



Healthy Kids
A Healthy Colorado

CHP+ Enrollment Fee

How would a 30-day grace period for the CHP+ enrollment fee help Colorado kids?

What is CHP+? Child Health Plan *Plus* or CHP+ is a public health insurance program for children (ages 0-18) and pregnant women (ages 19+) with family incomes that are too high to qualify for Medicaid but too low to afford private health insurance coverage. CHP+ is administered by the Colorado Department of Health Care Policy and Financing (HCPF), and is funded with both federal and state funds.

What is the issue? Families need to pay the annual CHP+ enrollment fee of **\$25 to \$105** and the state needs to process the fee before a child can be enrolled in CHP+. **Children cannot visit a doctor until the fee is paid and processed. If the fee is not paid in time, children are denied CHP+ eligibility.**

5,383

Number of kids HCPF identified in calendar year 2013 who were determined ineligible for CHP+ only because of failure to pay the enrollment fee within 30 days.



90%

Amount of those denials that HCPF estimates would have been avoided if a 30-day grace period to pay the fee was in effect.

How would a 30-day grace period help Colorado kids?

- **Ensure kids can access care when they need it.** Extending a 30-day grace period will help kids visit a doctor right away after they have been determined eligible for CHP+, rather than waiting for parents to pay the fee and for the state to process it.
- **Allow families time to save money to pay the fee.** Many families struggle to find enough money in their monthly budget to pay the enrollment fee right away. Giving families more time to save up helps them afford the fee and pay it on time.
- **Give families time to pay the fee in person.** Families with a credit card or checking account can pay the enrollment fee online through PEAK or over the phone, but families without a credit card or checking account may need to pay the fee by mail or in person. Traveling to pay the fee can require taking time off work, arranging for transportation, and/or arranging child care.

How much is the CHP+ enrollment fee?

CHP+ Enrollment Fee by Family Income and Number of Children Enrolling			
# of Children Enrolling	Family Income - Percent of Federal Poverty Level		
	143 - 150% (\$2,343 - 2,474/month, family of 3)	151 - 205% (\$2,475-3,381/month, family of 3)	206 - 260% (\$3,382 - 4,288/month, family of 3)
1 Child	No fee	\$25	\$75
2+ Children	No fee	\$35	\$105

How would a 30-day grace period be implemented?

The Colorado Benefits Management System would be programmed to enroll a child immediately after they meet all eligibility criteria for CHP+ rather than waiting for payment of the enrollment fee as the last step to determine eligibility. Coverage would be terminated if the client does not pay the enrollment fee after 30 days.

What are people saying about the CHP+ enrollment fee?

*“Some of our families fall into the category where they qualify for CHP+ but are faced with the financial burden of having to come up with the enrollment fee before being able to access healthcare. Often times these families come into contact with us because they are already facing a medical emergency. In these cases, **families are having to choose between which bills to pay or having to borrow money from friends and family to get through the emergency.**”*

**–Kristen Pullen, Adams 12 Five Star Schools Student and Family Outreach Program
Thornton, CO**

*“It’s hard for most all families to come up with that money on such a short timeline. **Especially the families that I’ve assisted at the beginning of the school year when there are a lot of expenses for families.**”*

**–Kalisha Crossland, San Juan Basin Health Department
Durango, CO**

*“**Most families whose children qualify for CHP+ work on a fixed income.** Sometimes they have unexpected events in their lives that extend their spending for the month. **Some families really need the opportunity to save for fees such as the CHP+ fees and the 30-day grace period would help with this need.**”*

**–Cheryl Jadwin, Family Resource Center of the Roaring Fork School District
Glenwood Springs, CO**

*“This policy would help many families, particularly as **we live in an area which uses PO boxes, yet...notification letters [are sent] to physical addresses.** Therefore, many families do not receive notice of enrollment fees being due sometimes until after the deadline has passed.”*

**–Bethany Hughes, Family & Intercultural Resource Center
Silverthorne, CO**

*“I assisted a single mother with her CHP+ application. Her check for her son’s enrollment fee was received after the deadline, her son was then denied [for CHP+] as her payment was not received by the due date. **This affected that mother’s ability to take her son to Well Child Visits as well as routine dentist appointments.**”*

**–Susan Gomez, Peak Vista Community Health Centers
Colorado Springs, CO**