



The Colorado Health Foundation™



**BRIEF**

# Increasing Enrollment in Medicaid and Child Health Plan *Plus*

March 2009



INSURANCE

# Increasing Enrollment in Medicaid and Child Health Plan *Plus*

For the growing number of uninsured, low-income Coloradans, Medicaid and Child Health Plan *Plus* (CHP+) can be lifesavers. Research suggests that one Coloradan dies every day due to a lack of health insurance. In addition, people without health insurance do not get needed preventive care, often resulting in acute illness requiring more expensive emergency room treatment. Many of these costs are passed on to people with insurance in the form of higher premiums.

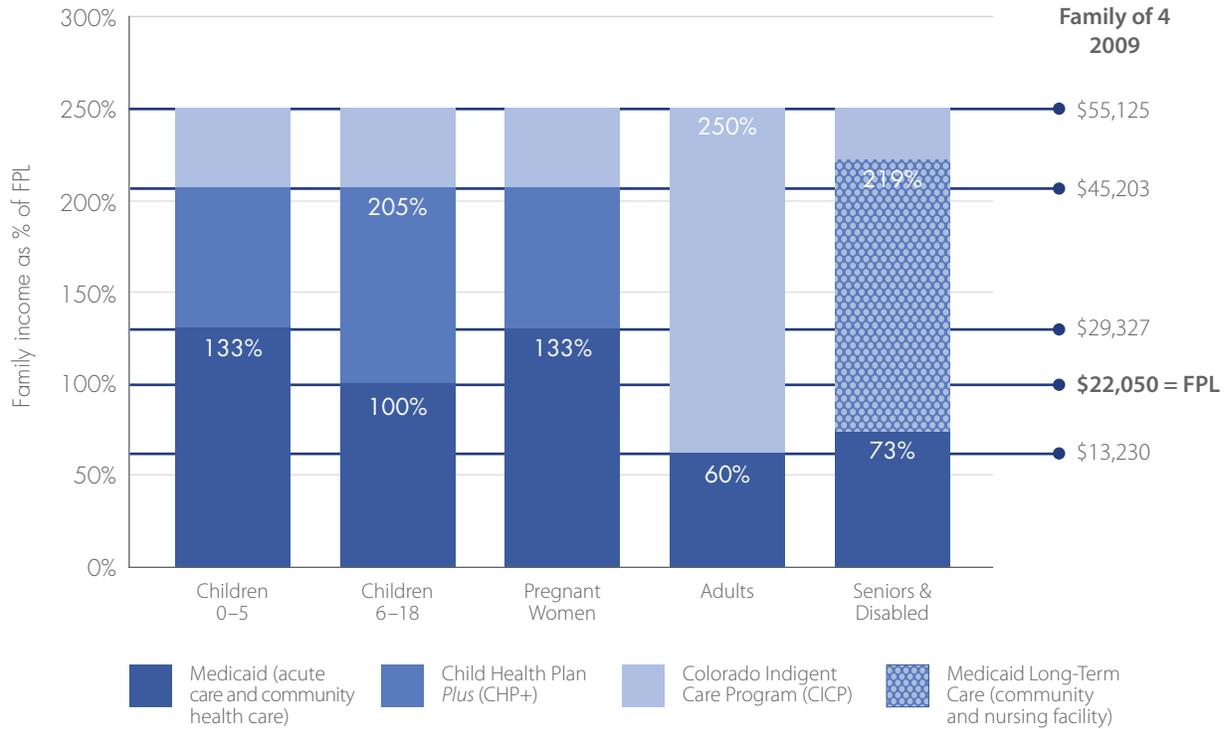
## What Are Medicaid and CHP+?

Medicaid and CHP+ are publicly subsidized health insurance programs for very-low-income Coloradans. In contrast to Medicare, which is funded entirely by the federal government, Medicaid is financed by both the federal government and the state. Medicaid accounts for 20 percent of the state's budget. And as the largest source of federal funding (\$1.3 billion) in Colorado's budget, Medicaid has a tremendous impact on Colorado's economy, generating services and supplies, jobs, income and state tax revenues. Families who make too much money to qualify for Medicaid but cannot afford private insurance can apply for CHP+ for their children (Figure 1). This is also a federal-state partnership, with the federal government contributing \$2 for every \$1 spent by the state.

## Eligible But Unenrolled

Despite the availability of these programs, more than 800,000 Coloradans, or 17 percent of the population, do not have health coverage, including 174,000 children. More than 100,000 of Colorado's uninsured are eligible for public programs but not enrolled, including more than half of the state's uninsured children. And these numbers are climbing as the economic recession continues. Every 1 percent increase in unemployment means that 30,000 adults and 12,000 children lose access to employer-based coverage. Although many of these individuals are eligible for Medicaid/CHP+, they may not know it. And as first-time applicants, the cumbersome enrollment process can be particularly daunting.

Figure 1. Eligibility Guidelines



**Note:** CICP uses federal and state funds to partially compensate health care providers for the treatment of low-income Coloradans who are under- or uninsured and are not eligible for Medicaid/CHIP+. There is no subsidy for care or coverage for families above 250% of the federal poverty line.

**Key:** FPL = Federal Poverty Level.

**Source:** Colorado Health Institute.

# Barriers to Enrollment

Why are so many people uninsured, when a substantial proportion could be covered by public health insurance? Barriers to enrolling in these programs have been well-documented, including:

- Lack of awareness about the programs
- Misconceptions about eligibility
- The complex and time-consuming application process
- Problems with the state's computerized system that determines eligibility
- Documentation requirements
- Social stigma associated with accessing public assistance programs.

Research has identified many strategies for increasing enrollment in public programs:

- Simplify the enrollment and re-enrollment processes.
- Conduct community-based outreach.
- Use technology to allow, for example, state databases to exchange eligibility information so people can apply online or over the phone, eliminating the need to provide paper documentation of information the state already has.
- Change the culture within the state and county agencies that oversee Medicaid/CHP+ enrollment to one that wants to enroll all eligible individuals rather than serving as gatekeepers.
- Engage leaders to effect policy change to simplify the enrollment process and increase eligibility levels.
- Target marketing strategies to reach eligible but not enrolled populations.

# Medicaid and The Colorado Health Foundation

Increasing enrollment in Medicaid/CHP+ is vital to The Colorado Health Foundation's community outcome that all Coloradans have **Health Coverage**. Increasing enrollment of eligible Coloradans in Medicaid and CHP+ is one of the measurable results the Foundation is working to achieve, and it goes hand in hand with the second measurable result of increasing the number of children and adults who have adequate health coverage.

# What The Colorado Health Foundation is Doing

The Foundation focuses its funding efforts on two areas: community-based outreach and simplifying the enrollment and renewal processes. Community outreach is effective because it uses community-based organizations that people already trust to provide education about public insurance and help with enrollment. The Foundation's award of \$1.3 million to the Denver Health Foundation expanded the ability of metro Denver School-Based Health Centers to identify and enroll eligible children in Medicaid/CHP+. A three-year \$4 million grant to the Family Resource Center Association was used in part to hire staff to provide application assistance to families. The Novela Project, a unique form of community outreach, is using grants totaling \$949,956 to produce a Spanish-language soap opera that includes information on applying for and using public health insurance.

Efforts to simplify the enrollment and renewal processes include a \$266,000 grant to the *2010 All Kids Covered Initiative*, which drove the passage of several pieces of state legislation aimed at simplifying enrollment and increasing eligibility for Medicaid/CHP+. Another grant of \$21,000 was used to enable the state's computerized eligibility system to verify an applicant's income by accessing the Department of Labor and Employment's databases. And because enrollment doesn't always ensure access to care, the Foundation also funds organizations such as the Colorado Children's Healthcare Access Program that encourages physicians to treat children covered by Medicaid/CHP+.

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