# CHP+ Enrollment, Benefits and Beyond

October 2016

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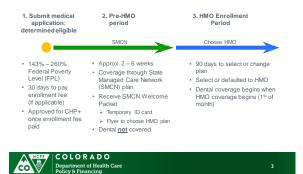
HCPF COLORADO **co** Department of Health Care Policy & Financing

# **Our Mission**

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial resources



## When Benefits Begin - Children



### When Benefits Begin - Prenatal Women



### CHP+ Annual Enrollment Fee

Prenatal Women

• FPL between 196% and 260%

> No enrollment fee

### Children

- FPL between 143% and 156% > No enrollment fee
- FPL between 157% and 213% > One child = \$25 > Two or more children = \$35
- FPL between 214% and 260% > One child = \$75
  - > Two or more children = \$105







## CHP+ HMOs

### CHP+ HMOs

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- > Colorado Access
- > Colorado Choice
- > Denver Health Medical Plan
- » Kaiser Permanente
- ≻ Rocky Mountain Health Plan

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• All HMOs must provide base

level of medical services

covered by the  $\ensuremath{\mathsf{SMCN}}$ 



# Summary of CHP+ Benefits

- Preventive care
- · Physician visits
- Prescription drugs
- Durable medical equipment · Inpatient and outpatient
- hospital services · Maternity care (prenatal,
- delivery and postpartum)
- Reproductive health services
- · Vision services
- Audiology services
- · Lab and imaging services
- Outpatient surgery

- · Emergency room and urgent care services
- Emergency transportation

- Substance use disorder

- > Does not cover non-emergency medical transportation
- PT/OT/Speech
- Home health care
- Skilled nursing facility
- Behavioral health services
- services
- Transplant services (limited)
- Dental care (for kids only)

## **Co-Payments**

### Co-payments

- > Based on income and services rendered
- » No co-pays for prenatal women
- Annual out-of-pocket limit > 5% of adjusted gross income

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# **Co-Payments**

Examples of Co-Payments for Different Services Rendered

	< 101% FPL	101% - 156% FPL	157% - 200% FPL	201% - 260% FPL
Emergency Care	\$3	\$3	\$30	\$50
Urgent / After Hours Care	\$1	\$1	\$20	\$30
Inpatient Hospital	\$0	\$2	\$20	\$50
Physician Services at Hospital	\$0	\$2	\$5	\$10
Lab / Imaging	\$0	\$0	\$5	\$10
Prescriptions	\$0	\$1	\$3-\$10	\$5-\$15
Routine Medical Office Visits	\$0	\$2	\$5	\$10
Mental Illness Care	\$0	\$2/office visit \$2/admission	\$5/office visit \$20/admission	\$10/office visit \$50/admission
Dental Services	\$0	\$0	\$5	\$10

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## Future of CHP+

### CHIP Landscape

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- · ACA reauthorized CHIP through FY 2019, but did not reauthorize funding past FY 2015
  - > Authorized a 23 percentage point FMAP bump
  - > Maintenance of effort (MOE)
- H.R. 2 Medicare Access & CHIP Reauthorization Act
- > 2-year extension through
- September 2017 > 23 percentage point bump
- National workgroups



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## Future of CHP+ Goal

By September 2017, all children and pregnant women currently covered by CHP+ will have access to comparable sources of physical and behavioral health and dental coverage with respect to affordability, adequacy of benefits and availability of services.



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## Member Resources

- · CHP+ Program Information > www.colorado.gov/hcpf (Child Health Plan Plus (CHP+) page)
- SMCN Member Benefits www.colorado.gov/hcpf (CHP+ State Managed Care
- page) www.chpplusproviders.com (Summary of Benefits page)
- SMCN Provider Network
- www.chpplusproviders.com (Provider Directory page) • Plan Comparison Chart
- www.colorado.gov/hcpf (CHP+ page)



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- · Health First Colorado Enrollment
- > (800) 367-6557 HMO Contact information
- www.colorado.gov/hcpf (CHP+ Program Information)
- page)
- Future of CHIP
  - https://www.colorado.gov/hc pf/future-child-health-plan plus-chp



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