

Expansions, Volume 26

Health Care Sign-up Momentum Continues into 2014!



Volume 26 Jan. 8, 2014

This is the twenty-sixth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have now begun.

Happy New Year!

It's a little hard to believe we are already three months into enrollment for health insurance through the [Connect for Health Colorado](#) (C4HCO) marketplace. As you may have seen in the news in the past week, nearly 5,000 Boulder County residents have enrolled in C4HCO health plans since October 1st. The last two weeks of 2013 were especially busy as we worked with people to help them get their applications in before the December 27 deadline. We were able to help many of them receive [financial assistance](#) to pay their premiums. 2014 promises to be a busy and productive year as we continue to work to get the remaining 11,000 uninsured-but-eligible Boulder County residents enrolled in coverage through C4HCO.



On another note, *Expansions* has transitioned into a bi-weekly newsletter. Going forward, you will receive it every other Wednesday. We also welcome your thoughts and suggestions on topics. Simply reply to this email to provide your input.

What are the 2014 Enrollment Deadlines?

Please print these Connect for Health Colorado [enrollment deadlines](#) for 2014, and post them in a visible location for your clients. The current enrollment period (for coverage beginning February 1) ends on Wednesday, January 15th.

Keep in mind that the coverage date applies only if the first insurance payment is made to the carrier in a timely manner (see below).

| Health Insurance Enrollment Date | Health Coverage Begins |
|---|-------------------------------|
| 12/28/13 - 1/15/14 | 2/1/14 |
| 1/16/14 - 2/15/14 | 3/1/14 |
| 2/16/14 - 3/15/14 | 4/1/14 |
| 3/16/14 - 3/31/14 | 5/1/14 |

It's also worth noting that enrollment for the **Medicaid expansion** (up to about 133 percent of the Federal Poverty Level for adults without children) is fully underway in Boulder County and statewide. Over 86,000 Coloradans have signed up for this expansion of free health care (about 4,400 in Boulder County) since October 1, 2013. If you or someone you know might qualify for this expansion (for example, monthly income below \$1,274 for an individual or \$1,720 for a family of two), contact us at 303-441-1000. [This chart](#) shows the Medicaid income guidelines for children, pregnant women, and adults.

Making the First Insurance Premium Payments

Connect for Health Colorado sends enrollment data for clients to insurance carriers each day. It can take 1 to 2 business days for your enrollment information to appear in the carrier's computer systems after you sign up through C4HCO. It can take up to 10 days for the carrier to send your invoice to you once they receive your information from C4HCO, but these periods of time appear to be getting shorter.



For coverage that began January 1st, the payment deadline is January 10th. For coverage beginning February 1st, the payment deadline is January 25th.

Some insurance carriers are allowing extra time to make initial premium payments, and that people who sign up for insurance through C4HCO should be sure they understand the payment procedures, which can be different from carrier to carrier.

Anyone who has signed up for coverage but hasn't yet received an invoice with payment instructions should send a check to the appropriate carrier address. Include a printout of the "Enrollment Summary" from your carrier with your check. Please note: if you selected a health plan and a dental plan from two different carriers, you'll need to send separate checks.

You may also be able to pay by phone or online, either of which is likely to be a faster way to get your payment in on time.

You should receive an identification card within a couple of weeks after sending in your first premium payment. But even if you don't have a card, if you've paid your premium on time, you'll be covered. Check with your insurance carrier to be sure.

More complete information is available on the C4HCO [Enrollment Updates](#) web page.

Go Ahead and See the Doctor

If you visited the doctor (or need to) prior to paying your January 1 coverage premium, you can still do so as long as you make your first premium payment by January 10th. You'll be able to submit your payment records and be reimbursed for the January 2014 expenses for care that's covered by your plan. Again, it's a good idea to check with the carrier to be sure they've received your payment and your plan is in effect.

Need One-on-One Help Applying for Insurance?

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

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Expansions, Volume 27

What Coverage Are People Signing Up For?



Volume 27 Jan. 22, 2014

This is the twenty-seventh volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have now begun.

As a reminder, *Expansions* has transitioned into a bi-weekly newsletter. You will continue to receive it every other Wednesday. We also welcome your thoughts and suggestions on topics. Simply reply to this email to provide your input.

What Are People Signing Up For?

Since enrollment began on October 1st, 63,407 people have signed up for health insurance through the [Connect for Health Colorado](#) (C4HCO) Marketplace. Over 10,000 of these occurred in the first two weeks of 2014 alone. Most of the policies purchased (46%) have been at the "Silver" coverage level. Here are some of the specifics for these plans:

| Coverage Level | Percent of average expenses paid by health plan | Percent of average expenses paid by consumer | Percent of C4HCO Plans Purchased |
|----------------|---|--|----------------------------------|
| Platinum | 90% | 10% | 1% |
| Gold | 80% | 20% | 13% |
| Silver | 70% | 30% | 46% |
| Bronze | 60% | 40% | 38% |

Of note, only 2% of the plans purchased through Connect for Health Colorado have been for catastrophic coverage.

According to [C4HCO data](#), the average premium tax credit awarded thus far has been \$248 per month with the average premium coming in at \$376 per month prior to the tax credit being applied.

Also since October 1st, 101,730 people have signed up for expanded Medicaid health insurance plans. This means that over 165,000 Coloradans have gotten health insurance (much of it free or low-cost) since the Affordable Care Act changes began.

As estimates of the number of uninsured in Colorado have averaged over 750,000 people, it's clear that there are other opportunities to reach those without insurance who could benefit from the health care reforms.

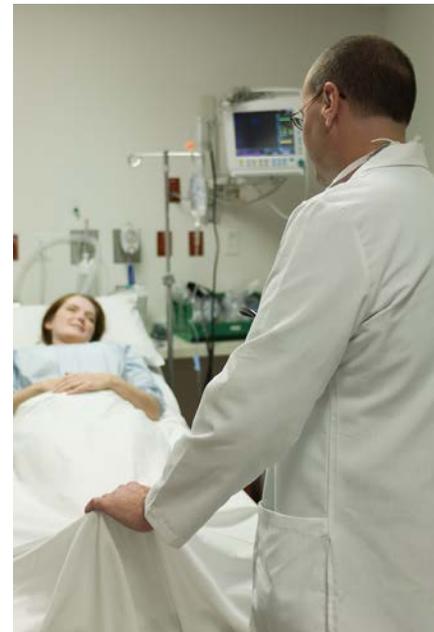
In 2014, Boulder County's Health Insurance Assistance Site continues the same focused outreach that helped us garner 10% of the statewide C4HCO enrollments in 2013.



Options for Cancelled Policies

Some health insurance carriers recently cancelled policies that did not rise to the level of coverage required by the Patient Protection and Affordable Care Act. As you might know, President Obama has announced a transition period (through October 1, 2014) within which people with cancelled plans or policies can renew them. Here are the details:

- If you've been notified that your policy will not be renewed, you may be eligible for a "hardship exemption" and could enroll in catastrophic coverage.
- If you believe that the health insurance plan options available in the Connect for Health Colorado Marketplace are more expensive than your cancelled policy, you may be eligible for catastrophic coverage.
- You will need to fill out a [hardship exemption application form](#), and submit it (along with documentation that shows your previous policy was cancelled) to an insurance carrier that offers catastrophic coverage.
- The insurance carrier will work with the federal government to verify that you are eligible for the exemption.



It's important to remember that if your health insurance policy has been cancelled Connect for Health Colorado offers a wide range of affordable plans, and if you qualify you can get a tax credit to help cover the premiums. Catastrophic health coverage often includes high

deductibles and co-pays, which can ultimately be more costly than annual premiums for more comprehensive coverage.

Premium Payment Extension Dates

Some insurance carriers are allowing extra time to pay the initial premium for coverage which began January 1st (if you signed up for the coverage by December 27, 2013). See [the list](#) of carriers, their payment deadlines, and their contact information. C4HCO encourages you to call your carrier if you need help making a payment.

The deadline for paying the first premium for coverage that begins February 1 is January 25th.

More Upcoming Community Presentations (Lafayette on January 29th)!

Our 2014 [community presentation schedule](#) is now on our web site. Please take a look at it, print it out, and keep it handy: many more people need to know about free and low-cost health coverage available through the Medicaid expansion and Connect for Health Colorado, and how to apply for these options.



Upcoming presentation:

Wednesday, Jan. 29 at 6 p.m. - Lafayette Public Library - [register here](#)

There is still time to sign up!

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division, Boulder County Department of Housing and Human Services

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Hope for the future,
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Expansions, Volume 28

Options for those not covered by Expansions

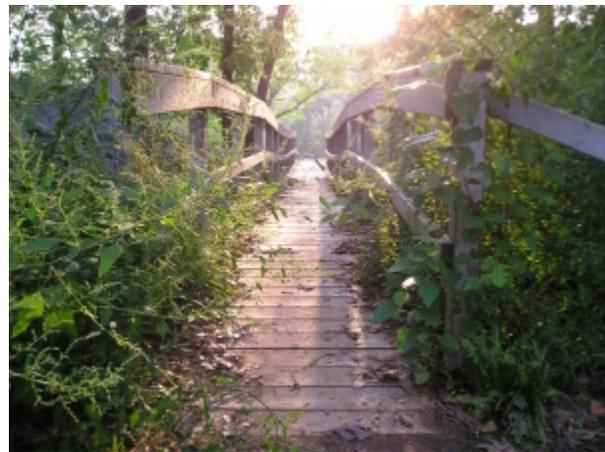


Volume 28
Feb. 5, 2014

This is the twenty-eighth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have now begun.

A Bridge to Health Care

Under federal law, financial assistance provided by the recent health care expansions under the Affordable Care Act is not available for everyone in our community. But there are other options. Kaiser Permanente has created a program called [Colorado Bridge](#) that is designed to help those who are uninsured and income-eligible (up to 300% of the Federal Poverty Level) pay for the standard Kaiser Permanente Individuals and Families (KPIF) plan. Through Colorado Bridge, monthly premiums for KPIF start at \$20 for one person and \$60 for a family (based on family size and income). Colorado Bridge benefits include reduced rates for up to 24 months but not beyond December 31, 2015 (although there is an option to renew at that time). With the plan there are no co-pays, co-insurance, or deductibles when you receive services at Kaiser Permanente medical offices. Coverage includes preventive and specialty services, hospitalization, and pharmacy benefits.



Eligibility requirements for Colorado Bridge:

- You must live within the Kaiser Foundation Health Plan of Colorado service area (Boulder County is included in this)
- You must be under 35 years old
- You must be [income-eligible](#)
- You cannot have access to other coverage options such as (but not limited to):
 - An employer-sponsored health plan
 - Medicaid/Child Health Plan Plus (CHP+)
 - Federal financial assistance through the marketplace
 - Medicare

If you don't qualify for Colorado Bridge, there may still be other options for assistance with health insurance premiums for you through the [Connect for Health Colorado](#) Marketplace.

Connect for Health Colorado in Nederland

The Connect for Health Colorado "Connect to Coverage Tour" is coming to Nederland. The tour is designed to provide information on health insurance options and available financial assistance and to help people sign up for coverage. The Connect to Coverage RV stopped by the Boulder County North Broadway campus earlier this week and Health Coverage Guides were able to help a number of people find out more about coverage options and begin applications. The tour's stop in Nederland will take place on Wednesday, February 19th from 11 a.m. to 4 p.m. at the B&F Mountain Market (60 E. Lake View Drive). Please spread the word: it's a great opportunity to find out about free and lower-cost health insurance options that are now available!



More Upcoming Community Presentations (Longmont on February 15th)!

As a reminder, our 2014 [community presentation schedule](#) is now on our web site. Please take a look at it, print it out, and keep it handy: many more people need to know about the health coverage options available through the Medicaid expansion and Connect for Health Colorado, and how to apply for them.

Upcoming presentation:

Saturday, Feb. 15 at 10 a.m. - Longmont Public Library - [register here](#) - see the [presentation flyer](#)

There is still time to sign up!

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

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Expansions, Volume 29

Plans with Financial Assistance Cost Just \$131 per Month on Average



Volume 29

Feb. 26, 2014

This is the twenty-ninth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have now begun.

Enrollment by the Numbers

[Connect for Health Colorado](#) (C4HCO) and the Colorado Department of Health Care Policy and Financing report that as of February 17, 2014, **nearly 208,000 Coloradans** have signed up or been approved for health insurance plans through the coverage expansions provided by the Patient Protection and Affordable Care Act. Of these, about 38 percent have enrolled in coverage in private plans through C4HCO. The remaining 62 percent are new Medicaid enrollees.



Boulder County Health Coverage Guide Saphi A Elfituri helps a client at a recent event in Nederland: dozens of people received help at this event for applying for both Medicaid and C4HCO health coverage

Boulder County has seen 6,325 new Medicaid enrollees, about 5 percent of the statewide total. Boulder County's C4HCO enrollments continue to be higher, at nearly 10 percent of the statewide total.

As this chart below indicates, 30 percent of the C4HCO enrollees have been between the ages of 55 and 64, but otherwise distribution by age group has been fairly even thus far.

C4HCO also reports that 56 percent of the new plans enrollees have gotten include financial assistance through premium tax credits. Thus far, these tax credits have averaged \$248 per month while the average premium has been \$379 per month. This means **enrollees who are getting financial assistance through C4HCO are paying just \$131 per month on average** for their health insurance.

At the same time, ACA has strengthened the requirements for health coverage, so these plans cover more care with lower (or no) co-pays or deductibles. The result is that many more people are getting the care they need (including preventive) for much less expense.

| Age/Gender | Percent of Total |
|---------------|------------------|
| Age < 18 | 13% |
| 18 - 25 | 7% |
| 26 - 34 | 16% |
| 35 - 44 | 15% |
| 45 – 54 | 19% |
| 55 – 64 | 30% |
| >= 65 | - |
| TOTAL | 100% |
| Gender | |
| Male | 47% |
| Female | 53% |

What Happens After Enrollment Closes?

Open Enrollment for private health insurance plans through Connect for Health Colorado **ends March 31, 2014**. This is also the cutoff for enrolling in a plan to avoid the fee for not having health coverage. You can still shop for a new private insurance plan or make changes to your plan through C4HCO after that date, but you need to have a qualifying life event that allows you a special enrollment period. If you have one of these events, you have 30 days to report it to C4HCO, and most reported changes will be effective the first day of the following month. Once you report the event, you'll have 60 days from that date to select and enroll in a new plan.

For **new customers** (not yet enrolled in a C4HCO plan), these are the qualifying life events that allow you to **shop for a new plan**:

- Loss of "[Minimum Essential Coverage \(MEC\)](#)"
- Employer-sponsored coverage becomes [unaffordable](#)
- Gain of citizenship or immigration status
- Change in incarceration status
- Loss of eligibility for the [exemption](#) to purchase health insurance coverage
- You can demonstrate that your health plan has substantially violated a provision of its contract
- Change of residence

For **current enrollees**, these are the qualifying life events that allow you to **shop for a new plan**:

- Marriage or civil union
- Change of residence (if moving out of a service area)
- Gain or loss of eligibility for the tax credit or cost-sharing reduction
- Loss of eligibility for the hardship exemption making you ineligible for your catastrophic plan
- Birth or adoption
- Misconduct on the part of a non-Marketplace entity that led to an incorrect or inappropriate enrollment
- You are inadvertently or inappropriately enrolled or not enrolled in a health plan as a result of error, misrepresentation, or inaction by the Marketplace or one of its instrumentalities
- You can demonstrate that your health plan has substantially violated a provision of its contract
- Change of American Indian/Alaska Native status

And for **current enrollees**, these are the qualifying life events that allow you to **update your current plan**:

- Removal of dependent due to divorce/annulment/separation
- Removal of dependent due to child age out (dependent turns 26)
- Removal of dependent due to death

Remember that you can enroll for **Medicaid** or the **Children's Health Plan Plus (CHP+)** at any time (there are no open enrollment periods for these health insurance programs).

More Upcoming Community Presentations!

As a reminder, our 2014 [community presentation schedule](#) is now on our web site. Please take a look at it, print it out, and keep it handy: many more people need to know about the health coverage options available through the Medicaid expansion and Connect for Health Colorado, and how to apply for them.



Upcoming presentations:

- Saturday, March 1 at 11 a.m. - Lafayette Public Library - [register here](#) - see the [presentation flyer](#)
- Tuesday, March 4 at 6 p.m. - Longmont Public Library - [register here](#) - see the [presentation flyer](#)

- Wednesday, March 12 at 6 p.m. - Boulder Public Library - Reynolds - [register here](#) - see the [presentation flyer](#)

There is still time to sign up!

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

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Hope for the future,
help when you need it.



Expansions, Volume 30

More Health Coverage Stability for Children



Volume 30 March 12, 2014

This is the thirtieth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have now begun.

Please note: **the March 31 deadline** to apply for commercial health insurance (including the premium tax credit) through [Connect for Health Colorado](#) (C4HCO) is rapidly approaching! If you miss this deadline, the next opportunity to purchase coverage through C4HCO will come in 2015 (unless you have a qualifying life event). Medicaid expansion enrollment will continue year-round.

Continuous Eligibility: Eliminating Health Coverage Gaps for Children

Under a [new state policy](#), children under the age of 19 are now guaranteed twelve months of continuous eligibility for Medicaid and Children's Health Plan Plus (CHP+) health coverage regardless of changes to the family's income or size. Previously, such changes were required to be reported and sometimes led to children moving on and off these programs, creating gaps in coverage. Here are some details:

- Continuous eligibility applies to all children who are approved or re-determined as eligible for, or active in Medicaid or CHP+ as of March 1, 2014.
- Continuous eligibility extends from March 1, 2014 until the child's current re-determination date; then, once a child is re-determined as eligible, he or she begins the twelve-month continuous eligibility period.
- Changes to household income will not result in action being taken on the eligibility of children in the household; income changes may still impact eligibility for adult household members.



- If desired, children can still be moved from CHP+ to Medicaid if family income or household size changes. Families can work with their county human services offices to make this transition.

For many families, income changes are often temporary. There are many benefits that come with this policy change. Among them:

- Reducing the movement of children on and off the Medicaid and CHP+ programs
- Stabilizing health care for children and their families
- Reducing stress for parents as they seek to stabilize their families
- Eliminating the administrative costs of more frequent eligibility determinations

Withdrawing Continuous Eligibility for a Premium Tax Credit

Customers who would prefer their children move to the C4HCO Marketplace after a Medicaid household change will need to withdraw the existing Medical Assistance application and reapply for a denial. To withdraw an application, the customer would **contact the agency that notified them of the Medical Assistance determination (the county or Maximus)**. After this, the customer can then use PEAK, the state's online application system, to re-apply. If the customer receives a denial for being over-income, this could result in eligibility for a Premium Tax Credit in the C4HCO Marketplace.

Connect for Health Colorado System Updates

[Connect for Health Colorado](#) (C4HCO) is making improvements to the financial assistance application and shopping experience. Among the changes, a customer can now submit a payment to a carrier at the time of enrollment (payment options available with each carrier may be different). C4HCO's real-time connection to the federal hub service for electronic verifications of income, identity and citizenship information is also in place. Please note that there are new questions to help verify identity on the application. Here are some key points regarding identity proofing:

- Customers can go ahead and enroll if they do not have identity documents at the time of application. In order for the Marketplace to verify customers' annual income with the IRS, customers must pass an identity proofing process.
- C4HCO is working with Experian (also a credit reporting company) to verify applicants' identity before they move on to the federal hub. The information provided during the identity proofing process and during the application will not impact a customer's credit report or credit score.

CONNECT4HEALTH COLORADO   EN-002-01

Application for Health Coverage & Help Paying Costs

| | |
|--|--|
|  Apply faster online | Apply faster online at Colorado.gov/PEAK or ConnectforHealthCO.com . It may provide a faster determination. |
|  Use this application to see what coverage you may qualify for | <ul style="list-style-type: none"> • Free or low-cost insurance from Medicaid or the Child Health Plan Plus (CHP+) Program administered by the Department of Health Care Policy and Financing(); • Affordable private health insurance plans that offer comprehensive coverage to help you stay well available through Connect for Health Colorado(); • A new tax credit that can immediately help lower your premiums for health coverage and is accessed through Connect for Health Colorado. • You may qualify for a free or low-cost program even if you earn as much as \$45,000 a year for an uninsured individual or \$90,000 a year for a family of 4. <p><small>Note: The Department of Health Care Policy and Financing and Connect for Health Colorado are partnering together to provide access to affordable health coverage. Also, filling out this application does not mean you have to buy health coverage.</small></p> |
|  Who can use this application? | <ul style="list-style-type: none"> • Anyone who is interested in health coverage. • Applying will not affect your immigration status or chances of becoming a permanent resident or citizen. |
|  What you may need to apply | <ul style="list-style-type: none"> • Social Security Numbers (or document numbers for any legal immigrants) for those who need insurance. • Employer and income information for everyone in your family. |

- If an applicant does not pass the identity proofing process, he or she must provide documentation to the Marketplace to verify self-reported annual income for the coverage year.
- Customers who do not pass the identity proofing process can still move forward to select and enroll in a health/dental plan.
- Customers will have 90 days from the date on their verification notice to provide supporting income documentation to the Marketplace.
- If a customer does not provide documentation within the 90 days, he or she will be determined ineligible for the tax credit and cost sharing reductions, but will not be disenrolled from the health plan.

More Upcoming Community Presentations!

Our 2014 [community presentation schedule](#) is on our web site. Please take a look at it, print it out, and keep it handy: many more people need to know about the health coverage options available through the Medicaid expansion and Connect for Health Colorado, and how to apply for them.

Upcoming presentations:

- Wednesday, March 12 at 6 p.m. - Boulder Public Library - Reynolds - [register here](#) - see the [presentation flyer](#)
- Monday, March 24 at 6 p.m. - Boulder Public Library - Meadows - [register here](#) - see the [presentation flyer](#)

Less Than Three Weeks to Sign Up!

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace. You will also find all previous issues of Expansions on [this page](#).

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Hope for the future,
help when you need it.



BOULDER COUNTY
**HOUSING
& HUMAN
SERVICES**



Expansions, Volume 31

Just a Few Days Left to Sign Up!



Volume 31 – 3/26/2014

This is the thirty-first volume of Expansions, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have begun this year.

Understanding the March 31 Deadline

The deadline for uninsured Coloradans to enroll in commercial health insurance for 2014 is March 31. After that, uninsured Coloradans cannot get commercial coverage until 2015 unless they have a [special circumstance](#), such as losing a job that provided coverage or moving to another state. The next open enrollment period will be November 15, 2014 to February 15, 2015. Coloradans can apply for Medicaid and Child Health Plan Plus at any point during the year. More information is available [here](#).

Here are some common questions about the coming deadline:

- What happens if a customer submits an application for financial assistance by March 31, 2014, but does not receive an eligibility determination by March 31?

- Connect for Health Colorado will accept enrollments for customers who submitted an application for financial assistance by March 31, 2014, even if they didn't receive an eligibility determination by March 31.

- Must customers have a Connect for Health Colorado account to be able to have their applications processed?

- No. As long as a customer has submitted an application for financial assistance by March 31, 2014, Connect for Health Colorado will honor that date and support the customer in enrolling in a health plan.

What happens if I experienced a technical problem while trying to enroll and, as a result, was not able to enroll by March 31?

Connect for Health Colorado will evaluate each case where a technical problem was experienced and, as appropriate, work with the customer to facilitate enrollment.

Does a customer need to apply online?

No. We will accept applications for financial assistance submitted online, on paper and through PEAK (the State Medicaid/CHP+ website) by March 31, 2014.

How do you determine dates for paper applications?

The date of application for a paper application is generally the date we receive the application.

Once a customer receives an eligibility determination, is there a time limit to enroll?

Customers who applied during the open enrollment period but received an eligibility determination after the open enrollment period closed will have until May 31, 2014 to select an insurance plan and enroll through Connect for Health Colorado.

When will the customer's health insurance take effect?

The effective date of coverage will depend on when the customer selects a plan and enrolls. If enrollment occurs before the 15th of the month, then coverage will be effective the first of the immediate following month. This means if a customer enrolled by March 15, coverage should be effective April 1. Applications received after the 15th of the month lead to coverage effective the beginning of the second following month. For example, if a customer applies on March 25, 2014, receives a Medicaid denial on April 2, 2014, and selects and enrolls in coverage on April 5, 2014, then the effective date of coverage will be May 1, 2014. If the same customer selects a plan and enrolls in coverage on April 16, 2014, then the effective date of coverage will be June 1, 2014.

Health Coverage Enrollment Tops 250,000 in Colorado

As of March 17, [over 250,000 Coloradans](#) had signed up or been approved for health coverage through Medicaid or the Connect for Health Colorado (C4HCO) Marketplace. The number of

Coloradans getting financial help to pay their premiums has now reached 58,000 (out of the more than 100,000 people who've been approved for insurance through the Marketplace). Those receiving tax credits through the Marketplace are saving an average of \$277 a month on their premiums. C4HCO CEO Patty Fontneau said she expects the final days of open enrollment (prior to the [end-of-March deadline for applying for coverage](#)) to be extremely busy. "We want to make sure Coloradans understand the significance of the March 31 deadline," she said. "After open enrollment ends, uninsured Coloradans won't be able to get commercial health insurance and the premium tax credits [through Connect for Health Colorado] until 2015, unless they have a [special circumstance](#)." Those without health insurance in 2014 may be assessed a fee when filing taxes next year.

The C4HCO Marketplace offers tax credits for those with income above the Medicaid limits (about \$46,000 a year for an individual and \$94,000 a year for a family of four).

C4HCO has extended its business hours and staffing (including through this upcoming weekend) at its Customer Service Center through March 31, 2014. Visit www.ConnectForHealthCO.com or call 855-752-6749. Boulder County's Health Coverage Guides also continue to work with those who need application assistance and health coverage information.

Less Than a Week to Sign Up!

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Please note that you can find previous issues of this e-newsletter here. And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

Angela Lanci-Macris, Director, Case Management & Community Outreach Division

Mae Hsu, Health Coverage Manager, Case Management & Community Outreach Division

Expansions, Volume 32

What's Next After Deadline, and Medicaid Options



Volume 32 - 4/9/14

This is the thirty-second volume of Expansions, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance that have begun this year.

Now That March 31 Deadline Has Passed, What's Next?

Open enrollment through the Connect for Health Colorado (C4HCO) Marketplace is now closed. The deadline for signing up for coverage through C4HCO passed on March 31st, and anyone who began an application prior to that deadline now has until April 15 to complete enrollment. Following that time, if you're waiting for a Medicaid determination, you'll have until May 31 to enroll in commercial health insurance coverage. During this time, [C4HCO](#) (and our [Boulder County Health Coverage Guides](#)) will continue to help customers finish enrollment and select plans.



The next open enrollment period for C4HCO will be from November 14, 2014 to February 15, 2015.

A Trail to Health: Colorado Medicaid Enrollment Surges in 2014

Between October 2013 and the end of March



2014, [over 275,000 Coloradans](#) had signed up or been approved for health coverage through Medicaid or the Connect for Health Colorado Marketplace.

Of this, the statewide enrollment number for the **Medicaid expansion** is now nearly 160,000. In Boulder County, nearly 8,000 people have enrolled in the expanded coverage. As you can see in the table below, the expansion has helped both young and old.

| Age Category | Percent |
|--------------|---------|
| Under Age 18 | NA |
| Ages 18 - 25 | 23.7% |
| Ages 26 - 34 | 19.8% |
| Ages 35 - 44 | 14.6% |
| Ages 45 - 54 | 20.6% |
| Ages 55 - 65 | 21.3% |
| Over Age 65 | NA |

Who qualifies for the Medicaid expansion? Individuals earning about \$15,000 per year and families of four earning about \$31,000 may be eligible. **There is no deadline for Medicaid enrollment** as it continues year-round.

There are a number of reasons why this expansion is beneficial for our community. First, beginning this year **preventive and wellness services are free for all Medicaid clients**. This includes important tests like screenings for blood pressure, breast cancer, cholesterol, and depression, counseling for healthy diet support and sexually transmitted disease prevention, and tobacco use screening and counseling.

Also, Medicaid covers office visits with health care providers along with the costs of hospital stays, emergency care, x-rays, lab tests, surgeries, prescription drugs, rehabilitative services, maternity and newborn care, behavioral and mental health services, and more.

Medicaid now also covers certain **preventive dental care** for adults. In July, this coverage will expand to include other important dental procedures.

More than half of the health care providers in Colorado accept Medicaid. Some Medicaid services have co-payments depending on your income.

Connecting Medicaid Clients to Health Care Providers

Dr. Judy Zerzan, MPH, is Chief Medical Officer and Director of the Clinical Services Office for the Colorado Department of Health Care Policy and Financing. She and her team provide clinical guidance for all medical and pharmacy benefits provided by Colorado's public health insurance programs, Medicaid and Child Health Plan Plus. In a recent [Community Column](#) she emphasized the importance of preventive care to well-being:





"By having health insurance coverage, you will have access to primary care and a health care provider you can see regularly. Your primary care medical provider can help coordinate your care, track changes in your health, prevent unnecessary trips to the emergency room, and be your key resource about health and wellness.

Colorado Medicaid has a special program in each region of our state that connects our clients with a primary care medical provider. These regional programs can help you get care and connect you to community resources. The program and primary care medical provider work with clients to ensure clients are getting the right care, at the right time, in the right setting. For more information about this program go to www.Colorado.gov/HCPF/ACC."

Zerzan goes on to strongly encourage anyone without health insurance to apply for coverage now. Preventive care reduces illness, makes us healthier as individuals, and strengthens our community in part by reducing unnecessary health crisis expenditures.

Health Coverage Guides Still Available to Help!

Boulder County continues to provide one-on-one help for those who applied before March 31, 2014 for health insurance through the Connect for Health Colorado marketplace. Health Coverage Guides can also help clients with reporting life changes or signing up for coverage during special enrollment periods. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Expansions, Volume 33

10,254 Enrolled in Boulder County; Outreach Data

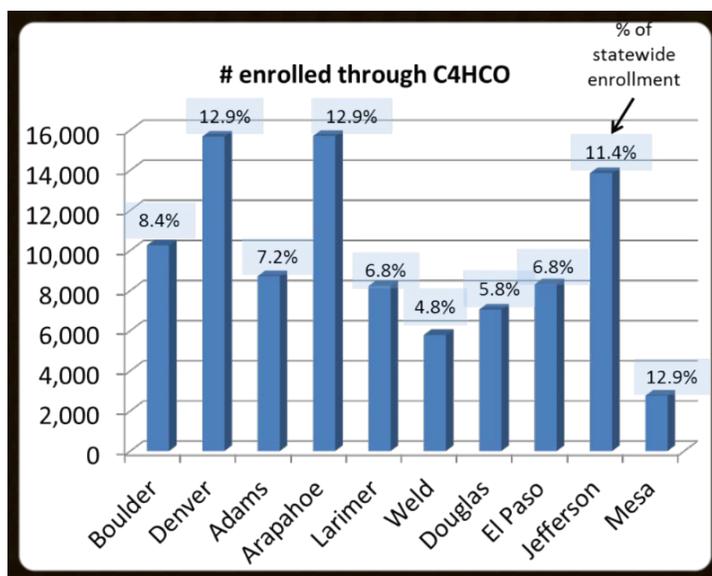


Volume 33 - 4/23/14

This is the thirty-third volume of Expansions, which focuses on the effort to reach Boulder County residents who might be eligible for significant expansions in health care assistance.

127,000 Enrolled in State-Based Marketplace

Connect for Health Colorado recently [announced](#) it enrolled over 127,000 people in private health insurance during the first open enrollment period. In Boulder County, 10,254 people enrolled. As the graph indicates, this means Boulder County's share of statewide enrollment was 8.4% (the county holds just 5% of the state's population). We are truly proud of this accomplishment! At the same time, C4HCO has been praised by the Kaiser Family Foundation and Pew Charitable Trust for its efficiency. Colorado spent \$108 million on new technology systems; a Customer Service Center



with over 200 employees; support, training, and certification for hundreds of community-based Health Coverage Guides (including six here in Boulder County) and over 1,550 licensed agents/brokers; and a statewide marketing effort to educate Coloradans about the new service. C4HCO also provided an online shopping portal in Spanish, and language services, walk-in sites, and enrollment events in libraries, grocery stores, churches, and community locations across the state. Kaiser and Pew named C4HCO the fourth-most-cost-effective among all state-based marketplaces.

Big Savings and Better Coverage

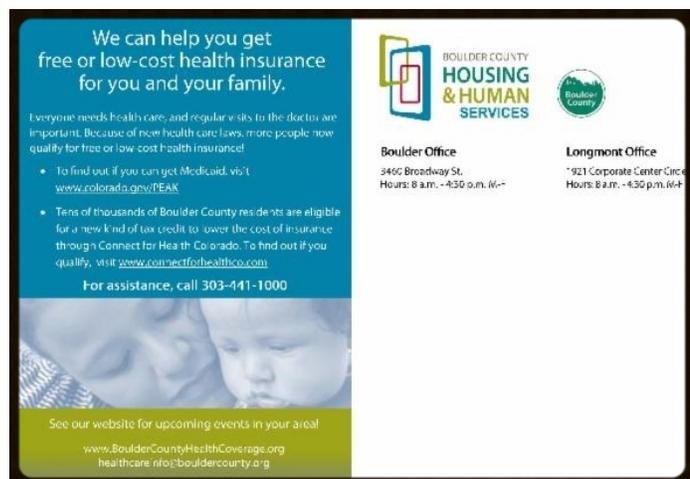
Fifty-nine percent of the 127,000 Coloradans who enrolled in private health insurance through Connect for Health Colorado received financial assistance to purchase their coverage. As we know from data earlier this year, the average premium tax credit awarded was \$248 per month. This means a savings of \$18,582,640 spread out among nearly 80,000 people. We know from the tracking of questions that clients asked when contacting C4HCO (and our Boulder County Health Coverage Guides), one of the primary questions was "how much of a tax credit can I get?" And now we know that a majority of our neighbors who qualified for this assistance and then enrolled were able to get significant financial help to purchase health insurance. Along with this, in many cases the plans available through C4HCO carry significant additional savings through lower out-of-pocket expenses like co-pays and deductibles.



Perhaps just as important, though, is the fact that many of those who purchased coverage during the first open enrollment period were previously uninsured (estimates in Boulder County alone put the uninsured number at 16,747). This means that many more people have access to preventive care and other vital coverage, some very likely for the first time.

The Effort Behind Boulder County's Numbers

Some of Boulder County's success came from our focused, comprehensive outreach approach. Our six Health Coverage Guides conducted 26 community presentations all over Boulder County from October through March. We worked closely with community partners to identify clients who might be eligible for C4HCO coverage, sending nearly 11,000 emails and 18,000 text messages to many of these residents. We also sent over 13,000 postcards encouraging people to contact us for help applying for coverage, and 1,600 pre-populated (already-filled-out) applications with letters to those likely to qualify for the assistance. Altogether, we had over 44,000 outreach contacts with potentially-eligible Boulder



Postcard sent to potential clients in November 2013

County residents. We heard from many new clients that they are extremely grateful to now have health insurance and an opportunity to visit a doctor for the first time in years. Boulder County Housing and Human Services was also honored earlier this month with a Boulder County Pinnacle Award for Public Service for our Affordable Care Act outreach initiative. Now we're looking forward to the next open enrollment period, which begins in November.

Health Coverage Guides Still Available to Help!

Boulder County's Health Coverage Guides continue to provide one-on-one help for those who need to report life changes related to health insurance purchased through Connect for Health Colorado or sign up for coverage during special enrollment periods. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Expansions, Volume 34

A Health Coverage Guide's Perspective on Enrollment



Volume 34 5/21/14

This is the thirty-fourth volume of Expansions, which focuses on the effort to reach Boulder County residents who might be eligible for significant expansions in health care assistance.

The View From Here

Angel Torres is a Boulder County Health Coverage Guide. Here he shares his experience helping many of the over 10,000 clients who signed up for health insurance in Boulder County during the recent Connect for Health Colorado open enrollment period.

When it comes to helping out others it's very rewarding and satisfying to see the look on a client's face when he or she is happy with the outcome. I've had many cases where clients are scared and don't know what to do because they feel ACA (the Affordable Care Act) was "dropped on them all of a sudden", and the client needs a quick crash course on ACA policy, along with other things that go hand in hand with the new law.

As Health Coverage Guides we wear many hats. We've had to learn a little bit of everything, and if we didn't know something we either found a resource to help us immediately or later sought information so we could help future clients. Health Coverage Guides at the Boulder County Assistance Site worked hard to find answers and solutions, and were not afraid to say "we don't know the



Boulder County Health Coverage Guide

Angel Torres

answer to your question right now, but we will find out," and in every case we were committed to finding a solution to the problem.

Since the ACA was brand new to everyone, there were rules and policies that were still being ironed out as we entered the open enrollment period on October 1, 2013, and even in the midst of that we were helping clients. The open enrollment period was a bit chaotic at times because Medicaid eligibility rules had changed and PEAK (the online Medicaid application system) was undergoing some major improvements. As Health Coverage Guides, we were tasked with keeping track of program and policy changes and preparing and conducting presentations and outreach events for our clients alongside the one-on-one application assistance we were doing for Connect for Health Colorado clients.

Now that the first open enrollment period is over, I can say this has been well worth it. It has been a new and fun environment where we've all worked quickly and efficiently to ensure that every single client who comes through our doors is helped. We've had so many different scenarios, where I would think to myself "ok, now I've seen it all" and yet then I'd end up experiencing something new. The Boulder County Assistance Site couldn't have done it without the help and collaboration of other departments, teams, and community partners within the county. This has been a great new experience, and is something I will always look back and say "Wow, I was part of an historic change, when the ACA was first implemented." But the most important part is hearing great positive feedback from our Boulder County clients who are saying they are happy with our services, thankful for our hard work, and - some for the first time- glad to have good health coverage.



Boulder County Assistance Site outreach table at the University of Colorado
- Boulder, Jan. 2014

C4HCO Among Top Performers Nationwide

Connect for Health Colorado's enrollment of over 129,000 people in private health insurance between October 1, 2013 and April 15, 2014 put it in fourth place nationwide. The ranking comes from the federal Centers for Medicare and Medicaid Services. CMS looked at both private health insurance and Medicaid and



Child Health Plan Plus enrollments.

At the same time, Connect for Health Colorado (C4HCO) CEO Patty Fontneau [noted recently](#) that C4HCO is one of the most financially secure marketplaces in the nation and that the organization has a solid plan to become self-sustaining by January 2015, when federal start-up funding for operations will end. In part, Fontneau says C4HCO will make use of state legislation passed last year that allows the organization to access existing funding that's used to support CoverColorado, which is insurance for people who couldn't get coverage because of pre-existing conditions. It will be funded through assessments up to \$1.80 per policy charged to insurance companies. C4HCO will also charge a 1.4% administrative fee, which Fontneau says is the lowest in the country among state marketplaces that are charging these fees (and the federal marketplace, which charges 3.5%).

Health Coverage Guides Still Available to Help!

Boulder County's Health Coverage Guides are available year-round to provide one-on-one help for customers. They can help determine if individuals may be eligible for a special enrollment period due to a qualifying life change event and can provide education regarding tax credits and health plans to prepare customers for the next open enrollment period. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading Expansions. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Expansions, Volume 35

Medicaid Expansion Gives Boost to Hospitals



Volume 35 - 6/4/14

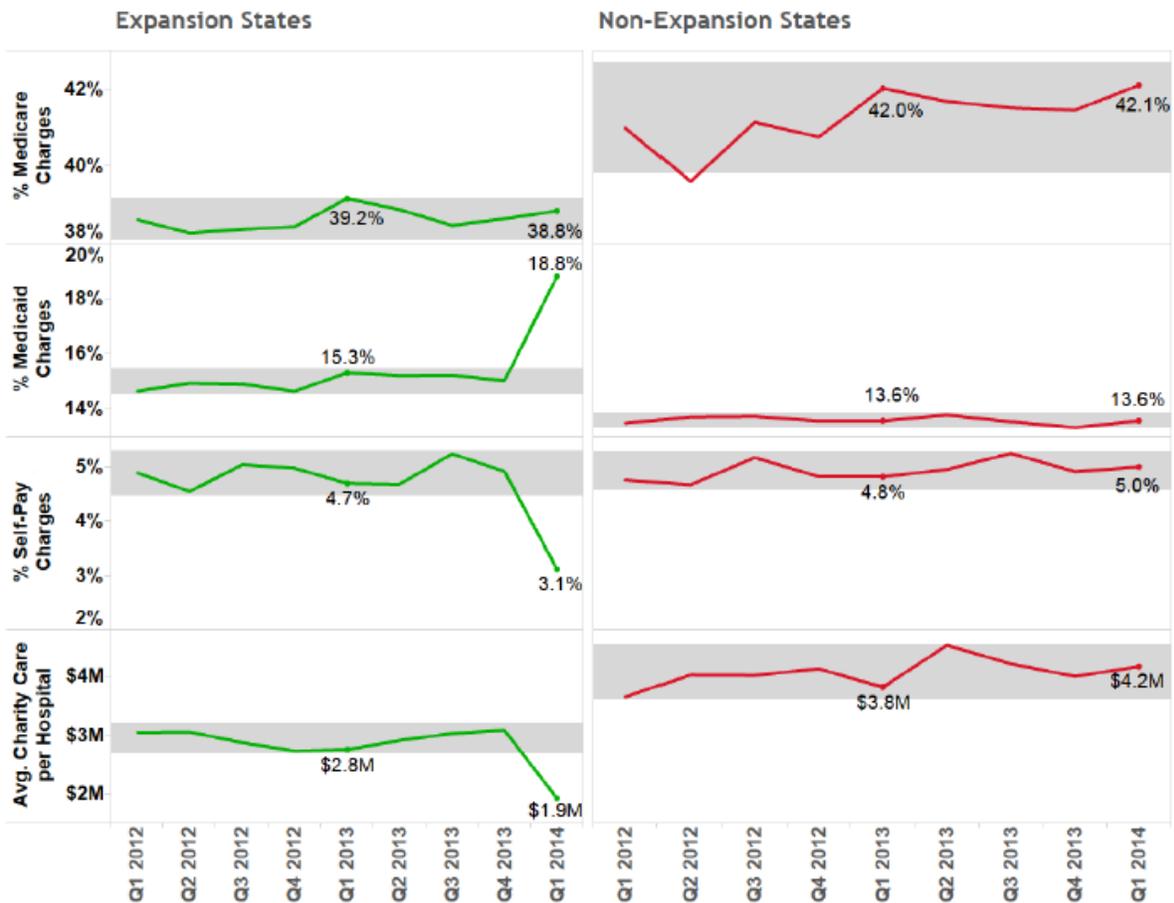
This is the thirty-fifth volume of Expansions, which focuses on the effort to reach Boulder County residents who might be eligible for significant expansions in health care assistance.

Please note: beginning in July 2014, Expansions will become a monthly e-newsletter. As we approach the next Connect for Health Colorado open enrollment period that begins November 15, 2014, we will resume more frequent delivery.

Medicaid Expansion Gives a Boost to Hospitals

The Colorado Hospital Association (CHA) has released [a study](#) that indicates there have been some immediate and beneficial impacts from the recent Medicaid expansion. CHA collects financial and volume data from 465 hospitals across the U.S., and can compare data between states that expanded Medicaid and states that did not. The report looks specifically at changes in patient volume according to who pays the medical bills and how much the charges are.

One of the biggest takeaways is the reduction in "average Charity Care per Hospital," which is the amount that hospitals spend to cover patients who are unable to pay for their care. In Medicaid expansion states, this number fell by an average of nearly \$1 million (from \$2.8 million to \$1.9 million) over the last year (primarily in the first quarter of 2014). In non-Medicaid-expansion states, the average rose from about \$4 million to \$4.2 million.



Data from the Colorado Hospital Association's recent [Medicaid Expansion Study Report](#)

Another major finding was that in states in which Medicaid was expanded, Medicaid charges rose 3.5% in the payer mix (from 15.3% to 18.8%) over the last year (again with almost all the change occurring in the first quarter of 2014). In non-expansion states, the Medicaid percentage remained flat at 13.6%. At the same time, self-pay rates fell significantly in expansion states (nearly 2%) versus a slight increase in non-expansion states.

The CHA report indicates even larger changes were seen with Colorado hospitals, (including urban, rural, and critical access providers). For example, the percentage of Medicaid charges for urban hospitals rose from 15.7% to 20.5% in the past year. And "Average Charity Care" fell from \$4.6 million to \$2.9 million for hospitals statewide.

This means that hospitals (and ultimately doctors and other health practitioners) are seeing a reduction in the amount of free or reduced-price care they must provide for those unable to pay. As Medicaid covers more of the important care these patients receive, accompanying

financial pressures from non-reimbursed care on healthcare providers will also subside. At the same time, reimbursement for uncompensated care provided by local governments will also be reduced, a benefit to counties, cities, and states.

The Colorado Hospital Association indicates it will continue to update the numbers found in this report as the year progresses to see if these trends continue.

The Medicaid expansion now covers individuals earning up to 133% of the [Federal Poverty Level](#) (higher for children and pregnant women). Enrollment for this expansion continues year-round. Clients can be directed to www.Colorado.gov/PEAK to apply.

Health Coverage Guides Still Available to Help!

Boulder County's Health Coverage Guides are available year-round to provide one-on-one help for customers. They can help determine if individuals may be eligible for a Connect for Health Colorado special enrollment period due to a qualifying life change event and can provide education regarding tax credits and health plans to prepare customers for the next open enrollment period. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Expansions, Volume 36

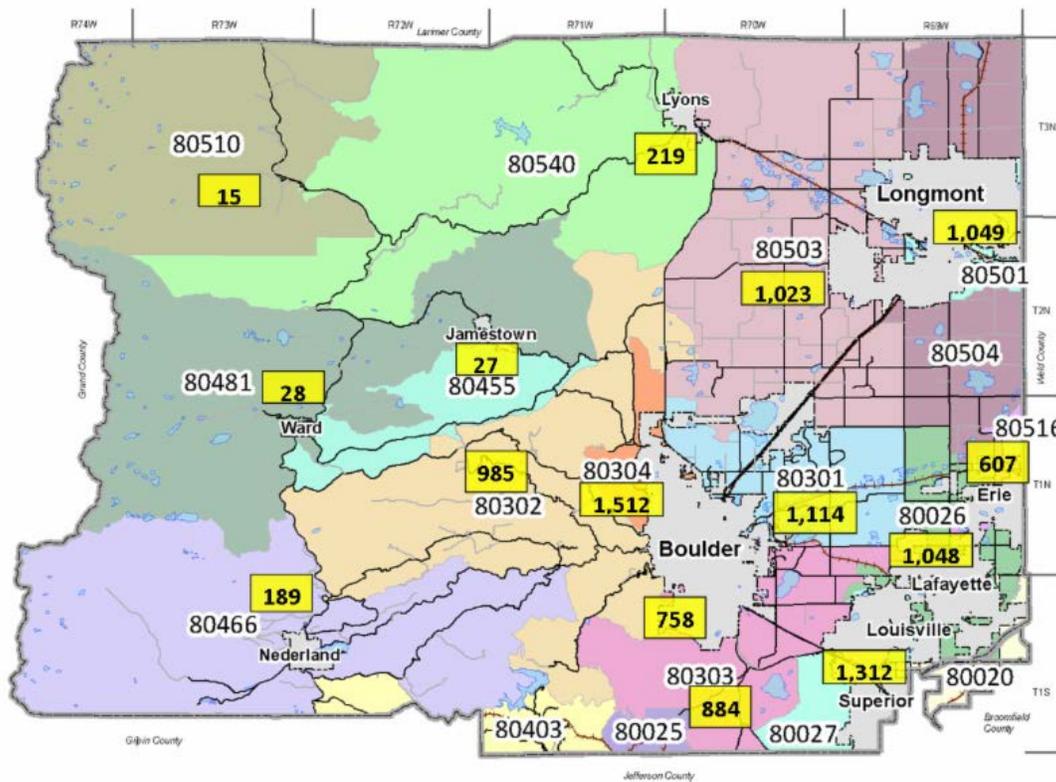
A Picture of Enrollment in Boulder County



Volume 36 7/17/14

This is the thirty-sixth volume of Expansions, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

Mapping Boulder County's Enrollment



We're getting a much clearer picture of enrollment in the Connect for Health Colorado (C4HCO)

Marketplace in Boulder County. Thanks to data from C4HCO (October 1, 2013 through April 10, 2014), we now know what our enrollment looks like by zip code! There are no major surprises, but the map does appear to be a reflection of the hard work done by county staff and our community partners in helping get the word out about the new options available in the marketplace. It also may tell us that there are still some opportunities to connect with uninsured residents in eastern Boulder County, especially in the Longmont area.

Regardless, it's nice to see the actual numbers of new enrollees who were either previously uninsured or perhaps paying too much for their insurance. It's likely that many of these residents are now getting regular health care for the first time, and in turn they have a stronger foundation on which to face life's other challenges. We also know that nearly 60% of C4HCO enrollees have received financial assistance for their plans through the marketplace. If you look at the map above through that lens, it's clear how many of our neighbors are now benefitting from much more affordable health insurance. We should all be very proud of what we've accomplished together, and look ahead to the opportunities we'll have to bring those numbers up even more later this year in our next open enrollment period!

From Coverage to Care

The Centers for Medicare and Medicaid Services (CMS) has launched a new initiative called "From Coverage to Care" which is designed to help people with new health care coverage understand their benefits and connect to primary care and the preventive services that are right for them. As part of this effort, CMS has also created [a publication](#) called "Roadmap to Better Care and a Healthier You". This is an excellent resource to give to clients, as it emphasizes that their new health coverage gives them access to



prevention services, which are vital to a healthy life ("use your health coverage when you are sick *and* when you are well to help you live a long, healthy life"). The publication also contains very helpful definitions of commonly-used health coverage terms and excellent advice for finding a provider. It has examples of the costs that can be expected with specific kinds of health care. And it takes the client through the process of making an appointment with a health care provider, being prepared for the visit, and maintaining health between visits.

This guide can be used by anyone who has health coverage for the first time (or who now has

more comprehensive coverage and perhaps access to preventive care for the first time). And there are many more resources on the "From Coverage to Care" [CMS page](#). Please browse them when you have a chance, and connect your clients with them if you feel they'll be helpful.

Inside the Affordable Care Act

The online medical research aggregator *The Lancet* [published an extensive article](#) on July 1 that takes an in-depth look at the benefits of the



Patient Protection and Affordable Care Act (ACA). As the article notes, ACA is fostering collaboration between the public health and health care systems (including the promotion of patient-centered medical homes) and is improving the quality of care and advancing population health. As summarized by *HealthDay News*, the article notes that ACA represents the biggest change to health policy in the U.S. in fifty years, and "has made coverage more affordable, realized provisions to control costs, and restrained discriminatory insurance practices." It also details ACA's unprecedented National Prevention Strategy and how the law added new funding for prevention and public health programs, including the promotion of clinical preventive services. This is an excellent comprehensive article on the health system advances promoted by the Affordable Care Act.

Upcoming Healthcare Presentations

On August 6 in Lafayette, the Boulder County Assistance Site will provide an overview of health coverage options outside the C4HCO open enrollment periods. We also have upcoming presentations (7/26 in Louisville, 8/28 in Boulder) that cover the understanding of what health insurance means, how to use insurance, and how to access services from health care providers. Below is the schedule of upcoming presentations. Please pass this along to anyone who may benefit from them.

| Date | Day | Event Time | Location | Registration Link |
|------|------|----------------------------|---|---|
| 7/26 | Sat. | 10:00 a.m. - 11:00 a.m. | Louisville Public Library 951 Spruce Street Louisville, CO 80027 | http://bchealthinsuranceliteracy.eventbrite.com |
| 8/6 | Wed. | 6:00 p.m. - 7:00 p.m. | Lafayette Public Library 775 W. Baseline Road Lafayette, CO 80026 | https://bcseppubliclafayette1.eventbrite.com |

8/28 Thu. 6:00 p.m. - 7:00 p.m. Boulder Public Library
1001 Arapahoe Avenue <http://bchealthinsuranceliteracy1.eventbrite.com>
Boulder, CO 80302

Health Coverage Guides Still Available to Help!

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



Expansions, Volume 37

Browse Current Plans; Medicaid Enrollment Strong



Volume 37 - 8/28/14

This is the thirty-seventh volume of Expansions, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

Browse Plans Before Next Open Enrollment

The next open enrollment period to sign up for health insurance through the state's private insurance exchange, Connect for Health Colorado (C4HCO), begins November 15, 2014 for coverage beginning the following January. In the meantime, C4HCO has made it possible to browse available health plans now. The [online tool](#) will allow you to remain anonymous as you look through the many options, and you can call the C4HCO Customer Service Center if you have any questions: 1-855-752-6749. We also have Health Coverage Guides here at our Boulder County Assistance Site who can review the current range of health plans with you.



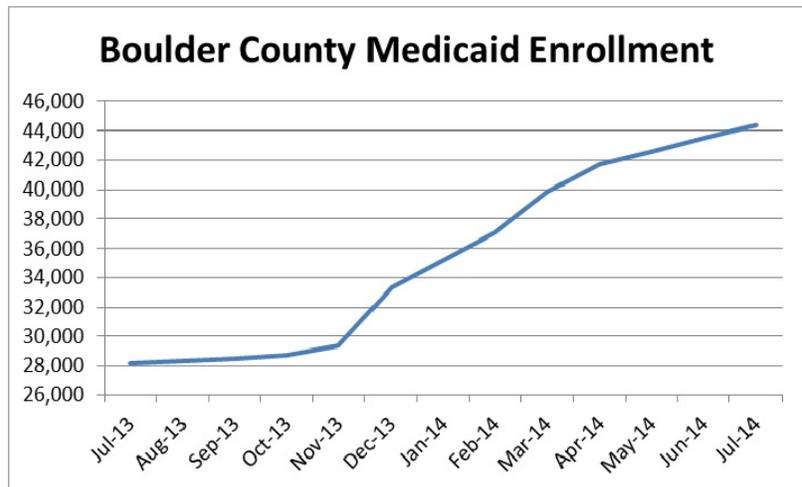
Please keep in mind that health plan options, features, and prices will change this fall when new plans for 2015 coverage are submitted by insurance carriers. In the meantime, Coloradans [can buy health insurance now](#) as a new customer if they have a special circumstance (a qualifying life event), including:

- Marriage, birth, adoption, and placement for foster care

- Loss of minimum essential coverage
- Loss of availability of employer-provided health coverage
- Becoming a resident of Colorado
- Recent receipt of a Medicaid denial after applying for coverage before April 15, 2014

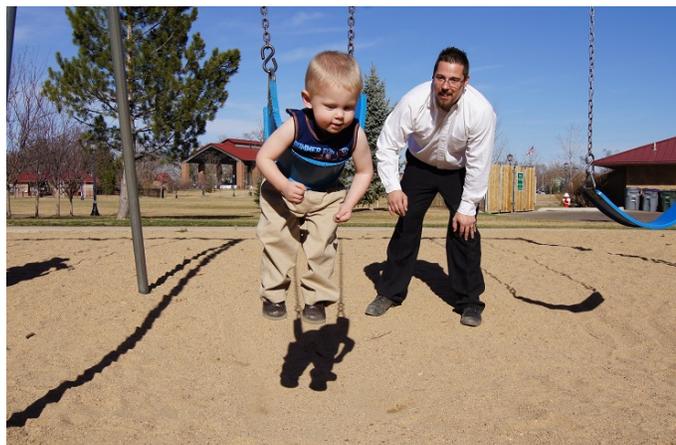
Boulder County Medicaid and CHP+ Enrollment Still Strong

Enrollment takes place **year-round** for [Medicaid and Child Health Plan Plus](#) (there is no open enrollment period for these health insurance programs). With the Affordable Care Act's recent coverage expansions, in Boulder County we have seen a **55 percent increase in Medicaid enrollment** since October 2013. Much of this



has taken place at Boulder County's two primary office locations in Boulder and Longmont. Our community partners have also provided a great deal of assistance by helping clients fill out applications in person or through the online [Colorado PEAK](#) web site. In Boulder County, this enrollment increase represents an additional 16,000 people who now have health insurance so they can access preventive care and live healthier and happier lives. This also helps ensure people are better able to stabilize themselves when faced with crises like the loss of a job or other unexpected major expenses.

Another major impact this increase in Medicaid enrollment is having is through a significant boost in payments to medical providers in Boulder County. As of May 2014, we have seen a \$5 million monthly increase in Medicaid payments to these providers. This amounts to a \$60 million-per-year infusion into the community through our network of Medicaid doctors, clinics, and hospitals. This certainly contributes a boost to the economy. But perhaps more importantly, this helps



BCDHHS client photos by Geneva Bailey

support the providers who have chosen to be part of the system of care for our lowest-income neighbors, and greatly reduces unreimbursed care costs for hospitals and clinics so they can focus their investments on other areas that need attention.

Additionally, nearly 11,000 Boulder County residents have enrolled in private health insurance since October 2013 through Connect for Health Colorado.

A recent Gallup report indicates that [Colorado ranks fifth](#) among the fifty states for **the biggest reduction in the number of uninsured residents**. According to the report, 17% of Colorado's population lacked insurance in 2013, and that number dropped to 11% by mid-2014.

Colorado Health Insurance Subsidies Unaffected by Ruling

Two recent appeals court rulings have cast doubt over whether subsidies will continue to be available for purchasing health coverage through the federal Affordable Care Act insurance exchange. However, these rulings [have no impact](#) in Colorado since C4HCO is a state-run exchange.

The court rulings are being appealed, and subsidies continue in the 36 states on the federal exchange until those appeals are resolved.

Upcoming Healthcare Presentations and Events

On August 28 in Boulder, the Boulder County Assistance Site will provide an overview of what health insurance means, how to use insurance, and how to access services from health care providers. Please pass this along to anyone who may benefit from them. Below are other community opportunities for education and enrollment.

| Date | Day | Event Time | Location | Registration Link |
|------|------|------------------------|--|---|
| 8/28 | Thu. | 6:00 p.m. - 7:00 p.m. | Boulder Public Library 1001 Arapahoe Ave. Boulder, CO 80302 | http://bchealthinsuranceliteracy1.eventbrite.com |
| 9/14 | Sun. | 11:00 a.m. - 6:00 p.m. | Pridefest: Boulder Central Park | None |
| 9/16 | Tue. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont: 455 Kimbark St. Longmont, CO 80501 | None |

Health Coverage Guides Still Available to Help!

Boulder County's Health Coverage Guides are available year-round to provide one-on-one help for customers. They can help determine if individuals may be eligible for a Connect for Health Colorado special enrollment period due to a qualifying life change event and can provide education regarding tax credits and health plans to prepare customers for the next open enrollment period. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



Expansions, Volume 38

Deadline Today for Income Verification; Update from Boulder County



Volume 38 - 9/30/14

This is the thirty-eighth volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

Today is Last Day to Provide Proof of Income

Proof of income documents are required from anyone who, at the time of application for coverage through the Connect for Health Colorado (C4HCO) Marketplace, was unable to provide proof of income lower than what could be verified by C4HCO. The deadline for submitting these documents is end of day today, September 30, 2014. This information is crucial to completing the application process, as C4HCO needs to verify income so a client can keep any premium assistance or cost-sharing benefits.



HealthCare.gov web site

There are two primary ways to submit these documents:

- [Log into your Marketplace account](#) and then select your current application. Use the menu on the left side of the screen to select "Application Details." On the next screen will be a list of any data matching issues in your application (these will be called

"inconsistencies" on the screen). Follow the steps for each inconsistency to upload the documents needed to fix the issue. Please note that these characters cannot be used in the name of the file(s) that you upload: / \ : * ? " < > |

- Contact one of our partners in your community to get one-on-one help. They can help you figure out what documents you need and they will be able to help you upload them.

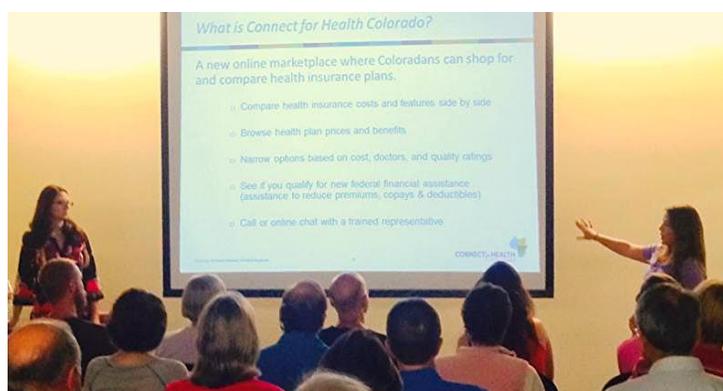
You can get more information online on [the documents we need](#) and find out more on how to upload or send them, and you can [search a list of partners](#) in your community where one-on-one help is available.

If you've already mailed or uploaded documents, we'll let you know as soon as we've finished reviewing them. It is possible that we are still attempting to match your information. If you receive a letter from us requesting documents, but you think you've already submitted them (or have any questions), we are here to help. Call C4HCO at 1-855-752-6749. We know it's important for you and your family to keep the assistance you have with health coverage costs.

News From the Boulder County Assistance Site

Here at the Connect for Health Colorado Boulder County Assistance Site, in the past 30 days we've seen a notable increase in inquiries about the upcoming open enrollment period (Nov. 15, 2014 - Feb. 15, 2015). We are also seeing an increase in phone calls from clients wanting to know how they can report their life changes and how often they can do so. This is significant, because in many cases it will mean increased tax benefits for these clients through more accurate income reporting and life event change notation.

We have increased our outreach to Boulder County's Latino communities through work with FERIA de Salud, Saludable y Saboroso, and Boulder Valley Women's Health. We are also co-locating at El Comite on a weekly basis to provide health coverage assistance (including education and enrollment) to El Comite clients. This has proven to be an effective and valuable relationship, as reaching Latino clients through a trusted community partner has helped increase enrollment in a population that has traditionally had higher uninsured rates.



Boulder County Assistance Site Community Presentation

We have also focused our outreach efforts on the "young invincible" community, specifically

young active students and others who have not felt the need to acquire health insurance in the past. We have reached out through area recreation centers, MeetUp events, new residents clubs, and student housing programs. This has led to some success in educating these young people about the upcoming enrollment period.



Last month, we also partnered with our Health Coverage Guide who is occasionally stationed at Boulder County Aids Project to provide outreach to the LGBTQAI community.

We are currently in the process of conducting a series of about 25 orientation sessions on the upcoming open enrollment period for community partners around Boulder County.

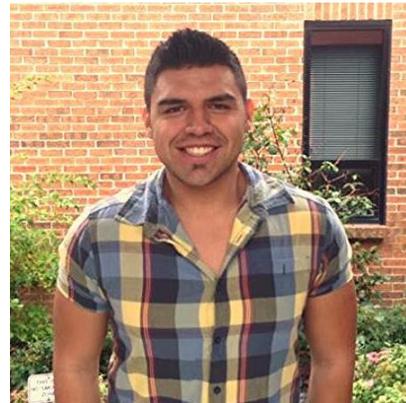
Connect for Health Colorado Enhancing Web Site

Connect for Health Colorado will soon be enhancing its [web site](#) to streamline the renewal process for current Marketplace clients and provide a better enrollment process for new clients. Through a \$3.5 million agreement with Oracle, C4HCO will increase the performance of its web site as well as make it more stable and secure. C4HCO is preparing for the next open enrollment period (beginning November 15), when about 146,000 current clients will need to renew their policies and a significant number of new applicants are expected as well.

Upcoming Healthcare Presentations and Events

Twice in October, Boulder County Health Coverage Guide Angel Torres will hold drop-in hours for health coverage education and enrollment at El Comite de Longmont. Please see below for details.

| Date | Day | Event Time | Location |
|-------|------|------------------------|---|
| 10/16 | Thu. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont: 455 Kimbark St. Longmont, CO 80501 |
| 10/30 | Thu. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont: 455 Kimbark St. Longmont, CO 80501 |



Angel Torres

Health Coverage Guides Still Available to Help!

Boulder County's Health Coverage Guides are available year-round to provide one-on-one help for customers. They can help determine if individuals may be eligible for a Connect for Health Colorado special enrollment period due to a qualifying life change event and can provide education regarding tax credits and health plans to prepare customers for the next open enrollment period. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services.

Expansions, Volume 39

Open Enrollment Approaches!



Volume 39 - 10/16/14

This is the thirty-ninth volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance. Beginning today, *Expansions* returns to its bi-weekly schedule!

C4HCO Open Enrollment for 2015 Begins November 15

Open enrollment for Connect for Health Colorado will begin next month (on November 15) and run through February 15, 2015. Now is a great time to make an appointment with a Boulder County Health Coverage Guide to find out about the numerous health coverage opportunities that are available.

The primary reason for "open enrollment" for health coverage is to help ensure people are getting covered for longer periods of time. This reduces the overall cost of health insurance (more people in the risk pool) and ultimately makes people healthier, which also reduces the cost of coverage.



Remember that among the benefits of signing up for health coverage through Connect for Health Colorado (C4HCO) is the availability of premium tax credits to help with the costs of the coverage. Health Coverage Guides can help residents determine whether or not they're eligible

for these credits and can help them apply for them. **These tax credits have averaged around \$250 per month in premium assistance, a significant amount of help for those who qualify.**

And health coverage saves money. Preventive care reduces health crises, which are costly for the patients and the community. But just as important, the more people have access to good health coverage, the better the overall health of our community.

How Many Health Plans are Available to Colorado Residents in 2015?

There are more health coverage plan options in Colorado for 2015 due to increasing competition from carriers. Visit the [Connect for Health Colorado web site](#) to browse the plans.

The Colorado Division of Insurance (CDOI) has reviewed and approved 1,072 Affordable Care Act (ACA)-compliant [health plans](#) from 20 carriers. Of these, 472 plans are for individuals and 600 are for small employers through the small group market. About one-quarter of these health plans will be "on the Market," meaning they'll be available for purchase through Connect for Health Colorado.



Regardless, all ACA-compliant plans must satisfy the law's Essential Health Benefits coverage requirements and use one of the "[metal plan](#)" designs for medical out-of-pocket costs.

Also, remember there is no open enrollment period for Medicaid. Enrollment occurs for this free and low-cost health insurance program year-round.

Are Premiums Going Up?

Health insurance premiums for private plans are rising, but [only slightly](#). The statewide average premium increase for health insurance in Colorado is 1.18%. The individual Market average premium increase is 0.71%. CDOI has a comprehensive [list of premiums](#) for 2015 (arranged by "metal plan") on its web site.

Our Hours and Locations

Boulder County's Health Coverage Guides are available at our Assistance Site, which is located at 3460 North Broadway in Boulder. Hours are 8 a.m. to 4:30 p.m. Monday through Friday. It's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.

We will also continue to be out and about in our community before and during the upcoming open enrollment period. This includes drop-in hours at El Comite de Longmont (see the schedule below). Future volumes of *Expansions* will include information on additional presentations and enrollment assistance opportunities.

Partnership with Healthy Kids Initiative

As part of one of our key collaborations for health insurance enrollment, Boulder County Health Coverage Guides are working closely with the county's [Healthy Kids Initiative](#) (HKI). HKI works in our school districts and in other areas of our community to enroll children and families in health coverage and other kinds of assistance they may need. Through this partnership, we intend to help consumers gain access to and knowledge of health coverage by creating public awareness of Affordable Care Act and healthcare reform. We aim to provide education and enrollment services to Boulder County residents regarding affordable health care, financial assistance, tax penalties, qualifying life change events, and special enrollment periods with the intention of enrolling all eligible children and adults in health insurance. We pledge to provide a holistic approach to enrollment including access to care and education around the utilization of health insurance coverage.

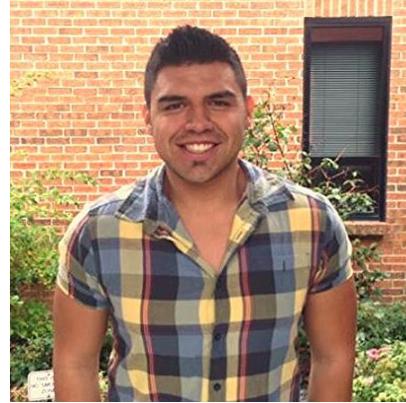


Upcoming Healthcare Presentations and Events

Twice in October, Boulder County Health Coverage Guide Angel Torres will hold drop-in hours for health coverage education and enrollment at El Comite de Longmont. Please see below for

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Angel Torres

Health Coverage Guides are Available to Help!

Boulder County's Health Coverage Guides are available year-round to provide one-on-one help for customers right here in Boulder County. They can help determine if individuals may be eligible for a Connect for Health Colorado special enrollment period due to a qualifying life change event and can provide education regarding tax credits and health plans to prepare customers for the next open enrollment period. For more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services

Expansions, Volume 40

Your Checklist for Open Enrollment



Volume 40 10/29/14

This is the fortieth volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance. Please note that *Expansions* has returned to its bi-weekly schedule!

Checklist for Open Enrollment

Open Enrollment in the [Connect for Health Colorado](#) (C4HCO) Marketplace begins in just over two weeks (on November 15), and we want to be sure you know what applicants will need to have ready to apply.

Anyone applying for or renewing coverage in the Marketplace will need to provide some information about their household, including income, any insurance coverage they currently have, and some additional items.

Below is a checklist of what to gather to apply for coverage. Applicants will need:

- Home and/or mailing addresses for everyone applying for coverage.
- Social security Numbers
- Document information for legal immigrants
- Employer and income information for every member of the applicant's household (for example, from pay stubs or W-2 forms-Wage and Tax Statements)
- A best estimate of what household income will be in 2015
- Policy numbers for any current health insurance plans covering members of the applicant's household
- Notices from current plans that include plan ID, if the applicant has or had health coverage in 2014



Open Enrollment begins November 15, 2014 for coverage beginning as early as January 1, 2015. This Open Enrollment period ends February 15, 2015.

Open Enrollment Kick-off: On the Road Again!

Boulder County will have two Open Enrollment kickoff events in the coming weeks! The purpose of the events is to create additional awareness in our mountain communities about Connect for Health Colorado and the Boulder County Assistance Site. We held similar events last year and found them to be quite successful, with nearly three dozen people stopping by for information and help applying for health coverage.



Here are the Boulder County dates for C4HCO's "Mini Beast Road Trip Tour":

Dates: **Nederland: November 17, 11 a.m. - 4 p.m.**

Lyons: November 18, 2 p.m.- 5 p.m.

In Nederland, you'll see the Suburban in the parking lot of the B&F Mountain Market on November 17. We'll have a table inside the market where individuals can get more information about accessing affordable health insurance through Connect for Health Colorado. We will also have health coverage guides providing enrollment assistance at Columbine Family Care in Nederland at the same time.

On November 18, we'll be in Lyons at the St. Vrain Market. See the schedule below for more details.

The C4HCO Suburban will also be stopping in Winter Park, Fraser, Granby, Idaho Springs, and Estes Park in the weeks ahead for similar health coverage outreach events.

Our Hours and Locations

Boulder County's Health Coverage Guides are available at our Assistance Site, which is located at 3460 North Broadway in Boulder. Hours are 8 a.m. to 4:30 p.m. Monday through Friday. It's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.



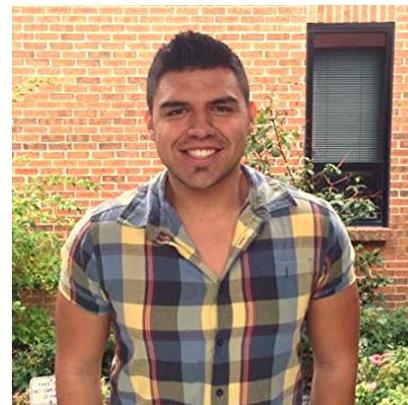
Photo by Geneva Bailey

As indicated above, we will also continue to be out and about in our community before and during the upcoming Open Enrollment period. This includes drop-in hours at El Comite de Longmont (see the schedule below). Future volumes of *Expansions* will include information on additional presentations and enrollment assistance opportunities.

Upcoming Healthcare Presentations and Events

Boulder County Health Coverage Guide Angel Torres continues to hold drop-in hours for health coverage education and enrollment at El Comite de Longmont. Please see below for details. Also, as noted above, the C4HCO mobile enrollment van will be in Nederland and Lyons in November.

| Date | Day | Event Time | Location |
|-------|------|------------------------|---|
| 11/11 | Tue. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |
| 11/17 | Mon. | 11:00 a.m. - 4:00 p.m. | B&F Mountain Market 60 Lakeview Dr. Nederland, CO 80466 |
| 11/17 | Mon. | 11:00 a.m. - 4:00 p.m. | Columbine Family Care 20 Lakeview Dr. #204 Nederland, CO 80466 |
| 11/18 | Tue. | 2:00 p.m. - 5:00 p.m. | St. Vrain Market 455 Main St. Lyons, CO 80540 |
| 11/25 | Tue. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |



Angel Torres

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



BOULDER COUNTY
**HOUSING
& HUMAN
SERVICES**



Expansions, Volume 41

Three Days to Open Enrollment; Election Results; ACA Impacts



Volume 41 - 11/12/14

This is the forty-first volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

A Few Important Points About Open Enrollment

Open Enrollment in the [Connect for Health Colorado](#) (C4HCO) Marketplace begins in just three days (on November 15). Here are a couple of quick updates:

- Connect for Health Colorado has an updated [web site](#)! When you visit the site, you'll first be asked if you're a new or current customer. And on the site, you are now able to [browse 2015 health plans](#) before enrolling and you can use the [tax credit estimator](#).
- Renewal notices for C4HCO customers will be sent out beginning next week. If you're a current customer, look for your notice and consider comparing your current plan to other new (or changed) plans to be sure you have what you need.

Important to Shop, Compare, and Know Your Plan

Customers who qualify for financial assistance through C4HCO will see their tax credit amounts changing. Before renewing a current plan or enrolling in a new plan, it's important to shop and compare the



new options. There may be less expensive options that meet health and budget needs, sometimes with the same carrier. Look at monthly premium costs, but also consider out-of-pocket costs you have to pay before your insurance covers your medical care.

Many plans are changing their networks of doctors. Customers should confirm that their healthcare provider is covered under their 2015 plan. They can use the Provider Directory or call their insurance company or doctor to find out.

Also, make sure your prescriptions will be covered by your plan.

Election Impacts on Health Coverage Expansions

While it's difficult to predict what, if any, impacts the November 4 election will have on the Affordable Care Act or its health coverage expansions, some lawmakers have indicated they favor repealing some aspects of the law. Most notably, this includes:

- the medical device tax
- the definition of full-time work week as 30 hours
- the employer mandate (to provide insurance coverage)
- the individual mandate (that all people must have insurance or pay a fee)

The uncertainty around the future of some elements of ACA will have no impact on the work of our Boulder County Assistance Site or our Health Coverage Guides. Our primary goals remain the same: to help as many Boulder County residents as possible get health coverage, and to help those who need better coverage acquire it.

Affordable Care Act's Impact on the Uninsured

You might have seen the [New York Times article](#) from October 29 about who the Affordable Care Act has helped most across the United States. It's actually quite compelling. The article contains a map with detailed information on all 3,144 counties in the country, coded according to the change in the numbers of uninsured between 2013 and 2014. Across Colorado, the impacts have been tremendous. The entire southeastern fifth of the state has seen reductions in numbers of uninsured from about 25% to about 11%. Elsewhere, the numbers are almost as dramatic. Boulder County's uninsured rate fell from 14% to 8%.

Another remarkable point that's clear is that the states with the least reduction in uninsured are almost exclusively states that did not accept the Affordable Care Act's expansion of Medicaid.



There have also been smaller reductions in uninsured in states that did not create their own health insurance exchanges (like Connect for Health Colorado).

From the *Times* article:

"The data shows that the law has done something rather unusual in the American economy this century: it has pushed back against inequality, essentially redistributing income - in the form of health insurance or insurance subsidies - to many of the groups that have fared poorly over the last few decades."

While the increase in the numbers of insured in Boulder County is encouraging, we know there are still many more uninsured among us. We still have much work to do to find those who qualify for Medicaid or Connect for Health Colorado and help them enroll in coverage.

The benefits of expanded coverage are many. The more people enrolled in health insurance, the lower our societal costs will be over time: an increase in preventive care itself will ultimately reduce the amount we spend on crisis care down the line. And - more people enrolled in health insurance also means a healthier community.

Our Hours and Locations



Boulder County Health Coverage Guides Angel Torres (L) and Sebastian Sifuentes (R)

Throughout the open enrollment period, the Boulder County Assistance Site will be teaming up with partners in our community to provide walk-in assistance for health coverage enrollment. This includes **El Comit e in Longmont**, a grassroots organization that provides services including legal assistance referrals, translation, life skills classes, and citizen pre-conferencing

and processing clinics. Health Coverage Guide Angel Torres will be available at El Comite on November 25 and December 9, Tuesdays, from 9 a.m. to noon both days.

We'll also provide walk-in enrollment assistance at **El Centro Amistad**, a community-based organization that provides services including community meetings, after school sports for low-income families, parenting support groups, Spanish language programs for adults, and academic enrichment classes and tutoring. Health Coverage Guide Sebastian Sifuentes will be available at El Centro Amistad in Boulder every Tuesday during open enrollment from 3 p.m. to 6 p.m.

Also, the C4HCO Suburban will be in Nederland on November 17 and Lyons November 18. Click on the images below for printable posters and more information on these events. Additional information is also available in the "Upcoming Healthcare Presentations and Enrollment Events" section.

Connect for Health Colorado
in **NEDERLAND**
Monday, November 17th
11 a.m. to 4 p.m.*
B&F Mountain Market
60 E. Lake View Drive

Join us for this exciting community event to learn more about affordable health insurance, financial assistance options, and to sign up for 2015 coverage.**

303.441.1000 • healthcoverage@bouldercounty.org • www.BoulderCountyHealthCoverage.org
*Appointments preferred but not required. | **Open Enrollment for the 2015 coverage year begins November 15, 2014 and ends February 15, 2015.

Connect for Health Colorado
in **LYONS**
TUESDAY
November 18th
2 p.m. to 5 p.m.*
455 Main Street

Join us for this exciting community event to learn more about affordable health insurance, financial assistance options, and to sign up for 2015 coverage.**

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*Appointments preferred but not required. | **Open Enrollment for the 2015 coverage year begins November 15, 2014 and ends February 15, 2015.



Boulder County's Health Coverage Guides are also available at our Assistance Site, which is located at 3460 North Broadway in Boulder. Hours are 8 a.m. to 4:30 p.m. Monday through Friday. It's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.

Upcoming Healthcare Presentations and Enrollment Events

Here is a calendar of events where you'll find Health Coverage Guides and enrollment assistance over the next month:

| Date | Day | Event Time | Location |
|-------------|------------|------------------------|---|
| 11/17 | Mon. | 11:00 a.m. - 4:00 p.m. | B&F Mountain Market 60 Lakeview Dr. Nederland, CO 80466 |
| 11/17 | Mon. | 11:00 a.m. - 4:00 p.m. | Columbine Family Care 20 Lakeview Dr. #204 Nederland, CO 80466 |
| 11/18 | Tue. | 2:00 p.m. - 5:00 p.m. | St. Vrain Market 455 Main St. Lyons, CO 80540 |
| 11/18 | Tue. | 3:00 p.m. - 6:00 p.m. | El Centro Amistad 2222 14th St. Boulder, CO 80302 |
| 11/25 | Tue. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |
| 11/25 | Tue. | 3:00 p.m. - 6:00 p.m. | El Centro Amistad 2222 14th St. Boulder, CO 80302 |
| 12/2 | Tue. | 3:00 p.m. - 6:00 p.m. | El Centro Amistad 2222 14th St. Boulder, CO 80302 |
| 12/9 | Tue. | 9:00 a.m. - 12:00 p.m. | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |
| 12/9 | Tue. | 3:00 p.m. - 6:00 p.m. | El Centro Amistad 2222 14th St. Boulder, CO 80302 |

Please remember, for more information or to schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the

Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



Expansions, Volume 42

Community Outreach Successes; School-Based Outreach Plans



Volume 42 - 12/10/14

This is the forty-second volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

Open Enrollment for [Connect for Health Colorado](#) health coverage continues through February 15, 2015. Also, please remember that for coverage to begin January 1, 2015, enrollment must take place by December 15.

Update from Nederland/Lyons Outreach Events

The Boulder County Health Coverage Guides had two very fruitful outreach events in Nederland and Lyons during the first week of Open Enrollment. Over the span of two days and in three different locations, the guides met with over 24 clients wanting to know more about affordable health coverage, re-enrollment, and utilization. Some community members were able to enroll in coverage on the spot with the help of a Health Coverage Guide using laptops and wireless internet. Overall, it was a huge success. Due to the overwhelming demand for assistance, the Health Coverage Guides have been invited back by local businesses that are willing to host enrollment events in the coming months.



Client Success Stories (from Nederland and Lyons)

Ultimately, the success of this effort is reflected by the people it is helping.

Morgan from Nederland says: "I re-enrolled in the same plan I purchased through Connect for Health Colorado last year and discovered that my premiums are even cheaper with increased coverage!"

Jennifer, who is 28 years old and from Nederland, was able to enroll in a health and dental plan for less than \$200 a month with deductibles and co-pays that she can afford. After her appointment, she was grateful to have received assistance in enrolling and said "my mom will be so happy that I've taken care of this! My mom said she'll be able to sleep better when she knows I'm covered!"



When asked why health coverage matters, Lyons resident Susan, who is retired and self-insured, said it gives her peace of mind for when she gets sick or injured.

When asked the same question about why health coverage matters, Karen from Nederland said "everyone deserves to be helped by healthcare!"

School-Based Outreach

Boulder includes the has a school School District (BVSD) and [St.](#)

[Vrain Valley](#) School District (SVVSD). Both districts have a Memorandum of Understanding with the [Healthy Kids Initiative](#), Boulder County's Medicaid Enrollment Project, where Medicaid caseworkers are



County's Health Coverage Unit, which Boulder County Assistance Site staff, longstanding relationship with both districts in the region: [Boulder Valley](#)



stationed in each school district to provide health coverage enrollment services for students, parents, and faculty members. The school-based workers are also well trained in a referral process to the Health Coverage Guides in an instance where they meet an individual or family not eligible for Medicaid or CHP+ but possibly qualifying for financial assistance through Connect for Health Colorado.

The Boulder County Assistance Site will continue to strengthen the relationship and referral process with BVSD and SVVSD during the 2014-2015 Open Enrollment period. In addition to those continued efforts, Health Coverage Guides are also strengthening outreach efforts to colleges and universities. Many community college and university students are required to obtain and maintain insurance coverage, sometimes at a very high out-of-pocket cost. Messaging the cost effective options that may be available to students through Connect for Health Colorado is an important tool for engaging the "young invincible" populations living in Boulder County.

Health Coverage Guides are currently working with Front Range Community College, Naropa University, and the University of Colorado with a special focus on non-traditional students such as mature students, graduate students, students living in family housing, international students, and those who are less likely to have school-sponsored health coverage.

Upcoming Healthcare Presentations and Enrollment Events

Medicaid and CHP+ enrollment and re-enrollment will be taking place at [Sister Carmen Community Center](#) in Lafayette each Wednesday (excluding the 31st) in December. Health Coverage Guides also continue to provide Connect for Health Colorado enrollment assistance at [El Comite de Longmont](#). See the calendar below for details.

| Date | Day | Event Time | Location |
|-------|------|---|---|
| 12/10 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |
| 12/17 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |
| 12/23 | Tue. | 9:00 a.m. - 12:00 p.m. (Connect for Health Colorado enrollment) | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |
| 12/24 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |

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[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Hope for the future,
help when you need it.



Expansions, Volume 43

Still Time to Complete Applications for Jan. 1 Coverage!



Volume 43
12/23/14

This is the forty-third volume of *Expansions*, which focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.



We hope you are well during this holiday season.

Since the launch of Connect for Health Colorado Open Enrollment on November 15, **Boulder County Assistance Site Health Coverage Guides have helped over 680 clients** with the enrollment process! Across the state of Colorado, 108,077 people have signed up for coverage during this Open Enrollment period. C4HCO reports that 18,893 of these were new coverage and 89,184 were re-enrollments. In addition, 28,238 Coloradans have signed up for Medicaid or CHP+ over the past month. Medicaid and CHP+ enrollment continue year-round (there is no open enrollment period for these programs).

Open Enrollment for C4HCO continues through February 15, 2015.

Still Time to Complete Applications for January Coverage



Since many residents are still hoping to enroll in health insurance for the 2015 coverage year, we want to share some important information from Connect for Health Colorado (C4HCO):

If you started the health coverage enrollment process before the December 15 deadline but were not able to finish enrolling, Connect for Health Colorado will work with you to complete your application for January coverage. A certified Connect for Health Colorado broker, agent, Health Coverage Guide, or Customer Service Center can also help you. For information, visit www.ConnectForHealthCO.com.

If you have had difficulty completing your application for financial assistance, below are a few things you can do.

It is important to know that if you experience difficulty while finishing the financial application, do not start over or fill out multiple applications. This can delay your enrollment.

Please contact the Connect for Health Colorado Customer Service Center at 855-PLANS-4-YOU (855-752-6749) and a trained representative will help you. You'll need to provide the following information:

- Your full name (as you entered it on your application)
- Your phone number
- Your email address
- If you have one, your Connect for Health Colorado account number
- Information about what happened: Did you encounter a screen error when enrolling? If yes, what was the error (was there an error # or error wording)? Please describe what screen you were on, or what step you were trying to take, such as: stating income, describing citizenship, listing assets, etc.

Again, please know that if you began your application by December 15, Connect for Health Colorado will work with you to complete your enrollment and financial assistance

application for January coverage.

Welcome Mili Dawson!

As we prepare to usher in the new year, we are also ushering in a new staff member into the Assistance Site team at Boulder County Housing & Human Services.

Maria (Mili) Dawson joined the team a few weeks ago as the manager for Boulder County's Connect for Health Colorado Assistance Site. She works to support Health Coverage Guides in their efforts to enroll individuals in medical coverage. The Assistance Site team is now helping Boulder County residents access health insurance during the second Open Enrollment period. Mili, who has a Bachelor of Science in Public Management from Colorado State University, comes most recently from the Western Slope of Colorado, where she served in a similar capacity in Eagle, Garfield, and Pitkin Counties. She was born and raised in Argentina.



Mili's timing in joining the team at the Boulder County Assistance Site is impeccable, as her support has helped ensure that hundreds of additional clients could be served during this busy time of Open Enrollment.

Health Coverage Referral Form for Community Partners

Please note that we have an online [referral form](#) for community partners to use to refer uninsured or under-insured members of our community to a Certified Health Coverage Guide who can provide free assistance in obtaining health coverage resources.

Holiday Hours

Connect for Health Colorado's Customer Service Center is closed on Dec. 25 and Jan. 1, but open Dec. 24 from 7 AM to 4 p.m. and Dec. 31 7 a.m. to 5 p.m.

Boulder County's Health Coverage Guides are also available at our Assistance Site, which is located at 3460 North Broadway in Boulder. Hours are 8 a.m. to 4:30 p.m. Monday through Friday ([county holidays](#) excluded). You can make an appointment (or get more information) by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.

During the weekend, call the C4HCO Customer Service Center at 855-PLANS-4-YOU (855-752-6749). You can escalate your issue via email to [Connect for Health Colorado](#). Visit the [C4HCO event page](#) to find a walk-in event near you.

Upcoming Healthcare Presentations and Enrollment Events

Medicaid and CHP+ enrollment and re-enrollment will be taking place at [Sister Carmen Community Center](#) in Lafayette on Wednesday afternoons from 1 to 3 p.m.

Health Coverage Guides also continue to provide Connect for Health Colorado enrollment assistance at [El Comite de Longmont](#). See the calendar below for details.

| Date | Day | Event Time | Location |
|-------|------|---|---|
| 12/24 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |
| 12/31 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |
| 1/6 | Tue. | 9:00 a.m. - 12:00 p.m. (Connect for Health Colorado enrollment) | El Comite de Longmont 455 Kimbark St. Longmont, CO 80501 |
| 1/7 | Wed. | 1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only) | Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026 |

Thanks for reading *Expansions*. Please note that you can find previous issues of this e-newsletter [here](#). And remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services



Family & Children Services



Housing



Food Assistance



Financial Assistance



Elder Services



Health Coverage



Education & Skill Building

Hope for the future,
help when you need it.



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**HOUSING
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