Expansions, Volume 44
College and Faith-Based Outreach Events

Volume 44 - 1/7/15

This is the forty-fourth 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.

Happy New Year! Open Enrollment for Connect for Health Colorado (C4HCO) insurance coverage continues through February 15, 2015.

College and University Outreach

In preparation for the 2015 Open Enrollment season, Boulder County Health Coverage Guides partnered with Naropa University to deliver information sessions and enrollment services to students and staff members. This effort was a huge success as many non-traditional students (graduate students and international students) are not required to purchase health insurance through the university and are therefore often left uninsured. Through the education and enrollment efforts at Naropa, over 15 individuals were assisted or connected to coverage.

Boulder County Health Coverage Guide Amy Reddy enrolls a student at Front Range Community College
In addition to Naropa University, Health Coverage Guides also provided enrollment services at Front Range Community College in Longmont. In a partnership with New Era Colorado, Health Coverage Guides were enlisted to engage with students in new and innovative ways. For example, New Era volunteers dressed up as doctors and touted a slogan of "Fake Doctors, Real Reform!" There were over a hundred meaningful conversations held with students regarding the importance of health coverage and access to care.

The Boulder County Health Coverage Guides look forward to the opportunity to partner with additional college and university based organizations to connect even more community members to coverage.

**Faith-Based Community Enrollment**

Faith-based organizations are important members of the community to involve in outreach and education efforts for many reasons. One of the most significant reasons is that faith-based organizations are often deeply rooted in the community, and are thus a trusted community resource for many individuals and families. Historically, faith-based organizations have served as integral partners for promoting health awareness and directly providing safety-net services through programs such as health ministries, food banks, and free clinics.

By partnering with faith leaders and health ministries in Boulder County, Health Coverage Guides hope to discover a variety of new opportunities to promote health coverage access, awareness of affordability, and deliver personal enrollment assistance.

The Central Hub, a regional organization based out
of Boulder County Housing and Human Services, is spearheading a faith-based outreach event this Sunday, January 11.

**Health Coverage Sunday**, the first of its kind in Colorado, offers congregants and community members the chance to meet individually with certified Health Coverage Guides and brokers to learn about health insurance and get free in-person assistance in applying for financial programs to offset cost and to shop for a plan on Connect for Health Colorado's health insurance marketplace. To find a Health Coverage Enrollment event near you, please visit our website at [www.healthcoveragesunday.com](http://www.healthcoveragesunday.com).

**Coverage Success: Penny**

Penny, a self-employed and uninsured woman from Boulder, attended an appointment with a Boulder County Health Coverage Guide in December. After several unsuccessful attempts to enroll in coverage independently, Penny was very grateful for the opportunity to meet one-on-one with a Health Coverage Guide. Penny later wrote in a thank you card to the guide that assisted her: "Thank you for personally handling my insurance case and getting everything fixed before the deadline. I am convinced that things wouldn't have been settled if you didn't work so hard! Happy Holidays! I really appreciate you!" This is just one of many examples of the important service that Health Coverage Guides are providing to the community on a daily basis.

**Health Coverage Referral Form for Community Partners**

Remember that we have an online referral form 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.

**Upcoming Healthcare Presentations and Enrollment Events**

Medicaid and CHP+ enrollment and re-enrollment continues at [Sister Carmen Community Center](http://sistercarmencommunitycenter.org) 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](http://elcomitedelongmont.org). See the calendar below for details.
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| 1/14 | 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 |
| 1/20 | Tue. | 9:00 a.m. - 12:00 p.m.  
(Connect for Health Colorado enrollment) | El Comite de Longmont  
455 Kimbark St.  
Longmont, CO 80501 |
| 1/21 | 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 |
| 1/28 | Wed. | 1:00 a.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

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![Boulder County Housing & Human Services Logo](image)
This is the forty-fifth 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 (C4HCO) insurance coverage continues through February 15, 2015.

**Study: ACA Dramatically Increases Healthcare Coverage, Affordability**

The Commonwealth Fund released its [biennial Health Insurance Survey](#) for 2014 late last week. The survey's findings are fairly dramatic, and include these takeaways:

- In 2014, the number of uninsured adults in the U.S. dropped for the first time since 2001.
- For the first time, fewer adults reported difficulties paying medical bills or had medical debt.
- For the first time, fewer adults delayed care because of the cost.
The Commonwealth Fund credits the changes to the Affordable Care Act's subsidized insurance options and consumer protections. According to the study, the number of uninsured working-age adults fell from an estimated 37 million people (about 20 percent of the population) in 2010 to 29 million (about 16 percent of the population) by the second half of 2014. The study also indicates that young adults have made the greatest gains in coverage of any age group, and that low-income adults also saw big improvements in their insurance status: "the rate of uninsurance among people with incomes under 200 percent of the federal poverty level, or $47,100 for a family of four, declined from 36 percent in 2010 to 24 percent in 2014," the report asserts. Commonwealth Fund has produced an interactive web page that includes additional details, as well.

As you might remember, recent studies and polls have indicated that Colorado's decline in uninsured has been among the largest in the nation, falling from near 17 percent to about 11 percent between 2013 and 2014.

The decline in uninsured means more people have access to regular health care. This will lead to better prevention of diseases and healthcare crises, which many analysts expect will lower costs for communities across the country, including here in Colorado.

Spreading the Word
Social media can be an excellent way to reach the thousands of remaining Boulder County residents who do not yet have health insurance. Connect for Health Colorado has been using the hashtag #GetCovered to spread the word about Open Enrollment and prompt readers to contact a local health coverage guide. You can help spread the word by "liking" C4HCO and Boulder County Housing & Human Services on Facebook. You can also follow both on Twitter (@C4HCO and @bouldercohhs). When you share a post on Facebook, you can tag your Facebook friends who you believe might benefit from seeing the post.

As part of the effort to encourage health coverage sign-ups before the end of Open Enrollment, the Boulder County Assistance Site is also once again conducting targeted outreach by email and postcard to over 18,000 Boulder County residents who have been identified as uninsured. We are also reaching out to 11,000 parents and students within the Boulder Valley School District before the end of January. While we've made much progress since the inception of the Affordable Care Act's coverage expansions in October 2013, we know we still have many neighbors in need of good health coverage.

**Enrollment by the Numbers**

Connect for Health Colorado and the Colorado Department of Healthcare Policy and Financing (HCPF) announced this week that during this Open Enrollment period (since November 15), 121,650 people have enrolled in private health insurance through C4HCO while 47,724 have enrolled in Medicaid and 2,272 in CHP+ (the children's health insurance plan). C4HCO also enrolled 20,580 people in dental plans. Boulder County's coverage numbers continue to rank near the top of the largest Colorado counties, with an enrollment of 11,404 residents in medical and dental plans for 2015.

With the closure of Open Enrollment coming on February 15, there is less than a month to choose health coverage for 2015 through Connect for Health Colorado. C4HCO Interim Director
Gary Drews noted that getting covered is an important step for residents in protecting their families' health and their financial security. "We can help qualifying individuals and families save on the cost of their coverage but only if they act now," he said. Anyone who does not have health insurance provided through their employer should apply before February 15. Only those with qualifying life change events can be granted an extension of time to enroll.

There is no open enrollment period for Medicaid or CHP+. These programs accept applications for enrollment year-round.

**Coverage Success: Donna**

Donna recently moved to Boulder from Hawaii. An outdoor enthusiast, she is excited to participate in all the activities Colorado has to offer, but she wanted to wait until she had health insurance coverage to do so.

She heard about Connect for Health Colorado through a radio advertisement, which referred individuals interested in receiving in-person application assistance to their website to find the nearest Assistance Site location.

After seeing that there was an Assistance Site at Boulder County Housing and Human Services, Donna called to schedule an appointment with a Health Coverage Guide.

Within a few days, Donna was able to meet with a Health Coverage Guide to complete the financial application. She qualified for an Advanced Premium Tax Credit and purchased both medical and dental coverage through Connect for Health Colorado. During her appointment, she expressed that she felt a huge weight lift off her shoulders after completing her enrollment.

Donna is now ready to hit the slopes with the peace of mind that comes from knowing if an accident should happen she has good health insurance and access to health care services.

**Health Coverage Referral Form for Community Partners**

Remember 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.
Upcoming Healthcare Presentations and Enrollment Events

On Monday, January 26 from 10:30 a.m. to 12:30 p.m., you're invited to a free presentation on what the healthcare law means for Colorado small businesses, what the impending February 15 deadline means, and how becoming more familiar with our state-based Connect for Health Colorado Marketplace can benefit small companies and their employees. The meeting will be held at Meadowbrook Branch Library, 4800 Baseline Road in Boulder.

Presented by the Small Business Majority, topics will include:

- Small business tax credits (available to businesses and tax-exempt non-profits)- who’s eligible for them and how to claim them
- Connect for Health Colorado small business marketplace update
- Shared responsibility
- Cost containment
- Workplace wellness programs and how they can benefit small business owners and their workers
- Tools and resources available for small businesses interested in learning more about the healthcare law and workplace wellness programs

Invited speakers to include the Boulder Small Business Development Center (SBDC), the Office of the Honorable Congressman Jared Polis, the U.S. Small Business Administration (SBA), the U.S. Department of Health and Human Services (HHS) and the Internal Revenue Service. Health insurance brokers will be available to consult with and to set up appointments. A question and answer session will follow the presentation. Register to attend the event.

Also, Medicaid and CHP+ enrollment and re-enrollment continues at Sister Carmen Community Center in Lafayette on Wednesday afternoons from 1 to 3 p.m.

And Health Coverage Guides continue to provide Connect for Health Colorado enrollment assistance at El Comite de Longmont. See the calendar below for details.

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<tr>
<td>1/26</td>
<td>Mon.</td>
<td>10:30 a.m. - 12:30 p.m. (Affordable Care Act presentation and discussion)</td>
<td>Meadowbrook Branch Library 4800 Baseline Rd. Boulder, CO 80302</td>
</tr>
<tr>
<td>1/28</td>
<td>Wed.</td>
<td>1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only)</td>
<td>Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026</td>
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<tr>
<td>2/3</td>
<td>Tue.</td>
<td>9:00 a.m. - 12:00 p.m. (Connect for Health Colorado enrollment)</td>
<td>El Comite de Longmont 455 Kimbark St. Longmont, CO 80026</td>
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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.

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
This is the forty-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.

Open Enrollment for Connect for Health Colorado (C4HCO) insurance coverage continues through February 15, 2015. Remember that after this date, only those with certain life change events (such as losing a job, moving to Colorado, adopting or having a child) will be able to enroll in private health coverage through C4HCO.

**Get Covered Before February 15: Why it Matters**

The Boulder County Central Hub recently spearheaded an effort called Mayors Month of Action to engage civic leaders to challenge their communities to get covered. The following call to action comes from that effort.

"Tis a privilege to live in Colorado." First coined in the 1930s by Denver Post publisher and promoter Frederick G. Bonfils, that's a phrase that still holds true
today. Many of us are attracted to Colorado's extremes, from deserts, mountains and prairies, to 70 degree January temperatures one day and blizzards the next. Colorado also boasts a culture of healthy living where opportunities for both leisurely outdoor exercise and extreme competitive sports are plentiful. Indeed, Colorado is a place whose citizens and public leaders value good health, as evidenced by the fact that one of Colorado's highest priorities for the coming years, according to a Colorado Governor's Office 2013 Report, is to be the "healthiest state."

To meet this ambitious goal, the state's focus areas are: 1) promoting prevention and wellness, 2) expanding coverage, access and capacity, 3) improving health system integration and quality, and 4) enhancing value and strengthening sustainability. The new health reform law (the Affordable Care Act) integrates well with these focus areas since the law has increased access to health coverage by expanding eligibility to receive Medicaid coverage and by providing tax credits to make private insurance more affordable.

While Coloradans may debate the merits of health reform (a diversity of opinions is also a hallmark of our state), maintaining good physical and mental health through preventive care and healthy habits are shared values among most of us. This is why we all need to be aware of the fast-approaching February 15th deadline for enrolling in a private health insurance plan.

Why is it important to be insured? There are many benefits to getting covered aside from following the law and avoiding a tax penalty. A prime benefit is that now insured Coloradans have access to no-cost preventive screenings and one wellness visit per year. This puts the focus on prevention, and studies confirm that early detection often means better health outcomes. For Colorado's children, health insurance means that they have access to free immunizations and check-ups. Also, did you know that now no one can be denied health coverage due to a pre-existing condition? This means that more people can get the care they need to manage potentially serious conditions. There are also plenty of financial reasons to sign up for insurance. Did you know that over 60% of bankruptcies are due to unpaid medical bills? And now that Medicaid eligibility has been expanded to insure more people, health care services are available to those who may never have had access before. Also, the federal government is offering tax credits to those who qualify (for example, a household of one with annual income up to $46,690), which means purchasing health insurance is now more affordable than ever.

Because Colorado took action early in the implementation of health reform, we have an online marketplace that allows you to shop, compare plans and purchase insurance. Visit Connect for Health Colorado before February 15th to learn about your options, apply for financial assistance and enroll in a plan.

It is indeed a privilege to have health coverage and to live in a state where we are moving ever
closer to being the healthiest.

**Boulder County: Once Again, Data-Driven Outreach**

After securing (and in some cases, renewing) data sharing relationships in late 2014 with many of our valued community partners - Salud, Clinica, Boulder Community Health, Longmont United Hospital, Sister Carmen, OUR Center, EFAA, and Boulder County Public Health - 19,204 postcards and 2,404 emails were sent last week to patients and clients who were identified as potentially uninsured. With the Feb. 15 open enrollment deadline rapidly approaching, our hope is that this effort will give people the information and impetus they need to get free or low-cost health insurance for themselves and their families before it's too late. Some partners (like Sister Carmen, whose postcard is shown above) chose to direct recipients to their own phone lines and locations, while other partners chose to direct people to our phone and Health Coverage Guide team. As part of this year's overall outreach plan, we hope this data-driven piece executed in partnership with so many great organizations will result in as many people as possible getting the health coverage they need and deserve.
Huge Savings for Coloradans, Great Numbers for Boulder County

According to Connect for Health Colorado's 2014 Annual Report, more than 150,000 Coloradans enrolled in health insurance plans purchased through C4HCO last year. Of these, 60 percent qualified to receive premium tax credits. In total, **Coloradans saved $191.3 million in premium costs through tax credits in 2014.**

In Boulder County, 11,622 people are signed up for private medical and dental plans through Connect for Health Colorado. The chart below tells an interesting story: **Boulder County has the highest ratio of percent of total enrolled to percent of state population of the Big 10 Colorado counties.** This is thanks to the excellent efforts of the Boulder County Assistance Site and our many community partners. There's no way this could have been accomplished without this successful collaboration!

In total, between November 15, 2014 and January 31, 2015 over 186,000 Coloradans enrolled in some kind of Affordable Care Act-expanded coverage (either C4HCO, Medicaid, or CHP+).
According to the report, Colorado ranked 4th in highest first enrollment numbers for state-run health exchanges and 5th for the largest decline in the uninsured population in 2014.

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**Upcoming Healthcare Presentations and Enrollment Events**

There are events taking place outside our region through Connect for Health Colorado over the next few weeks. See the [C4HCO calendar](#) for information.

Medicaid and CHP+ enrollment and re-enrollment continues at [Sister Carmen Community Center](#) in Lafayette on Wednesday afternoons from 1 to 3 p.m. See the calendar below for details.

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<td>Wed.</td>
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<td>Sister Carmen Community Center 655 Aspen Ridge Dr. Lafayette, CO 80026</td>
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<td>2/11</td>
<td>Wed.</td>
<td>1:00 p.m. - 3:00 p.m. (Medicaid and CHP+ enrollment only)</td>
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Angela Lanci-Macris, Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services
This is the forty-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.

Open Enrollment for Connect for Health Colorado (C4HCO) insurance coverage ended on February 15, 2015. Now, only those with certain life change events (such as losing a job, moving to Colorado, adopting or having a child) are able to enroll in private health coverage through C4HCO. Medicaid enrollment continues year-round.

Here are some updates from the Boulder County Assistance Site and Central Hub working on client enrollments in Medicaid and private health insurance through the Connect for Health Colorado marketplace. While open enrollment officially ended on February 15th, the work of the teams continues as we help clients resolve issues with their application or case information.

**SUCCESES IN OUTREACH**

**Outreach in the Latino Community: Pasa la Voz**

Latinos are considerably more likely than non-Latinos to be uninsured. In Boulder County, over half of all children and seniors who are uninsured are Latino, along with approximately one-third of all uninsured adults. Of the 38,920 Latino and Hispanic residents of Boulder County, 32% are estimated to be uninsured. Based on these findings, it is clear that great potential exists for focused outreach to Latino and Hispanic community members living in Boulder County.

The Boulder County Health Coverage Team is committed to reducing the number of uninsured Latinos in Boulder County and has initiated many community partnerships throughout the
region to help spread the word about coverage options. As a result of these partnerships, the Boulder County Health Coverage Guide team has had the opportunity to provide information and resources to the Spanish speaking community to help connect individuals to affordable health coverage and access to care.

One of the community partnerships fostered this Open Enrollment period was with Central Amistad, a community based organization committed to human development and social justice with a strong mission of engaging community leaders to promote health, education and well-being for everyone. As part of this partnership, the team was invited to participate in KGNU's *Pasa La Voz*, a radio program dedicated to connecting the Spanish speaking community with resources and services they need for community integration. The 30-minute radio interview with Health Coverage Guide Manager Mili Dawson and Health Coverage Guide Sebastian Sifuentes included a conversation about what Boulder County Health Coverage team is doing to provide services for all Boulder County residents as well as detailed information about how to find help.

The discussion also covered topics such as the value of health insurance, the benefits of preventive care, and the overall savings provided by having health coverage. [Click here to listen to the full Spanish interview.](#)

**National Youth Enrollment Day**
January 29th marked National Youth Enrollment Day; a national campaign aimed toward engaging and educating young adults, ages 18 to 34, about health insurance coverage. Often referred to as young invincibles, these young adults are among the biggest group of uninsured across the United States, with nearly 1 in 5 lacking health insurance coverage.

In Colorado, the local National Youth Enrollment Day efforts included an outreach and enrollment event at the Auraria Higher Education Center and "Health and Happy Hour Trivia" at Three Lions Pub, both in Denver. Sheila Cohen, Rory Thomes, Amy Reddy, and Ian McMahon of the Central Hub and PEAK Outreach Initiative provided outreach support at each of the events, including educating the public about enrollment resources and emceeing the "health and happy hour trivia."

Both of the local National Youth Enrollment Day events were well-attended and provided a great opportunity to engage young adults prior to the February 15th open enrollment deadline.

Health Coverage Sunday

Sierra and Jason, ages 28 and 27, attended National Youth Enrollment Day to learn more about coverage options. As a teacher, Jason was excited to share the coverage information with his colleagues since many part-time educators and para-professionals are not eligible for employer-sponsored health insurance. "This is a great resource for many people in my profession," Jason said. "I'm excited to share this news at the lunch table at school!"

Reverend Jules E. Smith (center) gave a moving
By fostering relationships with faith leaders, the Boulder County Central Hub's faith-based outreach subgroup planned and hosted Colorado's first-ever Health Coverage Sunday enrollment events on January 11th. Health Coverage Sunday was a huge success not only to promote awareness of coverage options, but also led to the enrollment of more than 30 people into both public and private health insurance coverage.

One of several dedicated health insurance advocates is Rising Star Missionary Baptist Church Reverend Jules E. Smith, whose own church hosted an enrollment event. To illustrate his interest in expanding access to health coverage, Reverend Smith cites his own personal awakening to the importance of health access and self-care.

While struggling with health issues, Reverend Smith realized how important it is to preserve his own health, particularly in light of the spiritual care he provides to his community as part of his calling to serve. He concluded that it's vital that he pay attention to his own health so that he can provide this care to his congregants.

**Mayors' Month of Action**

As you may have read in *Volume 46* of the *Expansions* newsletter, the Central Hub team launched a grassroots social media campaign directed toward mayors, civic leaders, and community partners throughout the Front Range, challenging them to engage with their constituents about the importance of health insurance and signing up before the February 15 deadline.

The Mayors' Month of Action email went out to 45 Congressman Polis' office, and dozens of community partners, and featured a [website](#) with tools that made it easy to adapt to their own social media platforms.

**Successes in Data Sharing**
Boulder County's Health Coverage Unit experienced great success with their Data-Driven Outreach project during the 2013-2014 Open Enrollment Period and the team decided to replicate these efforts this year in an attempt to reach even more uninsured residents.

Last year, five community partners participated in the Data Sharing Project in which local hospitals, clinics, and safety net service providers agreed to combine data regarding the uninsured populations served by their organizations. Once uninsured individuals were identified through data sharing, Boulder County reached out to each of them using personalized emails and postcards.

This year, nine community partners participated in the Data Sharing project, producing over 19,204 records of potentially uninsured individuals living in Boulder County - each of them received a correspondence with information about their potential eligibility for affordable health coverage. Although it is still too early to measure the success of our efforts on this project, we are confident results will prove to be fruitful.

**SUCCESSES IN ENROLLMENT**

**Boulder County: 1,300 Inquiries**

On February 17th, U.S. Health and Human Services Secretary Sylvia Burwell briefed President Obama about the end of this year's Open Enrollment period for the Affordable Care Act. She informed him that about 11.4 million people in the U.S. have signed up or re-enrolled for affordable health insurance.

In Colorado, 125,378 have successfully enrolled or re-enrolled through Connect for Health Colorado from November 15 through January 31, 2015.

During that same period, in Boulder County, over 11,622 residents have successfully obtained or retained affordable health coverage through Connect for Health Colorado. This is an impressive outcome that can be attributed to the tireless efforts of Boulder County's Certified Health Coverage Guides, support staff, and community partners.
Although it is still early in the process of compiling and analyzing enrollment data, below you'll find some preliminary figures representing the enrollment efforts and successes of Boulder County Health Coverage Guides.

From November 15, 2014, through January 31, 2015, the Boulder County Health Coverage Guides serviced almost 1,300 inquiries of assistance. The graphic below represents a breakdown of that assistance.

During that period, Boulder County Health Coverage Guides helped over 160 people purchase a plan or re-enroll in private insurance coverage through Connect for Health Colorado. They also helped many other clients with general enrollment questions, enrollment troubleshooting, Medicaid enrollments, and much more.
Boulder County Housing and Human Services as a department was greatly impacted by the
onset of Open Enrollment. It truly took the hard work and dedication of the entire BCDHHS team and our community partners to make each enrollment season a huge success.

To put into perspective the impact that Open Enrollment had on our department, take a look at these figures representing the increase in call volumes during open enrollment in comparison to the call volumes prior to the implementation of the Affordable Care Act:

**POST-OPEN ENROLLMENT**
**What's Next in Boulder County**

The purpose of the Boulder County Health Coverage Unit is to help consumers gain access to and knowledge of health coverage by creating public awareness of Affordable Care Act and healthcare reform. The team aims 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 -both public and private. We pledge to provide a holistic approach to
enrollment including access to care and education around the utilization of health insurance coverage.

As we transition from the Open Enrollment Period into the off-season, the Health Coverage Guides will refocus their efforts on increasing awareness of healthcare reform as well as dedicate resources to increasing access and utilization for the newly enrolled. Some of the projects currently in the works include the "Coverage to Care" curriculum which encourages consumers to become informed on how to get the most out of their new health insurance coverage.

The Health Coverage team is very excited to continue this important work in our community to increase access, affordability, and choice for all individuals and families seeking health coverage in Boulder County.

Thank You!

We are so grateful to all our community partners for your assistance during the second Open Enrollment period for Connect for Health Colorado. Your help in referring clients to our Health Coverage Guides and enrolling clients in Medicaid has made a tremendous difference in Boulder County! We'll continue to keep you updated as we look at the impacts (in terms of data and clients) that we've had as a community for those in need of health coverage and regular health care.

Boulder County's Health Coverage Guides are available at our Assistance Site, which is located at 3460 North Broadway in Boulder. It’s easy to make an appointment by calling 303-441-1000 or emailing 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
This is the forty-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. Beginning this month, *Expansions* returns to a monthly distribution schedule. This schedule will continue until just before the third Open Enrollment period begins later this year.

The most recent Open Enrollment period for Connect for Health Colorado (C4HCO) insurance coverage ended on February 15, 2015. Now, only those with certain life change events (such as loss of an existing qualified health insurance plan, moving to Colorado, changes in family size, or changes in income) are able to enroll in private health coverage through C4HCO. Medicaid enrollment continues year-round.

**The Latest News on Affordable Health Care**

**Affordable Care Act's Projected Costs Declining**

You may have seen stories in the news recently about the falling costs associated with the Affordable Care Act (ACA). The Congressional Budget Office indicates this is a "broad and persistent" trend across the country. The costs declines are related primarily to the fact that private health insurers are charging lower premiums than were originally projected when the law passed. And this is a result of health care costs themselves increasing at a lower-
than-expected rate as well as an ACA provision that limits the percentage of premiums that can go to administrative overhead. The recession also helped slow cost increases.

**ACA Enrollment in Colorado and Nationwide**

Since November 2014 (during the second Open Enrollment period for Connect for Health Colorado), **12,685 Boulder County residents enrolled or re-enrolled in private health coverage through the C4HCO exchange**. Many of these were first enrolled during the initial Open Enrollment period that began in October 2013. Of those receiving tax credits to help them pay for their health insurance premiums, the **average monthly amount of assistance is $228.95**. In total, since the ACA expansions began, **$251 million in tax credits have gone to Coloradans to help offset the cost of their monthly premiums**.

At the same time, ACA has led to a major increase in Medicaid and CHP+ (Child Health Plan Plus) enrollments in Boulder County, as well. As the graph indicates, **since the beginning of ACA health coverage expansion enrollment in October 2013, Boulder County has seen a 76% increase in health coverage clients (21,892 people)**.

Across the country, the total state and federal marketplace enrollment now stands at nearly 11.7 million people. The Obama Administration also reported recently that nearly 7.7 million of these qualified for an average tax credit of $263 per month to help them cover their health insurance premiums. The administration also reports that more than half of those enrolled on the federal exchange will pay $100 or less per month for their coverage, primarily because of the tax credits.

**Colorado HealthOP Gets Nearly 40% of C4HCO Enrollments**

Across Colorado, nearly 140 thousand people signed up for or re-enrolled in private health insurance through Connect for Health Colorado during the most recent Open Enrollment period. Of that number, nearly 40% chose HealthOP, a new non-profit co-op insurance carrier. Kaiser Permanente had the second-highest enrollment number, with about 35% of the
exchange market share. This means that Colorado's two non-profit health plans signed up 3 out of every 4 of those enrolled during the period.

Of interest, according to a HealthOp news release the co-op reported $23 million in losses for 2014. A company spokesperson attributed some of that to the notion that "people who haven't had health insurance have pent-up demands for care."

**Supreme Court and ACA**

The U.S. Supreme Court on March 4th heard oral arguments in a case challenging the premium tax credits available through the federal exchange. A decision in this case is expected by June. It's important to remember that this case relates only to customers who are enrolled in their private coverage through the federal exchange. Since Colorado uses a state-based health insurance exchange, all customers with coverage through Connect for Health Colorado are immune from any impacts of the Supreme Court's decision.

**Guide to Using Coverage**

**Understanding Your Health Coverage**

Health coverage pays for provider services, medications, hospital care, and special equipment when you're sick. It's also important when you're not sick. Marketplace coverage includes preventive health services like immunizations for children and adults, annual doctor visits for women and seniors, screening and counseling for people of all ages, and more. And it's free.

Here are four things you should know about your health coverage:

1. All Marketplace health plans must provide you with a Summary of Benefits and Coverage, which includes coverage examples showing how the plan might help pay for services.
2. The actual costs and care will vary according to your health care needs and your coverage.
3. The federal government provides a glossary to help explain key terms like co-payment, deductible, network, and premium.
4. If you have questions about your coverage, you can contact your health plan, state Medicaid program, or Children's Health Insurance Program (CHIP) for information.

Also, see the Boulder County snapshot for a range of information about health insurance plans available through Connect for Health Colorado, including average premiums and available financial assistance.

**Preventive Services Covered Under ACA**
Under the Affordable Care Act, there is a long list of preventive services (obtained through a network provider) that must now be covered without the requirement of a co-pay or co-insurance toward deductible. This is the case for new insurance plans or policies that began on or after September 23, 2010.

Please follow these links to see covered preventive services for adults, for women (including pregnant women), and for children.

**Understanding Your Health Coverage**

Health coverage pays for provider services, medications, hospital care, and special equipment when you’re sick. It’s also important when you’re not sick. Marketplace coverage includes preventive health services like immunizations for children and adults, annual doctor visits for women and seniors, screening and counseling for people of all ages, and more. And it’s free.

**Finding a Doctor in Your Plan**

To find out if your doctors and other health care providers are covered by your new Marketplace plan, or to find a covered provider if you don’t have one yet:

1. Visit your health plan’s website and check their provider directory, which is a list of the doctors, hospitals, and other health care providers that your plan contracts with to provide care. You can also find this directory by contacting your plan or using a link that you’ll find on the plan description in your Marketplace account.
2. Call your insurer to ask about specific providers. This number is on your insurance card and the insurer’s website.
3. Call your doctor’s office. They can tell you if they accept your health plan.

**Claim Denial Appeals Process**

There is an appeals process if you go to your regular doctor and find out later that your new plan doesn’t cover that provider. If your health insurance company doesn’t pay for a visit to the doctor or ends your coverage, you have the right to appeal the decision and have it reviewed by an independent third party.

You can ask that your insurance company reconsider its decision. Insurers have to tell you why they’ve denied your claim or ended your coverage. And they have to let you know how you can dispute their decisions.

**Life Change Events to Report**
If you have health insurance coverage through Connect for Health Colorado, you need to report any life change events that impact family size, income, or financial assistance eligibility, such as:

- Marriage/Civil Union
- Divorce/legal separation
- Birth/adoption
- Pregnancy status change
- Death of spouse/dependent
- Dependent child no longer eligible
- Increases/decreases of income of 10% or more
- Loss/gain of Minimal Essential Coverage
- American Indian/Alaskan Native status change
- Change in residence resulting in new plan options
- US citizenship/lawful presence status change
- No longer incarcerated

Even if you have coverage through C4HCO but do not have financial assistance to help with insurance premiums, if you experience one of these life change events that could make you eligible for premium tax credits, you should report your changes. The same is true for new applicants whose life change events allow them to enter the Marketplace to access health insurance.

<table>
<thead>
<tr>
<th>Situations that may allow you to shop for a new plan or change an existing plan</th>
<th>Situations that may allow you to make changes to your existing coverage</th>
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<tbody>
<tr>
<td>You got married or were legally united through a civil union or domestic partnership</td>
<td>Your household size has gotten smaller</td>
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<tr>
<td>Your family grew through birth or adoption</td>
<td>One of your dependents is no longer eligible for coverage under your health insurance plan because he or she is turning or has turned 26</td>
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<td>Your tribal status changed</td>
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<tr>
<td>Your legal residence changed</td>
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<tr>
<td>You were incorrectly or inappropriately enrolled in a health plan for some reason that is not due to an error or omission on your part</td>
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<tr>
<td>Your income changed enough to impact your eligibility or amount of financial assistance</td>
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Your health insurance carrier violated its contract with you

If you have a health plan through the Marketplace, these changes must be reported within 30 days of occurrence. Here are some more specifics:

- If your household has a health plan through the Marketplace and Medicaid/CHP+, you MUST report changes on a Life Change Event form and to the State through the County Office or online through PEAK within 10 days of any changes.
- If a reported change results in a Special Enrollment period, you will have 60 days from the date of the life change event to make a plan change.
- For a birth or adoption, the coverage effective date is the date of the birth or adoption itself.
- Effective dates for any changes other than birth or adoption are the first of the month following the reported event.

Ongoing Assistance in Boulder County

Boulder County's Health Coverage Guides are available to help with life change event applications year-round at our Assistance Site, which is located at 3460 North Broadway in Boulder. It's easy to make an appointment by calling 303-441-1000 or emailing 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.
This is the forty-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.

The most recent Open Enrollment period for Connect for Health Colorado (C4HCO) insurance coverage ended on February 15, 2015. Now, only those with certain life change events (such as loss of an existing qualified health insurance plan, moving to Colorado, changes in family size, or changes in income) are able to enroll in private health coverage through C4HCO. Medicaid enrollment continues year-round.

THE LATEST ON AFFORDABLE HEALTH CARE
Tax Information for C4HCO and Medicaid/CHP+ Customers

The deadline for filing taxes for 2014 is today, April 15th. The following information may be helpful to you:

- Remember that most people are now required to have health insurance coverage or pay a penalty if they do not. Coverage can include employer-provided insurance, coverage you purchase yourself, Medicaid, Child Health Plan Plus (CHP+), Medicare, or TRICARE. There are some exemptions to the insurance requirement.
- Connect for Health Colorado has posted important tax filing information for customers who purchased a plan through the Marketplace. Each Marketplace
A customer will receive a 1095-A to use when filing a federal income tax return. All questions regarding the 1095-A form should be directed to the Connect for Health Colorado customer service center (855-752-6749).

- Medicaid and Child Health Plan Plus (CHP+) members will not receive 1092-A forms. The 1095-A form is only for Coloradans who purchased a plan through Connect for Health Colorado. If you were covered for all of 2014 by Medicaid or CHP+, you will simply have to check a box on your tax form saying you were covered. If you were not covered for all of 2014 by Medicaid or CHP+, you may want to apply for an exemption through the federal government using the Internal Revenue Service's 8965 tax form. For more information visit the IRS's Affordable Care Act web page or the state of Colorado's health coverage page.

- This video, featuring IRS Commissioner John Koskinen, outlines many of the details around tax filing responsibilities related to Connect for Health Colorado-purchased insurance policies.

New Income Guidelines for Medicaid and CHP+

The Federal Poverty Level represents low-income guidelines established annually by the department of Health and Human Services (HHS), and it's used as an eligibility criterion for Medical Assistance programs. Federal poverty levels are used to determine eligibility for certain programs and benefits. In accordance with federal law, on April 1, 2015, the Colorado Department of Health Care Policy and Financing updated the FPL guidelines for all Medical Assistance programs. Here are the new charts for the Medicaid and Child Health Plan Plus (CHP+) programs.

PEAKHealth Mobile App for Medicaid and CHP+ Now Available!

The Colorado Department of Health Care Policy and Financing has launched a new PEAKHealth mobile App. PEAKHealth gives Medicaid and Child Health Plan Plus (CHP+) members a simple way to keep their information up to date and access important health information right from a phone. Here are some details:

- PEAKHealth will help Medicaid and CHP+ clients search for a provider, view their medical card, update their income and contact information, view benefits information, make payments, and access health and wellness resources.
- PEAKHealth is for current Medicaid and CHP+ clients who have a Colorado.gov/PEAK account. PEAKHealth is not for people who want to apply for benefits.
Non-ACA Health Insurance Plans to Phase Out in 2015

The Colorado Division of Insurance (CDOI) has announced that all remaining individual and small employer health insurance plans that do not meet Affordable Care Act requirements will not continue into 2016. This decision does not impact grandfathered plans, defined by ACA as plans with an effective date prior to March 23, 2010.

This means that insurance companies will not continue offering these plans, and consumers will not be able to renew these plans. For 2016, individuals and small businesses that are not enrolled in grandfathered plans must enroll in ACA-compliant plans in order to receive healthcare coverage.

How many people will this impact?
Based on a survey of health insurance carriers that CDOI conducted earlier this year and reflective of enrollment as of December 31, 2014, 189,779 people will have their non-ACA-compliant individual or small group plans discontinued by the end of 2015 and will need to choose a new ACA-compliant plan for 2016.

See the full press release for additional details.

IMPACTS OF THE AFFORDABLE CARE ACT
2015 Colorado Health Report Card

According to the Colorado Health Foundation, Colorado has made some great gains in health coverage in recent years. Some of this is a result of requirements and supports of the Affordable Care Act. Here's a sample from the 2015 Colorado Health Report Card:

- Compared with last year’s health report, more pregnant women received timely prenatal care. Colorado moved up nine places, putting the state at 18th in the Country for timely prenatal care. Some of this can be attributed to the fact that prenatal care is considered an essential health benefit and is now required to be covered by all private and public insurance.
- The percentage of Colorado children without health insurance dropped from 12.6 percent in 2008 to 7.1 percent in 2013. This reduction has outpaced other states, and is, in part, a reflection of the expansion of eligibility requirements for Child Health Plan Plus.
- The percentage of adolescents without health insurance has declined from 14.1 percent
in 2007 to 11.6 percent in 2015.

- Colorado adults lead the nation for physical activity, lack of obesity, and diabetes.
- The report card reveals that older adults are healthier than in past years. An improving area has been in Medical Homes. 94.6 percent of older adults now have one or more person(s) that they consider to be their health care provider.

<table>
<thead>
<tr>
<th>Health Indicator</th>
<th>Rank Among States</th>
<th>Rank Last Year</th>
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<tr>
<td>15.4 percent of women received initial prenatal care later than the first trimester or not at all.</td>
<td>18</td>
<td>27</td>
</tr>
<tr>
<td>92.2 percent of women abstained from cigarette smoking during the last three months of pregnancy.</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>8.8 percent of babies were born with a low birth weight (less than 5 pounds, 8 ounces).</td>
<td>40</td>
<td>37</td>
</tr>
<tr>
<td>Colorado’s infant mortality rate was 5.9 infant deaths per 1,000 live births.</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>69.2 percent of preschool-age children received all recommended doses of six key vaccines.</td>
<td>30</td>
<td>18</td>
</tr>
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From the Colorado Health Foundation’s 2015 Colorado Health Report Card

**Healthy Beginnings**

Many Colorado babies are getting a better start on a healthy life, particularly when it comes to their mothers receiving prenatal care. Still, no Healthy Beginnings indicators rank better
than 14th in the nation.

Compared with last year’s Colorado Health Report Card, a greater proportion of mothers received timely prenatal care, enough to move Colorado up 9 places to 18th in the nation. And a slightly lower percentage of mothers smoked during the last stages of their pregnancies. Colorado’s infant mortality rate also declined since last year, with 5.9 deaths for each 1,100 live births, down from 6.2 deaths per 1,000. This lifted Colorado to 20th out of the 50 states (from 25th last year).

However, a declining immunization rate for toddlers dropped Colorado 12 places to 30th. And Colorado continues to struggle with low-weight births, which research indicates can result in more neurological and developmental disabilities.

Here's the [full PDF version](#) of the Colorado Health Foundation's 2015 Health Report Card.

**Ongoing Assistance in Boulder County**

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[Angela Lanci-Macris](mailto:Angela.Lanci-Macris@bouldercounty.org), Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services
This is the fiftieth 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.

The most recent Open Enrollment period for Connect for Health Colorado (C4HCO) insurance coverage ended on February 15, 2015. Now, only those with certain life change events (such as loss of an existing qualified health insurance plan, moving to Colorado, changes in family size, or changes in income) are able to enroll in private health coverage through C4HCO. Medicaid enrollment continues year-round.

**THE LATEST FROM CONNECT FOR HEALTH COLORADO**

**Requirement to Purchase Dental Insurance**

Did you know that everyone purchasing insurance through the Connect for Health Colorado marketplace is also required to buy pediatric dental coverage for their children? This requirement is in part a response to the fact that about 126 million people in the U.S. still do not have dental coverage (data from National Association of Dental Plans). Studies also show that those without dental coverage are 67% more likely to have heart disease and 50% more...
likely to have osteoporosis. Children with good dental care that starts early in life are more likely to have better dental health throughout their lives, in part because they're more comfortable with processes such as cleanings, fillings, and other procedures.

And while there is no C4HCO requirement that adults purchase dental coverage for themselves, it's easy and fairly inexpensive to do so. The Colorado Consumer Health Initiative has a good article that helps explain the process of purchasing this coverage through the marketplace.

**Fees Increasing for 2016 Health Coverage Plans**

Connect for Health Colorado's board of directors has increased the fees for the exchange's plans for the coming year. This year, for each plan purchased through C4HCO, 1.4 percent of its premium is added as a fee. For 2016, this figure will rise to 3.5 percent. For a plan costing $4,000 per year, this amounts to an annual increase of $84.

The fee increases will help generate about $40 million in additional revenue to help cover the marketplace's future operational expenses. C4HCO incurred additional costs to help enroll Medicaid recipients over the past couple of years, and the fee increase will help cover this difference.

The C4HCO fee increases are covered by insurance companies when their policies are purchased through the exchange.

**C4HCO Fixing its Computer System**

Connect for Health Colorado has shared a technology system with the State of Colorado that was designed to help make the eligibility determination process easier. There have been some glitches in the system that have caused delays and other issues for some customers, and C4HCO will soon be spending around $5 million to fix them. Some of this funding will come from fee increases for insurance companies operating in the exchange.

The C4HCO board of directors is hoping the technology fixes will be in place well before the next Open Enrollment period in November. The upgrades are predicted to "significantly improve" the experience customers have in the exchange.
Exchange Gets New Interim CEO

Kevin Patterson, Governor John Hickenlooper's Chief Administrative Officer, has been named interim CEO of Connect for Health Colorado. C4HCO has been searching for a new CEO since Patty Fontneau left the position last year. Patterson, who served as a non-voting C4HCO board member in 2013 and 2014, is familiar with the organization's challenges and opportunities. Patterson has significant experience in computer and information systems, having served as interim executive director of the Governor's Office of Information Technology.

One of Patterson's first acts has been to emphasize the importance of the customer experience in the marketplace. In a statement last week he said, "More than 150,000 people have enrolled in coverage for 2015 through us but too many were tripped up by technology and had to wait on hold to reach a customer service representative to complete enrollment." He added, "We know we can do better and we will have to do better to meet our mission to increase access, affordability, and choice for Coloradans buying health insurance."

Patterson said C4HCO teams are now working daily with vendors, federal and state partners, and stakeholders on fixing the portions of the eligibility process in which customers experienced challenges.

**IMPACTS OF THE AFFORDABLE CARE ACT**
Reducing Emergency Room Visits

As this article from the Kaiser Family Foundation indicates, the Affordable Care Act (ACA) is having a positive impact on emergency room visit numbers in some states. ACA was put in place to cut spending, expand patient access to care, and improve the quality of that care. The law's changes include initiatives in some states in which specially-trained paramedics are charged with providing primary and preventive care in patients' homes. The article cites examples, including 68-year-old Earl Mayes in Sparks, Nevada, who has congestive heart failure and chronic lung disease. For
Mayes, the new ACA-led program is funding home visits by a paramedic who specializes in his conditions. Among other things, the paramedic attaches a heart monitor to Mayes that helps determine the best course of treatment for him. In the past, patients like Mayes have most often visited an emergency room when having symptoms that concern them.

As the Affordable Care Act was meant to do, changes like this are not only reducing the costs of health care but also improving the quality of the care patients receive. The home-visit model is one that reflects a focus on prevention, which can improve health outcomes and reduce the need for more critical care. It can also help reduce anxiety by giving patients a regular contact about their health. As Mayes says, "with these guys coming by and checking me all the time, it makes it so much better," adding "when they leave you know where you stand."

Paramedic Ryan Ramsdell says he's had to adjust to the new approach, since he was used to primarily transporting patients to the hospital. Now he says, "People heal better and heal faster if we are able to treat them at home."

**Ongoing Assistance in Boulder County**

Health Coverage Guide Sebastian Sifuentes has walk-in hours for individuals and families at El Comite de Longmont where he can help bilingual clients with health insurance-related inquiries. His walk-in hours are every other Tuesday from 9 a.m. to noon. He will be there May 19th and Jun 2nd. El Comite is a grassroots organization that seeks to improve the social justice education and economic status of the Latino and non-Latino people of Longmont, Boulder County, and surrounding communities.

Boulder County's Health Coverage Guides are available to help with life change event applications year-round at our Assistance Site, which is located at 3460 North Broadway in Boulder. It's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.

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**Angela Lanci-Macris**, Director, Case Management & Community Outreach Division, Boulder County Housing & Human Services.
Expansions, Volume 51
Colorado Medicaid Changing its Name; Provider Supply Challenges Continue

This is the fifty-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.

The most recent Open Enrollment period for Connect for Health Colorado (C4HCO) insurance coverage ended on February 15, 2015. Now, only those with certain life change events (such as loss of an existing qualified health insurance plan, moving to Colorado, changes in family size, or changes in income) are able to enroll in private health coverage through C4HCO. Medicaid enrollment continues year-round.

THE LATEST ON HEALTH COVERAGE ASSISTANCE
Colorado Medicaid is Changing its Name

The Colorado Department of Health Care Policy and Financing will be introducing a new look and name for the state's Medicaid program in May 2016.

Health First Colorado reflects the department's commitment to customer service, fully engaging members in their
health care, and working collaboratively with partners and stakeholders. Over the next few months, department representatives will be meeting with contractors, stakeholders, and other partners to help them plan for this exciting change.

**New Medicaid Identification Cards Coming in July**

Some changes are being made to Medicaid ID cards issued after July 1, 2015. New cards will look very similar to the current cards, but will be made out of sturdy paper stock and will no longer contain a magnetic strip.

Current Medicaid ID cards are still valid. Medicaid members don't need to request new cards. As a reminder, Medicaid members are only required to furnish their photo identification at appointments. Medicaid ID cards are not required to receive services. Providers should verify member identity and eligibility at each appointment.

**Colorado Looking to Reduce Diabetes, Costs for Medicaid Clients**

The Colorado Department of Public Health and Environment is launching a campaign to help prevent diabetes among those covered by Medicaid. The program seeks to reduce both diabetes rates and health care costs by providing information about how individuals can avoid the condition or manage it if they have it.

CDPHE representatives indicated that similar programs have helped people learn how to eat better, exercise, more effectively monitor their medications, and work through and resolve health issues.

As the chart at right indicates, lower-income Coloradans are much more susceptible to diabetes, as are those with lower education levels. Since Medicaid is a service for low-income residents, this educational campaign will reach the right audience.

As CDPHE also notes, the educational effort will help reduce costs overall: diabetes, a preventable condition, can be
expensive to treat. And for those who have diabetes, learning how to self-manage the condition can help prevent heart and kidney disease, nerve damage, amputations, and hospitalization.

It’s estimated that in the health care programs that cover most Medicaid patients, 11 percent of those patients have diabetes, and at least 30 percent have prediabetes.

The educational campaign, which will begin soon, was approved as a Medicaid benefit by the Colorado legislature. The campaign is part of a broader effort by CDPHE to match the work of the Affordable Care Act in integrating health care and public health, expanding access, controlling costs, and improving population health.

**IMPACTS OF THE AFFORDABLE CARE ACT**

**220,000 Coloradans Helped by ACA; Access Work Remains**

Colorado’s uninsured rate has fallen from 17 percent to 11 percent. Much of this reduction is due to the federal Affordable Care Act (ACA), which has led to the enrollment of 150,000 people through Connect for Health Colorado and another 70,000 in the expansion of Medicaid.

While this is great news for the previously-uninsured in Colorado and for thousands of others who lacked adequate or affordable coverage, challenges remain in terms of ensuring the capacity to get care to all the newly-insured residents. Over the past two years, the number of Boulder County Medicaid claims has increased 69 percent. While this means that previously uninsured individuals are getting care, it also equates to more stress to the growing provider supply issue.

Finding doctors who accept Medicaid is becoming more difficult, and even prior to the expansions, doctors were more likely to accept new privately-insured patients than new Medicaid patients. Partners throughout the Boulder County community are looking at this issue to develop ideas for addressing it.

Added to this challenge is the continuing increase in the cost of health care. A recent article by the Public News Service indicates that U.S. residents are over-paying by up to 30 percent for health care, and that we still spend 17 percent of our dollars on health coverage regardless of
whether we utilize it or not. As a Kaiser Family Foundation study indicates, some of this is driven by rising costs of prescription drugs.

The rising cost of health care underlines the ongoing importance of identifying those who remain uninsured or under-insured in Boulder County. To that end, we want to continue to work closely with our community partners to reach out to those who've not yet chosen to enroll in coverage.

**New Preventive Health Services Approved for No-Cost Coverage**

The list of free preventive services now covered under the Affordable Care Act's expansions continues to grow. ACA requires insurance companies to cover -at no fee to the customer- all preventive care that receives an "A" or "B" recommendation from the U.S. Preventive Services Task Force. The task force has recommended that these services be added to the list:

- Hepatitis B screening for adolescents and adults at high risk for infection
- Low-dose aspirin use for pregnant women at high risk for preeclampsia, a condition characterized by an abrupt increase in blood pressure that can lead to serious complications for the mother and baby

As Kaiser Health News reports, the task force indicated there is new evidence that antiviral treatments improve outcomes in people at high risk for the liver infection resulting from Hepatitis B. The low-dose aspirin recommendation is being embraced by organizations such as the March of Dimes, which indicates that it's a good low-risk alternative for women.

A full list of free preventive services mandated by the Affordable Care Act is available on the Centers for Medicare & Medicaid Services web site.

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**Boulder County Central Hub's Work Awarded by NACo**

The National Association of Counties (NACo) has awarded the Connect for Health Colorado Central Hub, which is based in Boulder County Housing & Human Services, with a 2015 Achievement Award for Human Services programs. Each year, NACo recognizes programs around the country that are innovative and visionary in their approach to serving their communities. This award for the Central Hub is a reflection of the excellent work done around outreach to potential C4HCO customers, coordination among and support for eight county health coverage assistance sites (including Boulder County's) and
numerous community partners, and successful plans for and implementation of outreach to communities of faith and low-income communities.

The Central Hub's aim is to assist Health Coverage Guides and community partners in ensuring that Coloradans have access to health coverage. This goal was achieved by building upon existing community assets at a grassroots level, creating, strengthening, and extending community networks, identifying hard-to-reach populations and strategizing ways to increase enrollment.

Our congratulations to the Connect for Health Colorado Central Hub for this well-deserved recognition!

**Ongoing Assistance in Boulder County**

Health Coverage Guide Sebastian Sifuentes has walk-in hours for individuals and families at El Comite de Longmont (455 Kimbark St.) where he can help bilingual clients with health insurance-related inquiries. His walk-in hours are every other Tuesday from 9 a.m. to noon. The next El Comite office hours for Sebastian will be on June 30th and July 14th.

And on Thursday, June 26th from 9 a.m. to 4 p.m., Boulder County health coverage guides will provide enrollment assistance at Columbine Family Care at the offices of Dr. Michael Camarata (20 Lakeview Drive, #204, Nederland).

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**THE LATEST ON HEALTH COVERAGE ASSISTANCE**

U.S. Supreme Court Upholds ACA for the Second Time
The United States Supreme Court recently upheld by a 6 to 3 vote the legality of the Affordable Care Act's federal subsidies for purchasing health insurance. The ruling, a second major court victory for the law, ensures that low- and middle-income residents of the U.S. can continue to receive federal premium tax credits regardless of whether or not their home states established an insurance exchange.

In 2011, Colorado became one of fourteen states to establish a health coverage exchange (Connect for Health Colorado, or C4HCO). In the 34 states that declined to set up exchanges, the federal government did so on their behalf. In these states, approximately 6.4 million people have enrolled in health insurance with the help of federal tax credits. In the Supreme Court's decision, Chief Justice John Roberts indicated that removal of the federal subsidies in non-exchange states would create a "death spiral" in the insurance markets in those states by destabilizing them.

With millions of additional people in the insurance market, the risk pool is much larger, which spreads the cost of that risk out further, a benefit for both insurance companies and their customers. In Colorado, this might have led to increased premiums and possibly the exit from the market of some of the insurance companies that lost significant numbers of clients in the federal exchange states. Instead, with the Supreme Court's decision, the Affordable Care Act's primary mission - to make health insurance more affordable for those with little or no coverage - will remain central to the work of all exchanges in the months and years to come. And the health of our communities will continue to improve.
Five-Year Waiting Period Removed for Children and Pregnant Women

As of July 1st, children lawfully residing in the U.S. are no longer subject to the five-year waiting period to be eligible for Colorado Medicaid and Child Health Plan Plus (CHP+). In addition, pregnant women lawfully residing in the U.S. are no longer subject to the five-year CHP+ waiting period. The waiting period still applies to adults age 19 and over who are not pregnant, although those individuals may qualify for Emergency Medical Services or for tax credits to purchase private health insurance through Connect for Health Colorado. Children and pregnant women who had previously been denied for Medicaid or CHP+ because of residency requirements will need to re-apply.

Customers in Older Plans Can See Higher Costs for Preventive Benefits

In addition to not being required to cover preventive benefits without charge, grandfathered plans are exempt from some other health law requirements. As reported by Kaiser Health News, these older plans don't have to guarantee members' rights to appeal a decision by their health insurance company, for example, and may charge customers higher co-pays or co-insurance for out-of-network emergency services. They also don't have to comply with the law's limits on annual out-of-pocket spending (currently $6,600 for someone in an individual plan and $13,200 for families), so customers in these plans may be on the hook financially for more of their medical care. This includes the ACA mandate that eliminated out-of-pocket spending for contraception.

Kaiser Family Foundation reports that nearly a quarter of insured workers in the U.S. remain covered by grandfathered plans, meaning those in existence prior to the enactment of the Affordable Care Act in March 2010. Many of these plans have not changed their benefits or consumer costs significantly since then. Smaller employers are more likely than large ones to carry grandfathered plans at this point. In order to keep their grandfathered status, these older plans are limited in how much they can increase co-payments and deductibles each year.

IMPACTS OF THE AFFORDABLE CARE ACT
Birth Control Spending Declines Following ACA Mandate

In 2012, an Affordable Care Act provision went into
effect mandating that insurance companies cover contraception with no customer cost-sharing. According to a recent study, in the three years since that time women have seen large decreases in out-of-pocket spending for contraceptives like birth control pills and intrauterine devices (IUDs). The study, which analyzed administrative claims data from a large insurance company, found that because of the removal of cost-sharing the average cost of birth control pills fell from $32.74 to $20.37, while the average cost of IUDs fell from $262.38 to $84.30.

The study estimates the overall savings for customers at $503 million annually.

**Health Care Employment Grows in Colorado**

According to an economic update from the University of Colorado Boulder’s Leeds School of Business, two areas impacted by the Affordable Care Act’s expansions of coverage in the state have grown by 5.6% over the past year. Health care and social assistance, which make up a majority of the education and health services sector, added 14,500 jobs in Colorado between May 2014 and May 2015. As noted in the report, "the long-term economic impacts of the Affordable Care Act remain to be seen, but the health care exchange [Connect for Health Colorado] and pent-up demand for health care is credited for a 10 percent jump in national health care spending that added $43.3 billion in national consumer spending."

The health care and social assistance job growth is part of an expansion of the economy in Colorado over the past year (including a 2.5% overall employment increase), and the Leeds report indicates this trend is likely to continue.

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**Ongoing Assistance in Boulder County**
Health Coverage Guide Sebastian Sifuentes has walk-in hours for individuals and families at El Comite de Longmont (455 Kimbark St.) where he can help bilingual clients with health insurance-related inquiries. His upcoming walk-in hours are Tuesday, August 11th and Tuesday, August 25th, 9 a.m. to noon each day.

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THE LATEST ON HEALTH COVERAGE ASSISTANCE
New Health Insurance Literacy Resource Hub Helps Clear Confusion

We expect a steady increase in calls and requests for client appointments as we move closer to the next open
enrollment period (November 1, 2015 - January 31, 2016). This is window of time in which people can apply for financial assistance and shop for plans on Connect for Health Colorado. They may be considering health insurance for the first time, or may be looking to switch to a new plan. No matter what a customer's motivation is for shopping for a plan, they are likely to be in search of information that will help them make the best decision about their investment in health insurance. As we help clients navigate the sometimes-confusing language of "deductible," "co-insurance", and "out-of-pocket expenses", Health Coverage Guides are reminded of the importance of information and resources to help boost "health insurance literacy" for those seeking to get covered.

According to a Consumers Union report, Measuring Health Insurance Literacy: A Call to Action (February 2012), "Health Insurance Literacy measures the degree to which individuals have the knowledge, ability, and confidence to find and evaluate information about health plans, select the best plan for their financial and health circumstances, and use the plan once enrolled." To support this need for clear and concise information, Enroll America has added a Health Insurance Literacy Resource Hub to their website. This is where customers and navigators can find valuable education and tools to help bridge the insurance literacy gap. Among the resources found on the website are:

- tools and issue briefs that provide a background on the concept of health insurance literacy
- guides to key words and phrases used when obtaining and using health insurance such as Minimal Essential Coverage
- tools to assist the customer in choosing a plan
- guides to the financial aspects of health insurance such as understanding premiums and out-of-pocket costs
- tips on renewing and keeping coverage
- explanations of tax credits, exemptions and the fine
- guides about using health insurance
- navigator resources to use during appointments

This resource hub should be a first stop when exploring tools that will help educate new health coverage guides. It is a valuable source of a broad range of information that you can print and give to customers to help them make informed choices about
purchasing plans and then take the next steps in using their insurance wisely.

**Customers Want Lower Out-of-Pocket Expenses**

A recent article from Kaiser Health News (KHN) makes it clear: satisfaction with your health plan is tied closely to how large your out-of-pocket expenses are. KHN cites a survey by EBRI/Greenwald & Associates, which asked 3,887 people a range of questions about their health coverage. The survey found that people in traditional health plans (as opposed to those in consumer-driven higher-deductible plans) have a much higher rate of satisfaction with their coverage (61 to 47 percent). The "satisfaction gap" was bigger with out-of-pocket costs than it was with quality of care or access to and choice of doctors.

Connect for Health Colorado offers a range of plans, many with low out-of-pocket costs, for Coloradans who qualify. In some cases, tax credits are also available to help pay the plan premiums.

**2015 Open Enrollment Report Now Available**

There is much good news to share about our outreach and enrollment efforts from the past year as well as our plans for the future. We have produced a [2015 Open Enrollment Report](#), which contains lots of useful data and information about the cross-community collaboration that took place to help reduce the number of uninsured in Boulder County by 60%. We also know we have more to do. Check out the report and let us know what you think!
When the Affordable Care Act was implemented in 2013, Boulder County’s population was 310,048 and it was estimated that almost 33,000 Boulder County residents were uninsured. Now, in 2015, there are an estimated 13,000 individuals who are not insured. While we still hope to reach and enroll every resident eligible for health insurance, Boulder County has experienced a 60% decrease in the number of uninsured in two years.
**IMPACTS OF THE AFFORDABLE CARE ACT**

Tax Credits Helping Over Half of C4HCO Enrollees

Connect for Health Colorado's data "dashboard" is an excellent way to see the impacts of the Affordable Care Act in Colorado. The chart below outlines the average premium amounts that Coloradans are paying for a range of plans C4HCO offers through private insurance companies.

<table>
<thead>
<tr>
<th>Average Selected Premium (Effectuated Enrollments)</th>
<th>$281.74</th>
<th>$223.61</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Financially Assisted (No APTC)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catastrophic</td>
<td>$149.78</td>
<td></td>
</tr>
<tr>
<td>Bronze</td>
<td>$258.82</td>
<td>$261.55</td>
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<tr>
<td>Silver</td>
<td>$317.83</td>
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</tr>
<tr>
<td>Gold</td>
<td>$350.99</td>
<td>$347.66</td>
</tr>
<tr>
<td>Platinum</td>
<td>$331.29</td>
<td>$353.91</td>
</tr>
<tr>
<td>Financially Assisted - Gross/Net (APTC)</td>
<td></td>
<td></td>
</tr>
<tr>
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<td>$344.22</td>
<td>$342.91</td>
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<tr>
<td>Silver</td>
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<tr>
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<td>$464.29</td>
<td>$472.76</td>
</tr>
<tr>
<td>Platinum</td>
<td>$450.69</td>
<td>$481.12</td>
</tr>
</tbody>
</table>

The right-hand columns in the second category (Financially Assisted) indicate the monthly savings clients are receiving as a result of the Advanced Premium Tax Credits (APTC). C4HCO data indicate about 55% of plan enrollees (69,758 people) are currently receiving APTCs. The data in this chart also indicate those with plans that have higher co-pays or out-of-pocket expenses are receiving larger percentage tax credits. This is helping some clients cover those higher out-of-pocket costs.

**C4HCO Success Story: Lauren from Denver**

The Connect for Health Colorado Web site has a great collection of client success stories generated by access to lower-cost health coverage. One example is Lauren from Denver, who says:

"There's a lot of confusion around this. I have friends who are staying in jobs they're not happy at [so they don't lose insurance]. They don't know they can buy their own and that this site is for them."

Lauren doesn't qualify for a tax credit to help with her insurance premiums, but she purchased a plan through C4HCO because she knew it would be legal under the Affordable Care Act (and the cost for it was the same on three separate sites).
Ongoing Assistance in Boulder County

Health Coverage Guide Sebastian Sifuentes continues to hold walk-in hours for individuals and families at El Comite de Longmont (455 Kimbark St.) where he can help bilingual clients with health insurance-related inquiries. His upcoming walk-in hours are Tuesday, August 25th and Tuesday, September 8th, 9 a.m. to noon each day.

And on Friday, August 28th from 5:30 p.m. to 10:00 p.m., Boulder County Health Coverage Guide Sheila Cohen will provide enrollment help and information in Longmont at the Festival on Main (downtown).

Boulder County's Health Coverage Guides are available to help with life change event applications year-round at our Assistance Site, which is located at 3460 North Broadway in Boulder. It's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org.

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Medicaid and Child Health Plan Plus (CHP+) enrollment continues year-round.

**Important Reminder from Connect for Health Colorado and the IRS**

Connect for Health Colorado and the IRS remind all individuals who received
Advance Premium Tax Credits (APTC) and Cost Sharing Reductions (CSR) in 2014 that it is critical to complete their 2014 tax return in order to receive APTC and Cost Sharing Reductions to help pay for marketplace insurance. For more information and FAQs visit the [IRS website](https://www.irs.gov).

**THE LATEST ON HEALTH COVERAGE ASSISTANCE**

**Highlights of the 2015 Colorado Health Access Survey**

Results from the [Colorado Health Access Survey](https://www.chi.org/topics/census-health-access-survey) (CHAS) were released in early September by the Colorado Health Institute. CHI's report features an analysis of interviews conducted with more than 10,000 Colorado households. The CHAS has been completed every other year since 2009. This year's results reflect responses to new questions that were added to assess the impact of the Affordable Care Act and Connect for Health Colorado on uninsured rates. According to the 2015 survey report, *A New Day in Colorado*, the uninsured rate in Colorado is now among the lowest rates in the United States, at 6.7%. This is down from 14.3% in 2013. Now, 4.9 million Coloradans have health insurance, which according to the survey is an all-time high for the state. According to CHI, in Boulder and Broomfield Counties, the uninsured rate has fallen to just 5.2%, down from 11.8% just two years ago.

Medicaid enrollments were higher than expected between 2013 and 2015, increasing by 450,000. One in three Coloradans are covered by public health insurance: Medicaid, Medicare or Child Health Plan Plus (CHP+). In Boulder County, we've seen an increase from under 30,000 to nearly 60,000 enrolled in Medicaid and CHP+ in this time. When it comes to covering kids in Colorado, rates of uninsured children under the age of 19 have decreased significantly. Only 2.5% of children under 19 are uninsured, down from 7% in 2013. Employer-sponsored insurance covers over half of those surveyed (50.9%).

While uninsured rates are declining, Colorado has seen an increase in numbers of
under-insured, meaning that the insurance people do carry does not adequately cover their medical expenses. Typically, this is seen when individuals have plans with low premiums but high deductibles and co-pays.

Cost continues to play a large role in the choice of whether or not to enroll in health insurance. Coloradans who remain uninsured say the high cost is the main reason they have not purchased a plan. Forty-five percent of Colorado's uninsured cite $99.00 as the cap of what they are willing to pay each month in insurance premiums (in Colorado, plans generally cost at least $200 per month). Not only is the cost of premiums a concern for the uninsured, the overall affordability of healthcare is a barrier to obtaining health care services and filling prescriptions. For example, 10.4% reported that they did not see a doctor because of the cost (down slightly from 12.3%). Likewise, 9.8% of Coloradans surveyed say they did not fill a prescription because it costs too much (down from 11.2%).

Many people anticipated that the increase in the number of those covered would result in difficulty in obtaining care due to a higher demand on the health care system. There has been only a slight increase in the number of people who report not being able to schedule an appointment when they need one (18.7%, up from 15.0%). There is an increase in the number of Coloradans taking advantage of preventive care. Sixty-six percent of those surveyed reported that they had had a preventive visit in the past year (an increase of approximately 4%).

Even with the impressive growth in the numbers of newly insured Coloradans, there are still groups in the state who remain uninsured. Although the uninsured rates for Hispanics and Latinos dropped 10%, those among this population living in Colorado are the least likely to be covered, and there is a disparity between the percentages of uninsured white Coloradans (5% uninsured) and Hispanics and Latinos (11.8% uninsured). Young invincibles (ages 19-29) have a 12.9% uninsured rate. There are also areas in Colorado with higher numbers of uninsured such as the four county region around Steamboat Springs.
which has a 13.0% uninsured rate.

Finally, it seems from the report that awareness around some of the key provisions of the Affordable Care Act is still lagging. For example, 8.7% of those Coloradans who remain uninsured report that they believe they cannot get insurance because of a pre-existing condition.

According to the authors of this CHAS report, while the report points to areas in need of improvement, the key message is that health care reform is working in Colorado and we can boast that we are one of the nation's leaders in health coverage. Take a look at the Top Ten Takeaways of the CHAS analysis.

**New Resources for Medicaid and CHP+ Enrollees**

*Living Well* is a new source of materials to promote the use of preventive care services by those enrolled in Medicaid and CHP+. These materials are designed to help enrollees understand the benefits available to them, emphasizing the importance of taking advantage of services like check-ups, vaccines and screenings that help prevent and detect diseases early on when they are most treatable. *The Living Well Communications Toolkit* features ready-to-use, customizable posters, fact sheets, and social media posts for Facebook and Twitter, as well as tips for implementation. The Outreach Tools section of [Medicaid.gov](http://medicaid.gov) also includes resources for supporting enrollments and helping connect enrollees.

**Medicare and Medicaid Turns 50**

July 30, 2015 marked the 50th anniversary of the law creating Medicare and Medicaid. Go to [Medicaid.gov](http://medicaid.gov) to view highlights of Medicare and Medicaid program history and accomplishments, policies that have advanced health coverage and care, and profiles of people who helped shape the program.

**IMPACTS OF THE AFFORDABLE CARE ACT**

**ACA Affects Native Americans’ Access to Health Care**

Many Native Americans and Alaska Natives receive care through the Indian Health Service, the
federal health service delivery system serving those who are members of 566 federally-recognized tribes across the U.S. According to Kaiser Health News, about 2.2 million Native Americans and Alaska Natives living in 35 states receive care from the Indian Health Service. However, with a fixed budget of $4.6 billion, this federal service is stretched thin in terms of providing comprehensive services at all of its facilities in rural areas.

The Affordable Care Act (ACA) can help augment the care provided by the American Indian Health Service by extending coverage to Native Americans and Alaska Natives through the Medicaid expansion and tax subsidies for private plans. Expanded coverage enables Native American health facilities to bill insurers for care they provide, thus extending the federal system’s limited health care dollars. Plus, with Medicaid or private insurance, Native Americans and Alaska Natives can receive treatment from private doctors and have greater access to vital diagnostic tests such as MRIs. Due to resources, government and tribal facilities may not be able to offer the array of services that their patients need.

Many Native Americans and Alaska Natives are unfamiliar with the new healthcare law, partly due to the fact that they are exempt from the Individual Mandate provision of the ACA requiring all U.S. residents to have health insurance. Native Americans and Alaska Natives have traditionally relied on the Indian Health Service as their primary provider of care.

Outreach and enrollment workers will be working to connect with Native American and Alaska Native populations to ensure they know they can access preventive care, substance abuse services, and mental health treatment through either Medicaid or private insurance purchased through the marketplace. Many advocates see the Affordable Care Act as an opportunity to address the health disparities traditionally experienced by Native Americans. For example, Native Americans and Alaska Natives have rates of diabetes three times higher than the U.S. general population and a life span that is four years shorter. The hope is that better access to diagnostic services and preventive care will improve those statistics.

By reaching out and fostering trust with Native American communities, enrollment workers and health advocates have the opportunity to provide vital education about Medicaid eligibility and tax credits for private plans, and they can help community members learn how to use their
plans to access the private care they need.

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**THE LATEST ON HEALTH COVERAGE ASSISTANCE**  
**Major Marketplace Insurance Provider Shutting Down**

Some Boulder County residents will soon need to find new health insurance coverage due to a decision last week by the state of Colorado affecting Colorado HealthOp, the state's largest nonprofit co-operative health insurance provider. The Colorado Division of Insurance (CDOI) took action on October 16th to prevent Colorado HealthOp from selling 2016 insurance plans on the Connect for Health Colorado Marketplace after the co-op indicated its financial condition was not stable due to a reduction in Affordable Care Act reimbursements. CDOI cited concerns that HealthOp would not be able to fulfill its obligations to policyholders going forward. Colorado HealthOp will be winding down its business and will not offer insurance coverage in 2016.

Colorado HealthOp individual policyholders' coverage will end on December 31, 2015; small group policyholders' coverage will end on the policy anniversary date. The co-op currently has about 83,000 members enrolled in health insurance plans statewide, and has about 40% of Connect for Health Colorado's policies. Full details on the CDOI decision are available on the [state's website](https://www.colorado.gov).  

The C4HCO Marketplace stands ready to assist Colorado HealthOp customers with 2016 health insurance needs and questions with a free, in-person statewide network of Brokers, Application Counselors, and Health Coverage Guides prepared to help customers choose from qualified health plans and enroll in new coverage for 2016.
As C4HCO Interim CEO Kevin Patterson noted, "We are fortunate in Colorado to have a competitive Marketplace with over ten health insurance companies offering highly qualified plans to Coloradans in 2016."

When the next Connect for Health Colorado Open Enrollment period begins on November 1st, Boulder County Health Coverage Guides will provide enrollment support for those needing coverage at our assistance sites, 3460 N. Broadway in Boulder and 515 Coffman St. in Longmont (appointments available by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org).

**Boulder County's Plan for Open Enrollment**

With the next Open Enrollment period just a week and a half away, our Health Coverage Guides are gearing up to help those who remain eligible but uninsured (about 10,000 in Boulder County) and those who are losing their coverage because of minimum plan requirements of the Affordable Care Act (another 10,000 estimated in Boulder County) or due to the Colorado HealthOp shutdown. The Boulder County Assistance Site has hired eligibility technicians and Open Enrollment period temporary staff and has conducted intensive cross-programmatic training and development for all client-facing staff.

We are also collaborating closely and communicating frequently with Connect for Health Colorado and (as we did successfully in the previous Open Enrollment period) utilizing shared data with our community partners to reach out to those who may be eligible for C4HCO coverage. And we have re-tooled the Boulder County Healthy Kids and Adults team to more fully support eligibility and sign-up efforts and re-enrollments during the Open Enrollment period.

The Boulder County Assistance Site strongly encourages those who will need health coverage supports during Open Enrollment to schedule an appointment early. Please share this newsletter with others who need to know about Affordable Care Act health coverage assistance and/or may need coverage themselves.

**How to Apply**
To shop in the Connect for Health Colorado Marketplace or get help in understanding the available plans and financial assistance, a client should make an appointment with a Health Coverage Guide by either coming to the county offices at 3460 N. Broadway in Boulder and 515 Coffman St. in Longmont, calling 303-441-1000, or emailing healthcoverage@bouldercounty.org.

Clients can apply for health coverage in several ways:
- By visiting the Colorado PEAK website (https://coloradopeak.secure.force.com) or the Connect for Health Colorado website (www.ConnectForHealthCO.com)
- By coming into our county office and dropping off an application or getting assistance to complete one
- By completing and mailing an application to our county office
- By calling 1-800-221-3943

If a client needs assistance with a health coverage re-enrollment (a "re-determination") or disagrees with his or her determination, a Boulder County or C4HCO eligibility worker might need to enter or correct information in a case file, which can be done on the Colorado PEAK website. The client can also come to our county office, call 303-441-1000, or email BCHK@BoulderCounty.org for help with this.

Boulder County Healthy Kids and Adults!

Boulder County Healthy Kids and Adults also helps individuals and families enroll in health coverage. Visit one of BCHKA’s partner sites around Boulder County for help with:
- Enrollment for you and your family in health coverage
- Answers to your questions
- Referrals to other supports you may need

Here is a list of the BCHKA partner sites:
Our Center, 303 Atwood street, Longmont, CO - The first and third Wednesday of every month from 8:30 AM to 1:00 PM, 720-722-1454

Sister Carmen Community Center, 655 Aspen Ridge Dr., Lafayette, CO - The second Tuesday of every month from 9:30 AM to 12:00 PM and the fourth Wednesday of every month from 1:00pm to 3:00pm, 720-515-1454

Community Food Share, 650 S. Taylor Ave, Longmont, CO - The third Friday of every month from 8:30 AM to 1:00 PM, 720-722-1454

Emergency Family Assistance Association (EFAA), 1575 Yarmouth Ave, Boulder, CO - We are here on a rotating schedule for a morning or afternoon every other week. Please call us for a schedule, 720-515-1454

Saint Vrain Valley School District, 830 S. Lincoln Street, Longmont, CO, 720-722-1454

Boulder Valley School District, 6600 Arapahoe Ridge, Boulder CO, 720-515-1454

Boulder Valley Women’s Health Clinic, 2855 Valmont Rd., Boulder, CO - Mondays 9am-4pm, Tuesdays, Wednesdays, Fridays, 9am-1pm, 303-440-9320, Ext.15

Boulder Valley Women’s Health Clinic, 82 21st Ave, Longmont, CO - Thursdays 2pm-4pm, 303-440-9320, Ext.15

Colorado Bridge Program Accepting Applications During Open Enrollment

Effective November 1, 2015 Kaiser Permanente's Colorado Bridge, a charitable health coverage program, will be accepting new applicants. This program is for low-income individuals and families who don't have access to any other coverage and meet program eligibility requirements. Colorado Bridge provides a Kaiser Permanente premium subsidy and medical financial assistance to support cost sharing, and enrollment in an off-exchange Kaiser Permanente Individual and Family Plan. Program design and premium amounts are subject to change.

Colorado Bridge Program Eligibility and Application has the following eligibility requirements:

* Must live in a Kaiser Permanente Colorado service area. The Colorado Bridge Program will
be available in all Colorado service areas (Denver/Boulder, Southern Colorado, Northern Colorado, and Mountain Colorado).

* Must have income at or below 300% of the Federal Poverty Level (FPL)
* Must be under the age of 35 years at time of plan effective date
* Must not have access to any other public or private health coverage including, but not limited to:
  o Medicaid/CHP+
  o Coverage through Connect for Health Colorado
  o Medicare
  o Job based health coverage

Applications for the Colorado Bridge Program will only be available through a designated enrollment assistance provider. Visit FindYourPlan.org for a list of these providers.

**Ongoing Assistance in Boulder County**

Boulder County Health Coverage Guide Sebastian Sifuentes continues to hold walk-in hours for individuals and families every other Tuesday at El Comite de Longmont (455 Kimbark St.) where he helps bilingual clients with health insurance-related inquiries. His upcoming walk-in hours are Tuesday, November 3rd, 9 a.m. to noon.

And on Thursday, November 19th from 9 a.m. to 4 p.m., Boulder County health coverage guides will provide enrollment help and information in Nederland at Columbine Family Care at the offices of Dr. Michael Camarata (20 Lakeview Drive, #204).

Boulder County's Health Coverage Guides are available to help with life change event applications year-round at our Assistance Sites, which are located at 3460 North Broadway in Boulder and 515 Coffman St. in Longmont. And again, beginning November 1st Health Coverage Guides will assist customers with applications for health insurance through the Connect for Health Colorado Marketplace. It's easy to make an appointment by calling 303-441-1000 or emailing 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](http://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 56
Open Enrollment and Outreach Campaign Underway!

Volume 56 | November 20, 2015

Expansions focuses on the effort to reach the remaining Boulder County residents who might be eligible for significant expansions in health care assistance.

Open Enrollment is Here!

Connect for Health Colorado Open Enrollment began November 1, 2015 and goes through January 31, 2016. If you have questions or would like to make an appointment with a health coverage guide, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Medicaid and Child Health Plan Plus (CHP+) enrollment continues year-round.

THE LATEST ON HEALTH COVERAGE ASSISTANCE
A Major Outreach Campaign
Boulder County has launched an outreach campaign targeting residents who currently do not have health insurance encouraging them to learn about their options for coverage through Connect for Health Colorado (C4HCO), the state's health insurance marketplace. The county has increased staffing to help residents during the open enrollment period, which runs through Jan. 31.

The outreach campaign is titled "Why Me?" and focuses on individuals who have not enrolled in health insurance even though it is mandated by law under the Affordable Care Act (ACA). The county estimates about 10,000 residents are currently without health insurance, with a majority of these uninsured including Latino residents and young adults. Since the ACA was implemented, Boulder County has seen a 60
percent decrease in the number of uninsured residents.

"The county is committed to helping residents get covered through the exchange," said Patrick Kelly, Project Director for the Boulder County C4HCO Assistance Site. "Our message is straightforward for those who still need to get health coverage. It's affordable, preventive care is free, and financial assistance is available for many residents."

Another important message in the campaign is that insurance coverage in Colorado is mandatory, with fines for not having coverage rising sharply in 2016 to 2.5 percent of income above the tax-filing threshold or $695 per adult, whichever is higher. There is also a $347.50 fee per uninsured child.

Boulder County has trained and certified health coverage guides who provide education about insurance options, assist with the online application, and link people to other human services supports as needed. "We see so many Boulder County residents who have been devastated by unexpected medical bills," said Mili Dawson, a county assistance site manager. "People are sometimes surprised to learn that we
can help them find an insurance plan that fits their budget, which means they'll have the coverage they need when they or a family member has an accident or gets sick."

The "Why Me?" campaign includes outreach through outdoor, print, theater, and social media advertising as well as community outreach and enrollment events. The campaign web page is www.WhyMeBoulderCounty.org. Boulder County Housing and Human Services will be distributing posters, postcards, and other materials in the weeks ahead. Contact Jim Williams if you'd like specific collateral to use in your location.

One of the fun elements of this campaign is theater advertising, which is now underway at Longmont's new Regal Cinemas at Village at the Peaks. The 15-second ad features a young skier taking on a ramp on a Colorado slope and landing in a way that likely sent him for medical care. While the ad is intended to be a bit humorous, the message is clear and serious: accidents happen, and if one happens to you - you'll need health insurance. See the video by clicking on the image below:
How to Apply

To shop in the Connect for Health Colorado Marketplace or get help in understanding the available plans and financial assistance, a client should make an appointment with a Health Coverage Guide by either coming to the county offices at 3460 N. Broadway in Boulder and 515 Coffman St. in Longmont, calling 303-441-1000, or emailing healthcoverage@bouldercounty.org.

Clients can apply for health coverage in several ways:

- By visiting the Colorado PEAK website (https://coloradopeak.secure.force.com) or the Connect for Health Colorado website (www.ConnectForHealthCO.com)
- By coming into our county office and dropping off an application or getting assistance to complete one
- By completing and mailing an application to our county office
- By calling 1-800-221-3943

If a client needs assistance with a health coverage re-enrollment (a "re-determination") or disagrees with his or her determination, a Boulder County or C4HCO eligibility worker might need to enter or correct information in a case file, which can be done on the Colorado PEAK website. The client can also come to our county office, call 303-441-1000, or
THE LATEST ON HEALTH CARE
Freestanding Emergency Rooms

The concept of "freestanding emergency rooms" has been a topic of conversation recently, and a recent KUSA TV report takes a look at them from both the supporters' and opponents' view. As the report notes, at the beginning of 2012 Colorado had two freestanding emergency rooms. By November of 2015, the number had grown to 24, and KUSA says its data indicate there may be as many as 35 around the state by next summer.

Freestanding emergency rooms are, as the name implies, not attached to hospitals or clinics. UCHealth ER bought the majority stake in all of the First Choice ERs in Colorado earlier this year, and as the report indicates, now operates 14 freestanding ERs with plans to build more.

The state has promoted the growth of these standalone ERs, in part because they're seen by some to help fill gaps in health care in some communities. At the same time, the report indicates, there are complaints about high costs and "facility fees" from these emergency rooms. The freestanding ER operators say they are clearly communicating that they are acting as emergency rooms, which generally carry (and often pass along to their clients) higher care costs.

From the report:

"Anthem Blue Cross/Blue Shield of Colorado estimates 60 to 70 percent of their customers who go to freestanding emergency rooms have conditions that could be treated in urgent cares. The insurance company also says the average bill from a Colorado urgent care is close to $200. The average bill at a freestanding emergency room is closer to $2,300."

Some health care providers have announced plans to open hybrid urgent care/freestanding emergency rooms in an effort to give patients lower-cost options.

Out in the Community and In Our Offices
Boulder County Health Coverage Guide Sebastian Sifuentes continues to hold walk-in hours for individuals and families every other Tuesday at El Comite de Longmont (455 Kimbark St.) where he helps bilingual clients with health insurance-related inquiries. His upcoming walk-in hours are **Tuesday, December 1st**, 9 a.m. to noon.

And on **Thursday, December 3rd**, and **Thursday, December 17th**, from 9 a.m. to 4 p.m. both days, Boulder County health coverage guides will provide enrollment help and information in Nederland at Columbine Family Care at the offices of Dr. Michael Camarata (20 Lakeview Drive, #204).

Boulder County's Health Coverage Guides are available to help customers with applications for health insurance through the Connect for Health Colorado Marketplace. In addition to contacting us through the Why Me campaign site noted above, it's easy to make an appointment by calling 303-441-1000 or emailing healthcoverage@bouldercounty.org. Assistance is also available at our office locations, 3460 N. Broadway in Boulder and 515 Coffman Street in Longmont.

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.