

# Public Health Emergency Planning

## Background

At the beginning of the COVID-19 pandemic, the federal government declared a The Public Health Emergency (PHE).

During the PHE, state agencies are required to continue health care coverage for all Health First Colorado (Colorado's Medicaid program) and Child Health Plan *Plus* (CHP+) members covered prior to (or those who started coverage during the PHE) so no one would have to worry about their health, wellbeing and supports during these challenging times (even if someone's eligibility changed).

This allowed the Colorado Department of Health Care Policy & Financing (HCPF) to extend continuous coverage and other helpful policies and waiver supports approved by the federal government.

## How long will the PHE last?

No one knows yet when the PHE will end. The federal government already extended the timeframe of the public health emergency four times. It has currently been extended for up to another 90 days starting Oct. 18, 2021, so it could run through Jan. 15, 2022, unless extended again.

The Biden administration has indicated they will keep extending the PHE throughout 2021 and there will be a 60-day notice period before any end to the PHE. The PHE may be extended again, but we may not know that until the last minute. We have asked for as much notice as possible so HCPF can notify any impacted members of changes to their benefits and help connect them to other coverage options.

## What will happen when the PHE ends?

We don't know how long the PHE may last, so The Arc's would like to get you prepared now in case you or your loved one are impacted. As soon as we know when it will end, we will notify individuals and families.

HCPF says the following will happen:

- Any State policy amendments related to COVID-19 and FREE coverage of COVID-19 testing for the uninsured will both end immediately at the end of the PHE (day of).
- HCPF will review coverage for Medicaid or CHP+ members, and those who are no longer eligible will have service (Medicaid/CHP+ coverage and/or waiver supports) end at the end of the month the PHE ends.
- Individuals might have reductions in supports and benefits, due to those supports and benefits being maintained above or in addition to the normal state caps/thresholds. Any reduction in supports and benefits will not change until the end of the quarter the PHE is ended.

Changes could include:

- Overall Eligibility might end or a change in the individual's Medicaid category might change
- Buy-in monthly premiums will be due again (as Buy-in premiums have been put on hold during the PHE).
- CHP+ yearly enrollment fees will be due again (as these fees have been put on hold during the PHE).
- HCPF will lose additional funding from the federal government, at the end of the quarter the PHE is ended. The 6.2% enhanced federal funding (FMAP) is one example of additional funding.
- There may be increased co-pays and dental benefit changes at the end of the quarter after the PHE ends.

### **What if I (or my loved one) lose coverage?**

HCPF wants all Coloradans to get covered and stay covered. If someone is no longer eligible for Health First Colorado (Medicaid) or CHP+, they will receive the following information in the mail:

- Notice of when their enrollment ends
- Information on how to appeal their coverage ending
- Information about options for purchasing other health care coverage.

### **What can I/we do now?**

HCPF suggests individuals and/or families do some, if not all of these suggestions:

- Update their contact info in [PEAK](#) website
- Sign up for the HCPF electronic newsletter and social media to get updates in a timely manner
- Watch for and respond timely to any notices
- Review these resources and tools online:
  - For members [HealthFirstColorado.com](https://www.healthfirstcolorado.com) and [Facebook.com/HealthFirstColorado](https://www.facebook.com/HealthFirstColorado).
  - For partners and stakeholders [co.gov/HCPF/COVID](https://www.colorado.gov/HCPF/COVID)

Coloradans who **do not qualify** for Health First Colorado or CHP+ may be able to get financial help to lower the cost of private health insurance through Connect for Health Colorado. Learn more at [ConnectForHealthCO.com](https://www.connectforhealthco.com) or 855-752-6749:

## Resources

- [The Arc of Colorado](#) to connect with your local chapter of The Arc
- [COVID-19 Federal Public Health Emergency website](#) - 10/15/2021
- [HCPF Letter to Congressional Delegation](#) - 9/21/2021
- [Health and Human Services Letter to Governors](#) - 1/22/2021
- [Public Health Emergency Letter to the Centers for Medicare and Medicaid Services](#) - 9/14/2020
- [Federal Public Health Emergencies](#)
- [Medical Services Board](#)
- [COVID-19 Emergency Waiver Overview](#) - 3/30/2020

## How can I get more information?

HCPF will also provide policy and operational information to our partners through stakeholder meetings, at [Colorado.gov/HCPF/COVID](https://www.colorado.gov/HCPF/COVID) and through our [COVID-19 newsletter](#).