



Healthy Kids  
A Healthy Colorado

## CROSSING THE FINISH LINE

*Achieving meaningful health care coverage and access for all children in Colorado*

**Health insurance makes a difference in kids' lives.** Meaningful health insurance benefits provide access to well child visits and important preventive services as well as enable children to get the care they need if they are sick and injured.

In the last five years, Colorado has made real progress toward crossing the finish line and ensuring that all kids have health insurance and access to the care they need. **Data shows that between 2008-2010 over 40,000 children in Colorado have gained insurance.**<sup>1</sup>

### COVERAGE

Today, roughly 90% of all Colorado kids have health insurance coverage. This is significant progress and is an achievement that should be celebrated.

However, state and national research surveys estimate that **between 8.2%<sup>2</sup> and 10.1%<sup>1</sup> remain uninsured, leaving between 112,200 and 124,128 Colorado children without the health insurance coverage they need to grow up healthy and strong.**

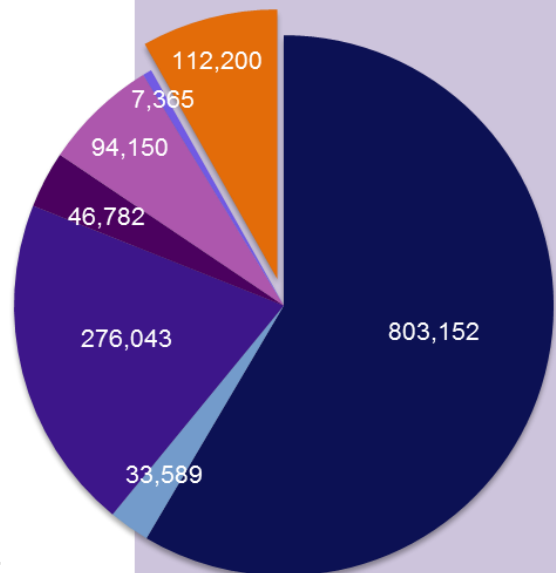
### ACCESS

Health insurance coverage is only one piece of the equation that ensures children in Colorado get the care they need. Colorado has been and continues to be a recognized leader in developing medical homes, a recognized place for families and children to get their health care.

Across the state, access to care for children varies widely. **Fewer than 5% of children in metro Denver (3.8%), the Eastern Plains (3.1%–3.4%), and Northwest Colorado (4.6%) report they do not have a usual source of care. In contrast, nearly 1 in 13 children (7.6%) in Southwest Colorado do not have a usual source of care.**<sup>2</sup>

### Coverage for Colorado Kids, 2011

- Employer-Sponsored Insurance
- Medicare
- Medicaid
- Child Health Plan Plus
- Individual Policy
- Other Insurance
- Uninsured



Data from the Colorado Health Access Survey<sup>2</sup>

## Legislation Timeline

2007

- SB07 130
- SB07 211

2008

- SB08 161

2009

- HB09 1020
- HB09 1293
- HB09 1353

2010

- SB10 6
- HB10 1021
- HB10 1033

2011

- SB11 8
- SB11 128
- SB11 200
- HB11 1019
- HB11 1281

## STATE POLICY CHANGES

The decrease in both uninsured children and eligible but not enrolled children can be attributed to several factors, such as the increase in the Colorado kids' rate of poverty, improved local outreach and a federal and state commitment to covering more kids. One major factor is significant policy and regulatory changes. Since 2007, fourteen state laws and numerous regulatory changes have been enacted that strengthen and protect children's health insurance coverage in Colorado.

### Increasing Coverage

- HB09 1293: Health Care Affordability Act (Ferrandino, Riesberg, Keller, Boyd)
- HB09 1353: Medicaid Coverage for Legal Immigrants (Miklosi, Foster)
- HB10 1021: Required Coverage for Maternity Care (Frangas, McCann, Foster)
- SB11 128: Child-Only Health Insurance Plans (Newell, McCann, Summers)
- SB11 200: Colorado Health Benefit Exchange (Boyd, Stephens)

### Improving Programs

- SB07 211: Health Care for Children (Hagedorn, McGihon)
- SB08 161: Medicaid and CHP+ Enrollment (Boyd, Merrifield)
- HB09 1020: Expedite Medical Program Re-enrollment (Acree, Spence)
- SB10 006: Identification Documents Reduce Poverty (Boyd, Summers)
- SB11 008: Aligning Children's Medicaid Eligibility (Boyd, Gerou)

### Increasing Access

- SB07 130: Medical Home for Colorado Children (Boyd, M. Carroll)
- HB10 1033: Screening Brief Intervention and Referral to Treatment (Massey, Boyd, Schwartz)
- HB 11 1019: Exempt School-Based Clinics Copay (Kagan, Boyd)
- HB 11 1281: Health Care Professional Loan Forgiveness (Joshi, Boyd)

## RECOMMENDATIONS

It's not too much to ask that all Colorado kids have access to the health care they need, when they need it. To build on the strong momentum of the past few years and ensure coverage and access for all kids in all communities across Colorado, All Kids Covered has identified five key strategies to continue this progress on behalf of Colorado's children: leadership and accountability, coverage and access for all children, systems and practices for maximizing enrollment and retention, messaging and communications, and regional adaptation.

**1**

### **Leadership and accountability**

Colorado's elected officials, state and local agency staff, funders and advocates have been strong partners in the effort to provide coverage and access to all children in our state. With a clear roadmap noting where we have been and charting the course for where we are going, we can continue our cross-sector, non-partisan work together.

**2**

### **Coverage and access to all children**

While Colorado has made tremendous progress in reducing the number of uninsured kids in our state, we know more can and must be done. We must continue work to enroll eligible but not enrolled children, maximize affordable and quality private health insurance options and ensure we have enough providers for all children in our state.

**3**

### **Systems and practices for maximizing enrollment and retention**

An efficient and reliable technical infrastructure and related business processes are essential to supporting successful public coverage programs and the new Colorado Health Benefit Exchange. Without them, customer service, program integrity and basic operations all suffer.

**4**

### **Messaging and communications**

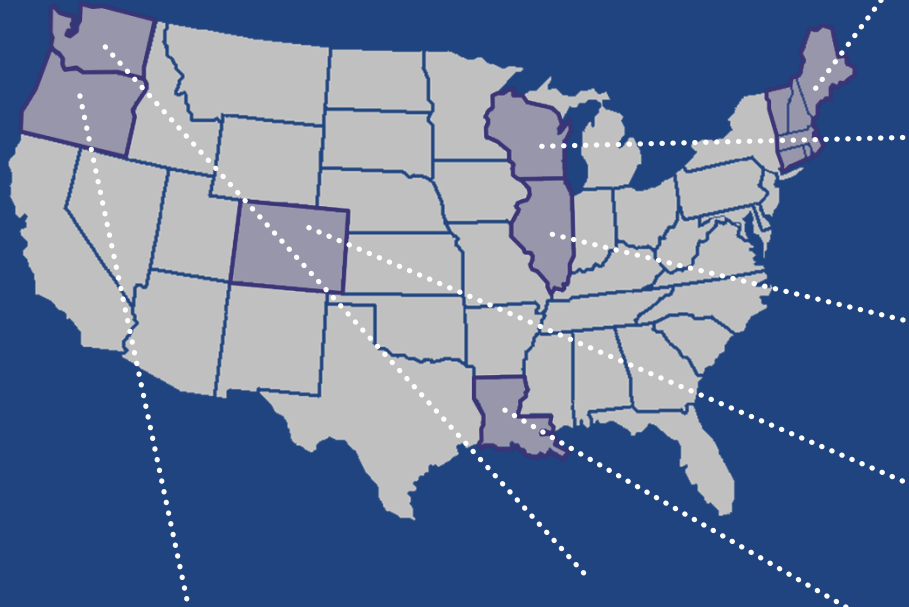
Consumers need clear, consistent and easy-to-understand information to make smart choices about their coverage options. We need simplified programs, consolidated under a single brand, and innovative and effective avenues for communication through trusted messengers like community based organizations, health plans and providers.

**5**

### **Regional adaptation**

The state of Colorado includes communities ranging from major urban centers to remote frontier communities. A one-size-fits-all approach to coverage and care will not work, so local communities must come together to determine how, under a unified framework, they can ensure expanded coverage and access for kids.

## Strategies for Success



**Oregon** – created an extensive network of school-based health centers

**Washington** – simplified eligibility requirements and offered mobile services to suit local needs

**New England** – lowest rate of uninsured children in the US, due to strong partnerships, regional collaboration, and cultivation of champions in state government

**Wisconsin** – combined all children's programs into a single program with one application, coordinated outreach, and singular messaging.

**Illinois** – provided universal health coverage for children, regardless of citizenship status, and simplified eligibility verification

**Colorado** – identified and served children through schools, cultural hubs, and combined service and enrollment sites

**Louisiana** – streamlined Medicaid/CHIP administration through teams built across agencies and by maximizing technology

### STRATEGIES FOR SUCCESS

Colorado is not alone in our effort; we can learn from other states and implement common sense ideas in Colorado. The Northwest has successfully faced the challenge of serving rural areas, while the Northeast is a strong example of effective partnership, collaboration, and dedicated leadership. The Midwest has made great strides in simplifying and combining public insurance programs to ease administrative burdens and improve program marketability. The South has maximized their technology to streamline processes and unite agencies. Colorado's own successes have begun to be recognized as good models for other states, and this shared learning will propel us forward nationally.

### CROSSING THE FINISH LINE

Colorado is 90% of the way there to crossing the finish line and covering all kids, and it is important that we keep the momentum going. It is going to take all of us working together to ensure that our children will have the health coverage and health care services they need to have healthy and fulfilling lives.

<sup>1</sup> Georgetown Center for Children and Families, Georgetown University Health Policy Institute, Children's Health Insurance Coverage in the United States from 2008-2010, analysis of the American Community Survey, 2011.

<sup>2</sup> The Colorado Trust, Colorado Health Access Survey, The Colorado Health Institute is responsible for analysis and interpretation of data, 2011. <http://www.coloradohealthaccesssurvey.org>

***All Kids Covered Colorado*** is a statewide, non-partisan coalition dedicated to increasing access to affordable, high quality health insurance coverage and health care services for all children in Colorado. Support for this report provided by The Colorado Trust, a grantmaking foundation dedicated to achieving access to health for all Coloradans. **To read the full report, visit [www.allkidscoveredcolorado.org/report.pdf](http://www.allkidscoveredcolorado.org/report.pdf).**