

MEDICAID AND CHP+ IN COLORADO

Medicaid is an insurance program that delivers health coverage to income-qualifying children, pregnant women, seniors, individuals with disabilities, and adults. The Children's Health Insurance Program (CHIP), or Child Health Plan *Plus* (CHP+) in Colorado, is another public low-cost insurance program for children and pregnant women who earn too much money to qualify for Medicaid but less than 260 percent of the federal poverty level.¹ Families in CHP+ pay small enrollment fees that are pegged to their income level.

Qualifying incomes vary by family size. Here is an example of the Medicaid income requirement for a Colorado family of three:²

Adults (19-65) • 133% FPL • \$26,820 yearly income

Children (0-18) • 142% FPL • \$28,632 yearly income

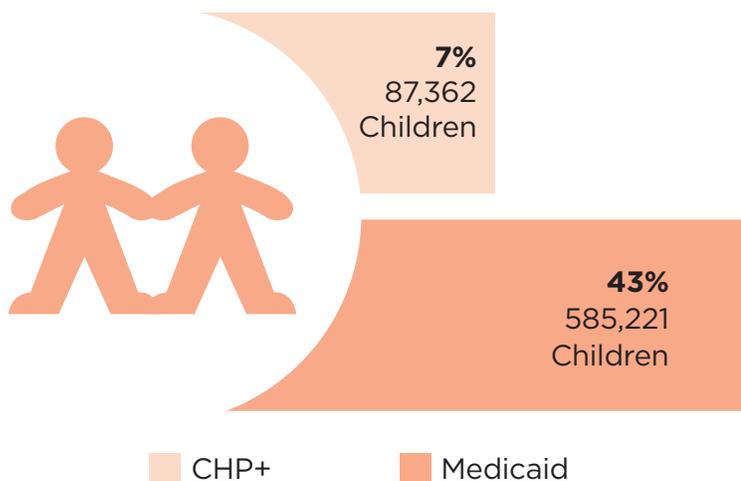
Pregnant Women • 195% FPL • \$39,324 yearly income

Children and pregnant women qualify for CHP+ with incomes above the maximum income for Medicaid coverage and below 260 percent of the federal poverty level, which is \$52,416 per year for a family of three.³

Medicaid and CHP+ Coverage:

Public Health Coverage at some point in the year by Type: Colorado Children Ages 0-18

FY 2015-2106



Medicaid and CHP+ cover more than 1.26 million Coloradans⁴ and approximately half of all kids in Colorado are covered by Medicaid or CHP+ for at least part of the year.

Medicaid covers the vast majority of kids covered by these two programs – and it covers both those whose families have the lowest incomes, and those with the greatest health care needs. Its financing structure also allows the program to expand coverage quickly in the event of a natural disaster or recession.

CHP+ helps cover kids and pregnant women from moderate-income families and is an important source of health coverage for families in Colorado, but it is only successful because it rests on top of the foundation provided by Medicaid.

¹ Child Health Plan Plus (CHP). (2016) Colorado Department of Health Care Policy Retrieved January 6th, 2017, from <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>

² MAGI MEDICAID Monthly Maximum Income Guidelines (2015). Retrieved January 10, 2017, from Department of Health Care Policy and Financing website: <https://www.colorado.gov/pacific/sites/default/files/2015%20Agency%20Letters%20Medicaid%20Income%20Chart.pdf>

³ CHILD HEALTH PLAN PLUS Monthly Maximum Income Guidelines (2015). Retrieved January 10, 2017, from Department of Health Care Policy and Financing website: <https://www.colorado.gov/pacific/sites/default/files/2015%20Agency%20Letters%20CHP%20Income%20Chart%20Final.pdf>

⁴ Health First Colorado Factsheet (2016). Retrieved January 10, 2017, from Health First Colorado website: <https://www.colorado.gov/pacific/sites/default/files/Health%20First%20Colorado%20Fact%20Sheet%20-%20Statewide.pdf>



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Medicaid and CHP+ Benefit Packages:

Medicaid and CHP+ cover expansive benefits for adults and children, including dental care and behavioral health services. Children with special needs have coverage for additional health benefits, including physical, occupational, and speech and language therapies. Medicaid also offers the Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) benefit, which ensures that children are able to access all medically necessary health care. Under EPSDT, children are provided a broad array of preventative and treatment services that improve health conditions for children.

Child Health Outcomes:

Evidence shows Medicaid and CHIP have a positive impact on health outcomes, including reductions in avoidable hospitalizations and child mortality.⁵ Consistently, research indicates that people with Medicaid coverage fare much better than the uninsured on measures of access to care, use of care, general health, and mental health.⁶

- Nearly all children (96 percent) covered by Medicaid or CHIP have a usual care provider and are 20 percent more likely to have seen a doctor than uninsured children.⁷
- Research indicates that kids covered by CHIP are less likely than uninsured kids to be hospitalized for a condition that could have been treated at a primary care doctor visit.⁸
- Children enrolled in Medicaid and CHIP are significantly less likely to have unmet or delayed needs for medical care, dental care, and prescription drugs due to costs compared to low-income uninsured children.⁹
- Children covered by Medicaid are less likely to drop out of high school and are more likely to graduate from college and have higher incomes than children that remain uninsured.¹⁰

Future of Medicaid and CHP+:

Federal financing for CHIP (CHP+ in Colorado) expires on September 30, 2017. It is essential that this federal funding be allowed to continue. However, as noted above, CHP+ is only successful because it rests on the shoulders of the Medicaid program. Therefore, it is essential that the federal funding structure for both programs continue without interruption.

It is important that the reauthorization of federal spending for CHIP:

- Continue to allow states to offer coverage without requiring children to go for a period without insurance (that is, not requiring waiting periods before coverage begins). Colorado eliminated our waiting period for CHP+ in August 2013.
- Continue to allow states to offer coverage to legally-residing immigrants. Colorado began offering coverage for legally-residing children and pregnant women in CHP+ in 2015.

It is important that both Medicaid and CHIP:

- Continue maintenance of effort requirements so that states cannot reduce their eligibility thresholds.
- Maintain the current federal financing commitment and not shift costs onto states, which would have a devastating impact on the budget in Colorado.

⁵ Medicaid's Role for Young Children (2016). Retrieved January 06, 2017, from Georgetown University Health Policy Institute Center for Children and Families website: <http://ccf.georgetown.edu/wp-content/uploads/2016/12/MedicaidYoungChildren.pdf>

⁶ Kaiser Commission on Medicaid and the Uninsured, "Health Coverage of Children: the Role of Medicaid and CHIP," July 2012.

⁷ See Footnote 4.

⁸ Medicaid and CHIP Provide Needed Access to Care for Children and Families (2014). Retrieved January 06, 2017, from Georgetown University Health Policy Institute Center for Children and Families website: <http://ccf.georgetown.edu/wp-content/uploads/2013/11/access-factsheet.pdf>

⁹ Paradise, J. (2014). The Impact of the Children's Health Insurance Program (CHIP): What Does the Research Tell Us? - Issue Brief. Retrieved January 06, 2017, from <http://kff.org/report-section/the-impact-of-the-childrens-health-insurance-program-chip-issue-brief/>

¹⁰ See Footnote 7.