

## Colorado Medicaid and CHP+ Enrollment – 2009 Quarter One

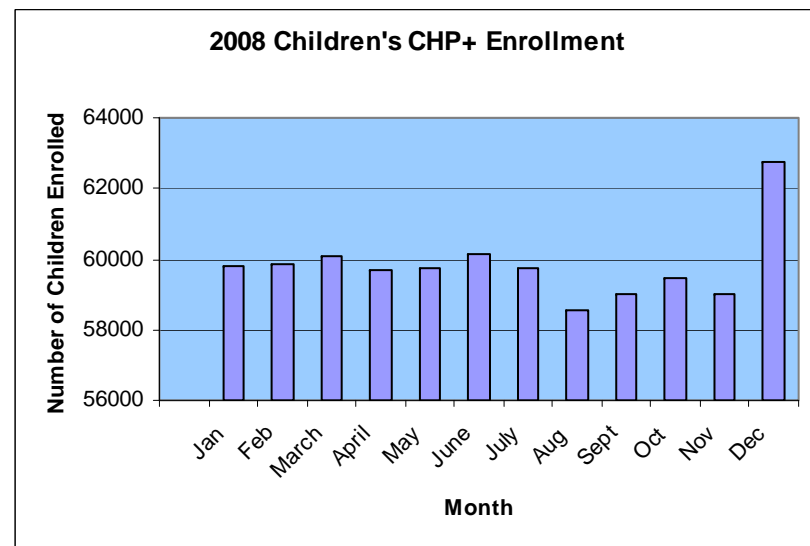
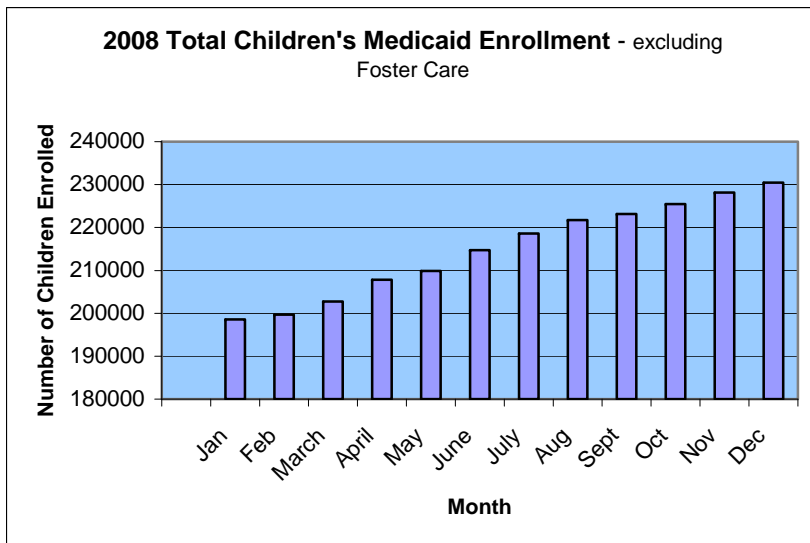
The purpose of this report is to illustrate enrollment changes in Colorado's Medicaid and Child Health Plan *Plus* (CHP+) programs and if appropriate, identify corresponding legislation, rule changes, and other factors that may have contributed to an increase or decrease. This brief report provides a snapshot of 2008 and describes first quarter enrollment of 2009. The enrollment data used for this report is from the Department of Health Care Policy and Financing Medical Services Premiums, Expenditures and Medicaid Caseload Reports.<sup>1</sup>

### What Happened in 2008?

Enrollment for Medicaid rose steadily for most of 2008 while CHP+ enrollment fluctuated throughout the year. Several factors, including changes to program rules and the decrease in the strength of the economy could have contributed to Medicaid's steady growth and CHP+'s year-long volatility, especially June 2008 and forward. The reason for the substantial 6% CHP+ enrollment increase in December is unclear.

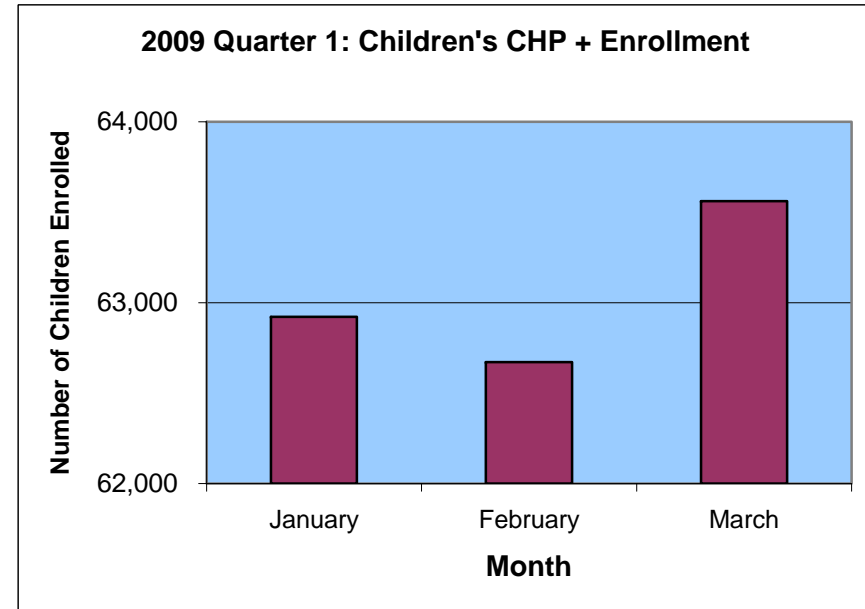
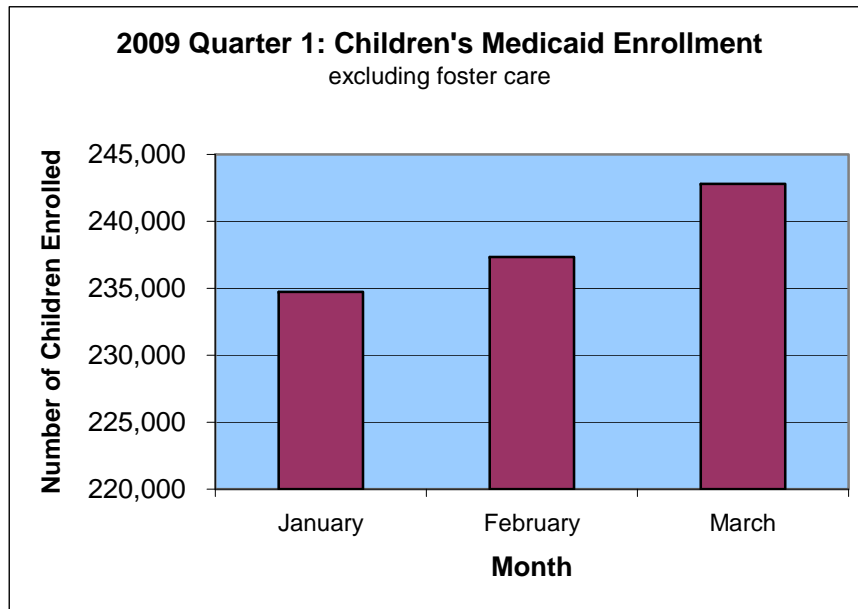
- Presumptive Eligibility (PE) for both programs implemented – January 2008. Increase in enrollment expected, affects both Medicaid and CHP+.
- Revised rules for Medicaid applicants for citizenship and identity – January 2008.
- Children eligible for Medicaid but missing citizenship and identity documentation no longer enrolled into CHP+ – June 2008. Decrease in enrollment expected for both Medicaid and CHP+.
- CHP+ expanded from 201% to 205% FPL – June 2008. Increase in CHP+ enrollment expected.

The U.S. economy continued to slow down at the end of 2008. The unemployment rate is one indicator often used to illustrate economic performance.<sup>2</sup> The unemployment rate in Colorado, adjusted for seasonal employment, has continued to grow since November 2007, reaching 5.8% in December.<sup>3</sup> Kaiser estimates that for every one percent increase in the national unemployment rate, Medicaid and CHIP enrollment could increase by 1 million and the number of uninsured to 1.1 million.<sup>4</sup>



## First Look at 2009

Enrollment of children in Medicaid and CHP+ increased overall in the first three months of 2009. Colorado's unemployment rate continued to rise during the first quarter of 2009, reaching 7.5% at the end of March.<sup>5</sup> Rising unemployment often leads to the loss of health care coverage, which may explain some of the growth in numbers for both Medicaid and CHP+ enrollment.<sup>6</sup> There were no changes in rules or implementation of new legislation in the first quarter of 2009.



Medicaid enrollment increased 1.86% from December 2008 to January 2009, 1.10% from January to February 2009, and 2.30% from February to March 2009. CHP+ enrollment increased 0.22% from December 2008 to January 2009, decreased 0.40% from January to February 2009, and increased 1.41% from February to March 2009. The February decrease in CHP+ enrollment may be a lasting result of kids placed on CHP+ the prior year technically eligible for Medicaid but lacked DRA documents that lost coverage during renewal in 2009.

## Conclusion

Implementation of rule changes and legislation, economic factors, and pending CBMS improvements could all affect next quarter's enrollment numbers. The following could increase enrollment for both Medicaid and CHP+.

- Ex parte renewal is a new Colorado Medicaid regulation that will require eligibility technicians to use existing information from other programs and databases if available, to verify if an individual remains eligible at renewal. The Department may implement this simplification technique by the end of the second quarter.
- The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) – Colorado is working to address the changes that were effective upon signature of the bill related to citizenship document requirements. These changes could potentially make it easier for Colorado families to enroll and stay enrolled in Medicaid and CHP+.

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<sup>1</sup> The Department of Health Care Policy and Financing. (2009). Premiums, Expenditures, and Caseload Reports. Retrieved April 24, 2009, from <http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1209635766663>

<sup>2</sup> Barker Center for Economic Education. Retrieved April 30, 2009, from [http://www.federalreserveeducation.org/fed101\\_html/policy/indicators\\_print.htm](http://www.federalreserveeducation.org/fed101_html/policy/indicators_print.htm)

<sup>3</sup> Bureau of Labor Statistics. (2009). *Databases and Tables*. Retrieved March 25, 2009, from <http://data.bls.gov/cgi-bin/surveymost>

<sup>4</sup> Kaiser Commission on Medicaid and the Uninsured. (2008). *Medicaid, SCHIP, and Economic Downturn: Policy Changes and Policy Responses*. Retrieved March 25, 2009, from <http://www.kff.org/medicaid/upload/7770ES.pdf>

<sup>5</sup> Bureau of Labor Statistics. (2009). *Databases and Tables*. Retrieved April 30, 2009, from <http://data.bls.gov/cgi-bin/surveymost>

<sup>6</sup> Families USA. (2009). *Squeezed! Caught Between Unemployment Benefits and Health Care Costs*. Retrieved May 1, 2009, from <http://www.familiesusa.org/assets/pdfs/cobra-2009.pdf>