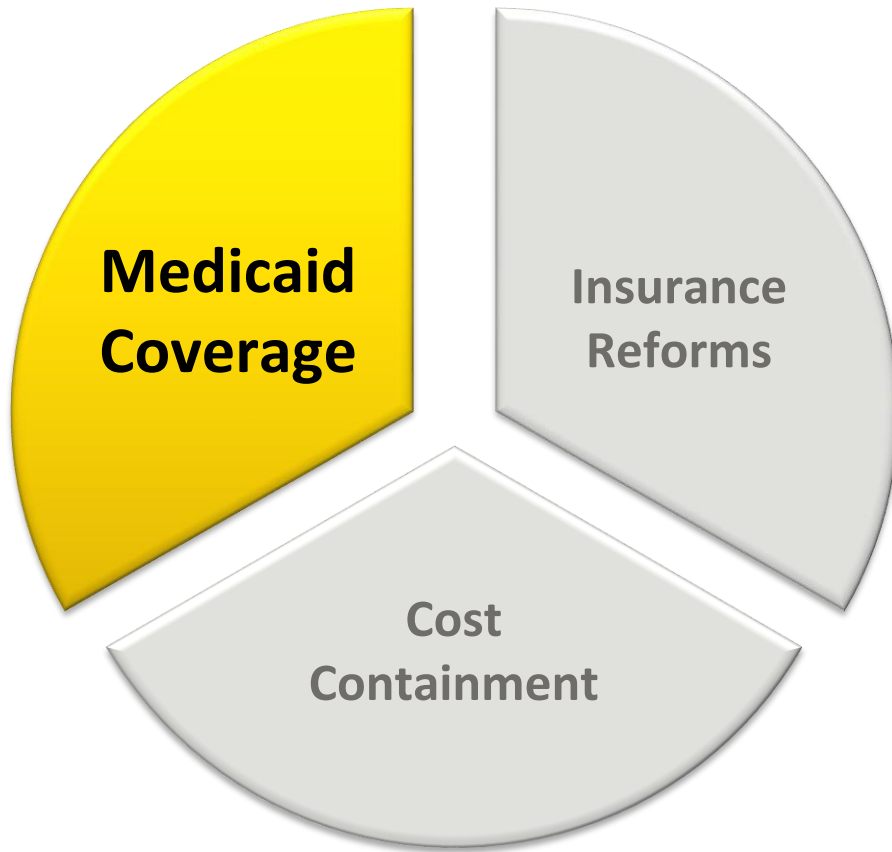
Insurance no longer denies
coverage or has annual limits

Employer Shared
Responsibility
Payment begins

Federal tax on high-
value benefit
packages begins



Medicaid Expansion



ACA Medicaid expansion will allow more parents and adults without kids to have health care coverage beginning in January 2014.

Who is Impacted



Affected

- Adults without dependent children
- More parents



Already Covered

- Families
- Pregnant women



Who May Qualify

For example, you may qualify for Medicaid if...

YOU ARE...	MONTHLY INCOME ABOUT...
Individual	\$1,250*
Family of 2	\$1,700*
Family of 3	\$2,150*
Family of 4	\$2,600*

**You may still qualify if you earn more.*



Medicaid Expansion Economic Impact

IMPACT ON THE ECONOMY BY FISCAL YEAR 2025-2026

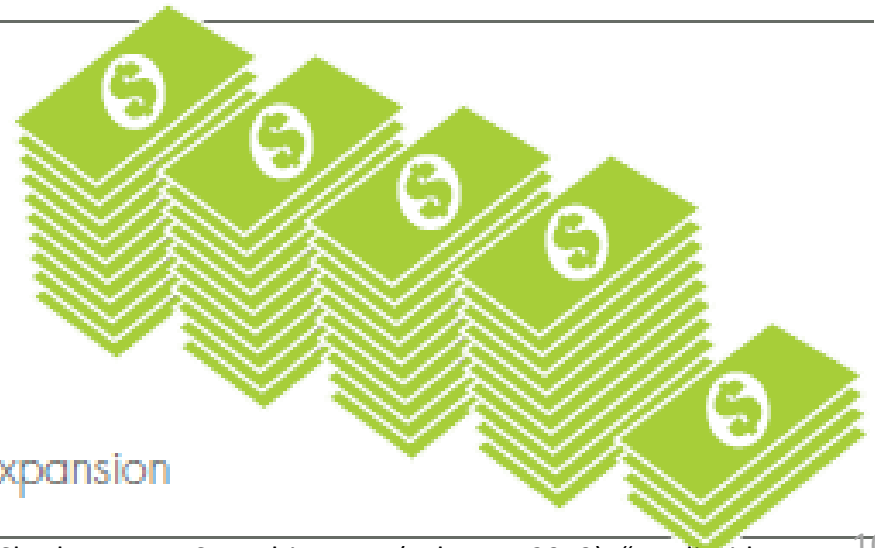
22,388 more jobs
as a result of expansion

A large number of small, stylized human icons in orange and yellow, arranged in two rows. The top row contains 10 icons, and the bottom row contains 12 icons. Some icons have small white symbols on them, such as a medical cross or a graduation cap.

The state's economy, as measured
by gross domestic product, will be
0.74% larger, resulting in nearly

\$4.4BILLION

in additional economic activity as a result of expansion



Source: Brown, C, at al., Charles Brown Consulting, Inc. (February 2013). "Medicaid Expansion: Examining the Impact on Colorado's Economy." Colorado Health Foundation.

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Changes to Private Insurance

Essential health benefits – such as coverage for hospitalization, emergency services, prescription drugs and preventive care

Cannot be denied because of health or previous health conditions

Insurance cannot be cancelled if you get sick or injured

Connect for Health Colorado Marketplace

What is the Marketplace?

*A marketplace and support network, for **individuals** and **small employers** to:*

- **Compare** information regarding cost and quality
- **Shop** features of plans containing the same base benefits
- **Determine** eligibility for and **access** new financial assistance
- **Call, text or sit down** with someone for help
- **Enroll** in a plan that fits their individual needs
- Call toll free: 1-855-PLANS4YOU (855-752-6749)

TDD 1-855-346-3432

Key Dates to Know

October 2013: Enrollment Opened



January 2014: Coverage Begins



March 31, 2014: Marketplace Enrollment Closes

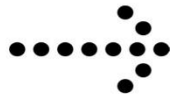


Medicaid & CHP+ accept applications year-round.



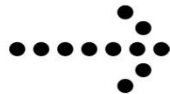
How to Apply for Coverage

Apply Online



ConnectforHealthCO.com

Apply by Phone



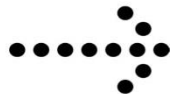
1-800-221-3943

TDD: 1-800-659-2656

1-855-PLANS-4-YOU
(1-855-752-6749)

TDD: 1-855-346-3432

Apply In Person



Call 1-800-221-3943 or 1-855-PLANS-4-YOU
for a location in your community

Apply by Mail



Colorado Medicaid and
CHP+
PO Box 929
Denver, CO 80201-0929

Connect for Health Colorado
PO Box 35033
Colorado Springs, CO 80935



What You Need to Apply

- ✓ **Social Security Numbers** (or document numbers for any legal immigrants) for those who need insurance.
- ✓ **Employer and income** information for everyone in your family.
- ✓ **Policy numbers** for any current health insurance.
- ✓ Information about any **job-related health insurance** available to your family.



Trusted Sources of Information

August 2013 Kaiser poll found people trust information provided by:

- **44% said their doctor or nurse**
- 34% said a federal health agency
- 33% said their state health agency
- 30% said a local pharmacist

Source: The Kaiser Family Foundation. KaiserHealth Tracking Poll: August 2013. <http://kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-august-2013/>. (Accessed August 30, 2013).



Where Consumers are Getting ACA Information

More than a third of the public has tried to get more information about the law. Sources include:

- 55% general internet searches
- 23% news media
- 7% government website
- **6% health care provider**

Source: The Kaiser Family Foundation. KaiserHealth Tracking Poll: August 2013. <http://kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-august-2013/>. (Accessed August 30, 2013).



We Need Your Help!



- The public sees nurses as a trusted sources of information.
- In 2011, Colorado had over 53,500 RNs.
- **You can help us identify the uninsured and direct them to assistance.**



ACA Partner Resources Page

Colorado The Official State Web Portal

Select Language Search

The Department of Health Care Policy and Financing

Clients & Applicants Providers Partners & Researchers Boards & Committees About Us Secured Site MA/PE Portal

Home > Partners & Researchers > Planning for Health Care Reform > ACA Partner Resources >

Text

ACA Partner Resources

This page is dedicated to sharing resources designed for our partners and consumers. The documents on this page can be downloaded to help get the word out about the changes to healthcare in Colorado. All documents can be printed in color or black and white. We will update the documents on this page and add new resources periodically, so check back often!

For Partners

The following documents are designed to help provide a deeper understanding for our partners on the upcoming changes to health care in Colorado.

- [ACA Consumer Communications PowerPoint from August 21, 2013 Webinar](#)
- [ACA Consumer Communications August 21, 2013 Webinar Q&A](#)
- [How You Can Help Get the Word Out Checklist](#) (updated 08-22-2013)
- [HCPF and Connect for Health Colorado Side by Side](#) (updated 08-22-2013)
- [Messaging Guidelines](#) (updated 08-29-2013)

For Consumers

The following documents are designed to help educate consumers on their options to get health care coverage.

Medicaid Resources In English

- [Are You Ready Medicaid Poster](#) (updated 8-29-2013)
- [Are You Ready Medicaid Handout](#) (in English and Spanish, updated 8/30/2013)
- [HCPF and Connect for Health Colorado Poster](#) (updated 08-29-2013)
- [Medicaid & Child Health Plan Plus \(CHP+\) Incomes Handout](#) (updated 08-29-2013)
- [Medicaid Coverage Brochure](#) (updated 08-29-2013)
- [Medicaid Will Help More Coloradans Handout](#) (updated 08-29-2013)
- [Parent Handout](#) (updated 08-29-2013)

Colorado.gov/HCPF/ACAResources



NEW Consumer Site

The screenshot shows a web browser window with the address bar displaying "colorado.gov/health | Get x" and "www.cohealthinfo.com". The website header features the Colorado state logo and the text "COLORADO.GOV/HEALTH" with the tagline "Get ready for health insurance changes in Colorado." Navigation links include "Start Here", "Health Resources", "Glossary", and "Questions?". A search bar and a "Select Language" dropdown are also present.

The main content area is divided into three columns, each with a circular image and a "Start »" button:

- Column 1:** Image of a woman, text "I have health insurance. What do I need to know?", button "Start »".
- Column 2:** Image of a man, text "I need health insurance. What are my options?", button "Start »".
- Column 3:** Image of a family, text "Health and Wellness Resources", button "Start »".

Below these columns, there are three sections:

- Welcome to our new site, Colorado!**
We're here to help you find answers to your questions about the new health care laws and what they mean to you. We put the resources you need at your fingertips so you don't have to navigate multiple state agencies' websites.
- Life Without Health Insurance**
No one plans to get sick or hurt, but most people need medical care at some point. Watch this video of 27-year-old Jaime sharing her story about what it's like to live without health coverage.
- The YouToons Learn About Health Care Reform**
Confused about the Affordable Care Act? This video explains the basic changes in how Americans will get health coverage and what it will cost when major parts of "Obamacare" go into effect in 2014.

On the right side, there is a sidebar with the following content:

- Text: "New Marketplace and Medicaid coverage can start as early as January 2014."
- Text: "106 days to go!"
- Section: "Subscribe To Our Newsletter!"
- Form fields for "Name" and "E-mail".
- A "Subscribe" button.

Colorado.gov/Health



Customer Support for Clients & Applicants



To reach a Medicaid customer service representative call:

1-800-221-3943

TDD 1-800-659-2656



To reach a customer service representative call:

1-855-PLANS-4-YOU
(1-855-752-6749)

TDD 1-855-346-3432



Dora
Department of Regulatory Agencies
Division of Insurance

To ask a question about insurance, an agent, or insurance company call Consumer Affairs at the Division of Insurance.

1-303-894-7490 (Denver Metro)

1-800-930-3745



Staying Informed

Sign up for Colorado.gov/Health site updates here:

colorado.gov/Health

Sign up for the Department's *ACA Implementation News* and Communication Updates here:

cohealthinfo.com/lists



Thank you!

Department of Health Care Policy and Financing

