



All Kids Covered Initiative Meeting Notes August 5, 2016

Discussion: Future of Child Health Plan *Plus* (CHP+)

- Summary of research on potential policy options – *Adela Flores-Brennen, Colorado Consumer Health Initiative (CCHI)*
 - CCHI and AKC have been talking about the potential uncertainty of the future of the CHIP program. MACRA refunded CHIP through Sept. 2017; it is authorized through 2019. Now thinking about 1) what to do if funding is not extended, 2) working to ensure that funding is extended.
 - In preparation for discussions re: if funding is not extended, CCHI looked at some different options, and wrote a [blog post](#). Options considered were:
 - **Expand Medicaid** by rolling CHP+ kids into it. Don't know what federal match rate would look like for this. The Medicaid match is less than CHIP, but the per capita spending in Medicaid for kids is less than CHP+. Hurdles include who is in the legislature.
 - **Medicaid Buy-in**: Not many details of what this might look like. Colorado does have the Buy-in Program for Children with Disabilities so there is a system in place which could potentially be built upon. Hurdles include that this is not always working well, and families with lower incomes may have a harder time making monthly premium payments. The benefit of this method is that when clients do pay a premium payment, it can contribute to the base of state funding for the Medicaid program.
 - **Roll CHP+ population into the exchange**: probably the least beneficial option for families because the benefit package on exchange is a little less than what people have with CHP+, but there is a significant jump in cost-sharing (premium, co-pays, deductibles) even with the financial assistance through the Marketplace. Another problem with this option is the family glitch.
 - **Basic Health Plan and Bridge Plans**: these were considered, but there is not a lot of support or discussion happening about these options in Colorado.
 - The National Association of State Health Policy and other organizations are providing other options and talking about how to possibly tweak private health plans for kids.
 - Political feasibility is another discussion, as we don't currently have a fiscal analysis. These are initial stage thoughts and research.
- Summary of policy options presented by HCPF and discussion of AKC position statement – *Stephanie Brooks, Covering Kids and Families*
 - The Colorado Department of Health Care Policy and Financing (HCPF) hosted a stakeholder meeting to discuss [potential options](#) the state could take if federal CHIP funding is not extended. The idea is that these are options that HCPF could propose to put into the HCPF budget request as a contingency if federal funding is not extended because the state budget will need to be approved in all likelihood before Congress acts or doesn't to extend the funding.
 - The options discussed were:

- Expand Medicaid for children and pregnant women to 260% Federal Poverty Level (FPL) (the current CHP+ threshold)
- Expand children's Medicaid from 142% to 195% FPL (the current Medicaid threshold for pregnant women) and then offer a buy-in program for children and pregnant women above the Medicaid threshold to 260% FPL
- Do not expand Medicaid, but offer a buy-in program for all children and pregnant women currently eligible for CHP+.
- AKC coalition member discussion points:
 - CHP+ dental is currently provided by Delta Dental, so moving kids to Medicaid would mean that their dental services would be managed by DentaQuest which has more limited providers and less robust reimbursement schedule. Stand-alone pediatric dental on the exchange is through DeltaDental so if kids moved to the marketplace, they would keep similar dental benefits and keep practitioners.
 - AKC appreciates that the department is forward-looking, and coming up with potential options. Doing nothing is not an option. AKC will support CHIP funding being reauthorized at the federal level.
 - The buy-in option's pros and cons are not clear. However, it took about two years to get the buy-in for people with disabilities going, and collecting premiums and cost sharing can often be a challenge. The cost of collecting the premium can't be more than the financial benefit to the state of collecting the premium. Also unclear if HCPF would intend that the premiums cover the cost of the plan or would there be a state contribution? In buy-in design, would need to limit cost sharing to current CHIP levels.
 - Medicaid expansion seems like the most administratively simple option. The benefits are already outlined, it would have a lower administrative burden on HCPF of setting up what is needed for the buy-in program, and would remove the responsibility on the state to design and decide upon benefits and cost-sharing in a buy-in program. However, participation rates for kids with Medicaid are already low. Expanding Medicaid may also impact access, and place additional demands on provider capacity.
 - More analysis is needed to completely understand the pros and cons of each option.
- AKC leadership team will write a memo to HCPF outlining main points of this discussion and will offer to the AKC coalition member organizations the option to sign-on. The topic will be included on future agendas, and will engage the coalition off-line re: actual comments.

Other States' Progress on Covering All Kids – Erin Miller, Colorado Children's Campaign

- AKC leadership team is embarking on some research prompted by our aspirational vision that 100% of kids in Colorado are eligible and able to enroll in health coverage. As a result, we've identified four main buckets of work that need to be addressed to reach the vision. These are: eligibility systems, future of CHP+, working on making sure the health care system is providing culturally and linguistically competent care, and fill the gaps in coverage including coverage options for kids without proper documentation.
- Children's Campaign in collaboration with the Colorado Center on Law and Policy started to do some initial research on what states have done to provide state-funded options to cover kids without proper documentation. Simultaneously, Colorado Coalition for the Medically

Underserved is hosting immigrant health convenings and working on policy options for immigrant health as well.

- This handout/memo (Providing State-funded Health Insurance to Income-qualifying Immigrants Without Proper Documentation) is an internal working document; it will be added to and we want people to tell us if there are mistakes or need to change it. Please do not share widely. We want to keep this thinking internal for now. Contact Erin Miller (erin@coloradokids.org) if you need a copy of this document.
- Main points of the memo:
 - States that have taken on this issue re: kids coverage are California, Pennsylvania, and Illinois.
 - Advocacy considerations to think through:
 - Legal/legislative process
 - Benefits package
 - Costs and financing (working with CHI to understand more)
 - Coalition building
 - Communications and messaging
 - Patience – it can take years
 - Other options for covering pregnant women – there is an option under federal law to cover more than just labor and delivery by covering the unborn child. Benefit is that the state gets the enhanced CHIP match rate, but based on state history, we may need to think through how to implement and ask for evaluation data.
- Coalition member thoughts and discussion points:
 - Do any states provide coverage for all undocumented immigrants? Looking into it. DC comes the closest offering it through 300% FPL but there are some exclusions.
 - CA has a proposed 1332 waiver to allow undocumented adults to purchase marketplace plans, but without tax credits.
 - Term “unborn child option” is politically complicated for Colorado especially with Colorado’s long history of personhood amendments. Also concerns about anti-immigrant and anchor baby messaging.
 - Colorado Narrative Project may be able to help with messaging, and ways to talk about social justice issues.
 - Would want to see where the state is going with CHP+ because that will impact coverage for children, too, and there are a lot of moving pieces to see which direction the conversation will go.
 - AKC will continue to bring back to the group and the memo will evolve. If you have policy questions, please let us (Erin) know so we can look into the research.

Overview of Count Me In – Carol Hedges, Colorado Fiscal Institute

- Count Me In is a project to inform voters to vote all the way down the ballot – many people who have a ballot just vote for president or Congress person. They don’t complete the ballot because they either get tired or don’t understand the issues and don’t want to make bad decisions.
- Several initiatives will be on the November ballot. So far, we know of initiatives on raising the minimum wage, increasing the tobacco tax, and ColoradoCare.
- Count Me In is not about getting people to vote one way or the other but to help them understand the role they play in making these decisions. Funded from Colorado Trust, Colorado Health Foundation, and a national funder.
- Project has a theory of change, voters want to make good decisions, frustrated by the current environment and may want to sit out, but will respond to information provided by local experts.

- Count Me In has a website (<http://countmeincolorado.com/>) to link to both sides of the ballot questions.
- Resources available to help support local ballot information events, “ballot-paloozas” with organizations and people from both sides of the issues, community based organizations can invite members, and other vendors can participate.
- Train-the-Trainer events – doing 6.5 hour train-the-trainer sessions: August 18 and 23. Attendees will learn how to give the presentation, background on why messaging that way.
- Alexis Marsh (Marsh@coloradofiscal.org) is coordinator – let her know if you have other questions.

AKC Updates

- [AKC vs. CKF](#) – This comparison chart can be a good tool for current and new members to understand the differences between All Kids Covered and Covering Kids and Families, and to make sure you are attending the right meetings for your organization.
- [AKC endorsement of the Campaign for a Healthy Colorado](#) - because funding raised by the tobacco tax will go to access to mental health care for kids in rural areas, and expansion of mental health services, AKC decided to endorse the tax initiative which will be on the November ballot. If your individual organizations want to endorse, visit the campaign website here: <http://www.healthyco2016.com/endorse>
- Our next AKC meeting will be focused on health equity. We look forward to good attendance and a robust conversation.

General Partner Updates

- **Aurora Health Access** – There are zero vacancy rates in Aurora which means that many families are living in hotels, and the Agency of Code Enforcement of Neighborhood Services does not consider mold in hotels to be a health hazard. Testing is the responsibility of the tenant. AHA is doing a little research into this and how to change it. Contact Rich (rich502aha@Q.com) if you’d like to participate.
- **Covering Kids and Families** will be publishing a new report on the pathways to eligibility and enrollment in Colorado in the next month.
- **Colorado Consumer Health Initiative** (CCHI) is looking for stories about the success of CHP+ and what people are experiencing for kids’ coverage on the exchange. CCHI is also hosting the Colorado Voices for Coverage Conference on September 9. See more and register [here](#).
- **Colorado Coalition for the Medically Underserved** annual luncheon will be held on September 20. See more and register [here](#).

Next meeting: Friday September 2, 2016