



## All Kids Covered Initiative Meeting Notes October 3, 2014

### Updates from the Colorado Department of Health Care Policy and Financing – Colleen Daywalt

- *Building Better Health: Enroll 2015* conference will be held Oct. 14 and 15, 2014.
  - Conference website: <http://www.coloradohealth.org/BuildingBetterHealth/>
- PEAK Outreach Team is providing regional in-person trainings for application assistors who use PEAK to help people apply.
  - Visit their training website for dates and to register: <https://www.sites.google.com/site/peakoutreachinitiative/training-resources>
- The launch of the shared application with Connect for Health Colorado has been pushed back to Nov. 9, 2014.
  - People can still get training before the launch. The shared application means that people will have one set of questions to apply for Medicaid, Child Health Plan *Plus* (CHP+), and Advanced Premium Tax Credits (APTC). There will be a single sign-on, and consumers will also receive shared notifications with eligibility information for Medicaid, CHP+, and APTC. Additional improvements are also being made to Real Time Eligibility to increase the number of people who receive an eligibility determination in real time.
- FAQs are available about the plan renewal process from Connect for Health Colorado: <http://connectforhealthco.com/about-us/resources-for-partners/>

Q: Regarding the *Building Better Health* event, can you clarify if this is more of an enrollment training, rather than a discussion about policy decisions, or next steps?

A: Yes, the event is for assistors. The program will be published from the Colorado Health Foundation soon so people can learn more about what exactly will be covered in each session.

### Presentation: Colorado's 2015 Health Insurance Rates and What Families Need to Know -

*Matt Valeta, Colorado Consumer Health Initiative*

- Matt Valeta from the Colorado Consumer Health Initiative provided background on how private health insurance rates have changed from last year. (Slides attached.)
- Compared to last year, there are a similar number of plans offered on the marketplace (Connect for Health Colorado) and the same insurers. In the individual market, rates increased just .71% which was the lowest rate of increase ever.
- The new geographic rating map has moved several mountain counties into the west rating area, and the east rating area has been combined. This means that the west will see their rates go slightly up, but mountain areas will see rates decrease by about 7-8%. There is a new Anthem plan for the mountain area, and the HealthOP is lowering their rate in the mountain area.
- The lowest cost Silver Plan – the marker that is used to determine premium tax credit amounts – has decreased in most regions in 2015 compared to 2014 except for in Grand Junction. The HealthOP tends to have the lowest cost plan in almost every region.
- In a national comparison of second-lowest cost silver benchmark plans in 16 cities, Denver's dropped the most by about 15%. This is good news for consumers because it means their premiums will be lower. The bad news is that because premium tax credits are based on the cost of the benchmark silver plan, tax credits will likely be lower this year.
  - E.g. in Denver in 2014 people up to 250% Federal Poverty Level (FPL) could expect to receive, on average, an APTC of about \$57. This year, a person in that same FPL may not

receive any tax credit. The idea is that the loss of APTC will be offset by the lower premium cost.

- Some changes in costs are happening because networks are being tightened/narrowed which may mean that clients will not be able to get covered by an out of network provider, or may have to pay more to go to an out of network provider.
- CCHI has been active in providing comments on rates filed with the Division of Insurance. CCHI also collects stories from consumers about the rates that they are experiencing.
- For more from Matt, please read his blog post on the topic:  
<http://cohealthinitiative.org/blog/2014-09-23/colorado-consumers-wont-see-big-rate-increases>

Q: Are cost sharing reductions (CSRs) included in the slide that describes average APTC cut-offs per region?

A: No, CSRs are available to anyone under 250% FPL and are not tied to the APTC. There are even times when a person might qualify for CSRs and not APTCs.

### **Counting Colorado's Uninsured: New Estimates – Tamara Keeney, Colorado Health Institute**

- Tamara Keeney presented on the three data sources that track Colorado's uninsured. (Slides are attached.)
- Handouts for reference:
  - [Counting Colorado's Uninsured: The Latest Estimates from the American Community Survey](#)
  - [Counting Colorado's Uninsured: The Latest Estimates from the Current Population Survey](#)
  - [Counting Colorado's Uninsured: A Guide to Three Recent Estimates](#)
- About three weeks ago, the U.S. Census Bureau released two data sets: the Current Population Survey (CPS) and the American Community Survey (ACS). Colorado also has a local source that collects uninsured data: the Colorado Health Access Survey (CHAS) administered by the Colorado Health Institute. \*Remember these are 2013 estimates so these data serve as a baseline going forward and can't tell us about 2014 yet.
- Differences between the data sources:
  - Sample size
  - Time period -- CHAS and ACS are point in time, CPS is administered in first quarter of 2014 about coverage in 2013
  - Questions asked -- this is the first year that the CPS question has been redesigned to be more specific about coverage in 2013
- What's the best data source to use for my project?
  - See slide 9 for a comparison of sources.
  - CHAS is biannual (odd years), but it is a Colorado-specific survey, and can get to the 21 Health Service Region level.
  - ACS can get to county level data annually, and down to the zip-code level with 3-5 year data.
  - CPS questions are more robust and ask questions about marketplace coverage, etc.
  - Years available: CPS since 1980, but methodology changed this year; ACS last 5 years; CHAS in 2009, 2011, 2013.
- Results
  - Over time, the ACS shows a steady decline in children's uninsured rate from 2009, with about 20,000 kids getting insured.
  - Hispanic children uninsured rate is higher than all Colorado kids.

- What other data do people want about kids? Tamara is interested in knowing what kind of data stakeholders need for their work. Please reach out to Tamara with suggestions: [KeeneyT@coloradohealthinstitute.org](mailto:KeeneyT@coloradohealthinstitute.org).

Q: In the CPS, why did 2011 to 2012 go down so much?

A: Not sure, but the state estimates for the CPS are based on a small sample size for the state, and that sample gets cut again when we restrict it by age, so the variation could be attributed to sample size and not be statistically significant.

Q: Does that change mirror national data?

A: Not sure. Can follow-up.

Q: There's been a lot of national press on kids insurance not changing after the Affordable Care Act went into effect. We don't think this is the case in Colorado, but we can't provide a state perspective on the national data yet because the state data for 2014 isn't available yet. When thinking about future data projects, it would be great to tie kids' coverage to parents' coverage going forward.

A: Thanks for that. CHI is working on data for the adult side right now, but we can see if we can link kids with parents.

Q: Do you look at how other minority groups are faring besides Hispanic?

A: I didn't look into it specifically. In terms of data, there is usually enough data to look at African American groups, but others are trickier because the sample size often gets too small.

## General Partner Updates

**Colorado Children's Campaign:** Annual Luncheon set for Nov. 18<sup>th</sup> – it's a great event. We host about 800 people with a national profile speaker. This year's speaker is Dr. Nadine Burke Harris – she's a pediatrician and MPH, as well as the Founder and CEO of the Center for Youth Wellness clinic in San Francisco, CA. Her focus is on mitigating impacts of poverty including toxic stress in children's homes. She has practically applied results from the Adverse Childhood Experiences (ACE) study, and found that the families they help are often also in need legal support. She is an expert advisor to the Whitehouse for the Too Small to Fail initiative, and work has been profiled in Paul Tough's book, *How Children Succeed: Grit, Curiosity, and the Hidden Power of Character*.

- Register here: <http://www.coloradokids.org/events/luncheon/>

**Colorado Access** now has a separate entity that is a Medical Assistance site.

**Covering Kids and Families** is working on the next Maze update which will be published later this month. It focuses on the progress that Colorado has made to improve the eligibility and enrollment processes through state-based policy and advocacy.

**Colorado Coalition for the Medically Underserved for AKC** – Just like we did to support Medicaid expansion, we are doing the same to support CHIP financing extension through collecting stories from families and providers. If you know a family that would be willing to share their CHP+ story publicly, please contact Aubrey Hill ([aubrey.hill@ccmu.org](mailto:aubrey.hill@ccmu.org)).

***Discussion about Regional Care Collaborative Organization (RCCO) Request for Information (RFI)***

There will be an opportunity for public comment, but often the people who provide feedback are only those that have a vested interest in it. It would be beneficial to have more general feedback on effective case management through the Accountable Care Collaborative. If your organization has ideas about how to do that effectively, it is important to provide that feedback.

***Colorado Center on Law and Policy*** released the *State of Working in Colorado*. Main takeaway is that although the economy is recovering, families in poverty are still struggling. View the report here:

[http://cclponline.org/wp-content/uploads/2014/09/SOWC\\_2014.pdf](http://cclponline.org/wp-content/uploads/2014/09/SOWC_2014.pdf)

***Aurora Health Access:*** Although open enrollment doesn't begin until Nov. 15, last year we found that people waited until the last minute to apply and get enrolled. We are working with partners to get the community together to get people thinking about coverage in advance.

<http://www.aurorahealthaccess.org/>

***Servicios de la Raza*** is part of the Mexican consulate now. On Oct. 8, people can go to the Mexican consulate for a two-week health fair. Servicios will also be at Manual High School to kick off enrollments.

**Next meeting is Nov. 7, 2014**, and will be right after the mid-term election. We plan to have Jennifer Miles attend for an insider's perspective to debrief the elections.