
SYSTEM INTERACTIONS & PATHWAYS TO INSURANCE

Systems & Pathways Desired Outcomes

1 - Develop a basic understanding of the key components and interactions of Colorado's interoperable insurance affordability programs.

2 - Increase familiarity with how ACA elements underpin the system being developed in Colorado.

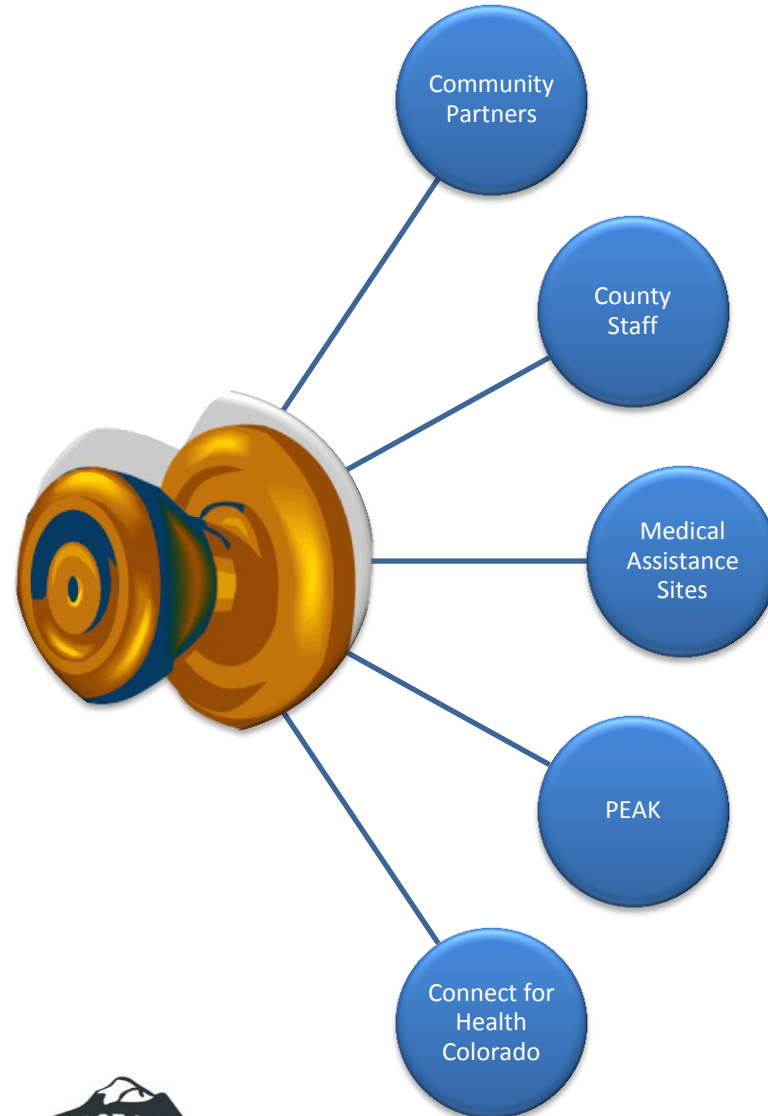
3 - Be familiar with Real Time Eligibility, how it works, and when it doesn't, what happens.

4 - Be able to explain how members of a given household might enroll in differing programs and receive differing levels of insurance affordability assistance.



Opening Doors: Any Door Is The Right Door

Service begins at the first point of contact!



ACA Requirements

No wrong door to enrollment

A single streamlined application for insurance affordability programs (IAPs)

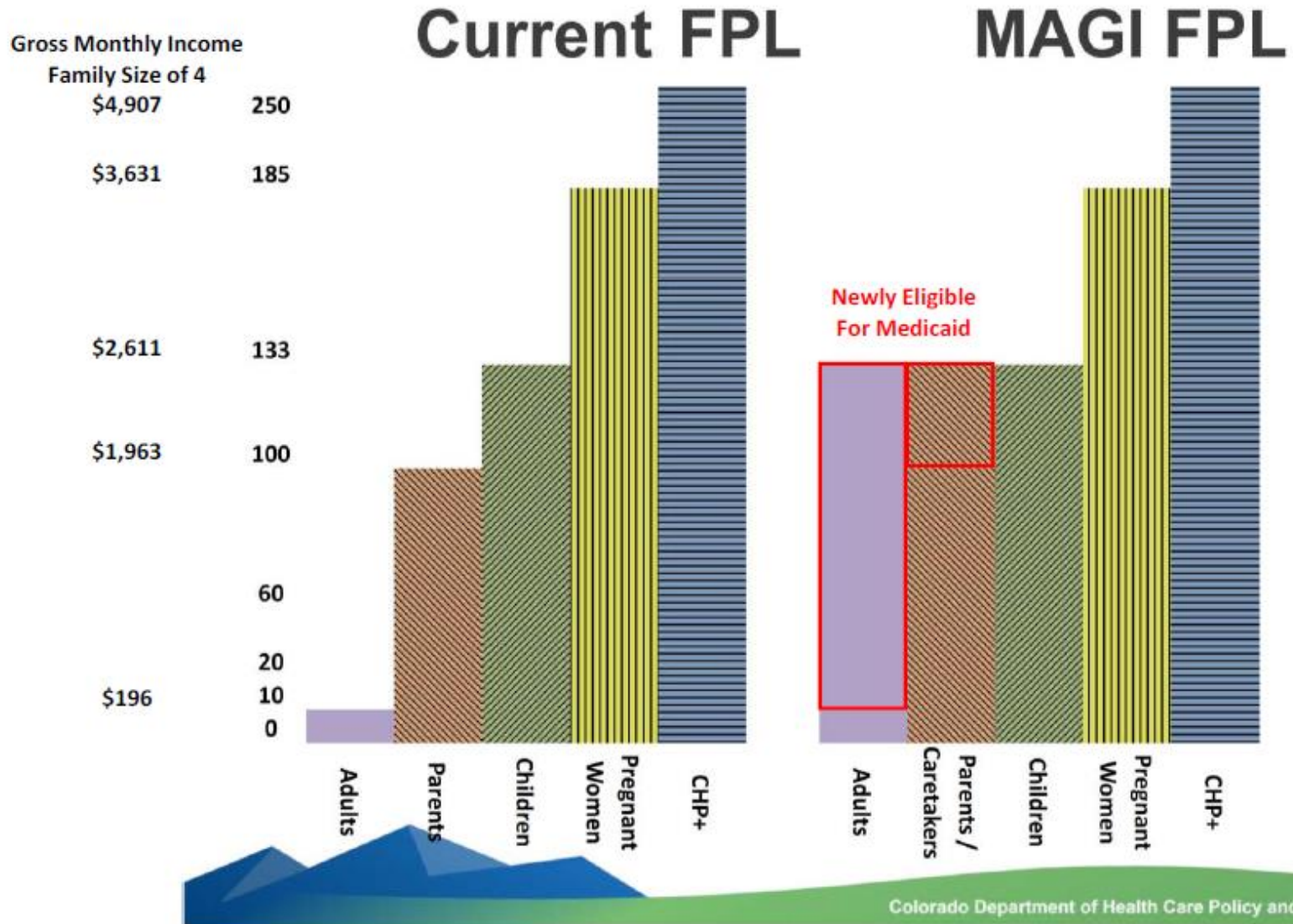
Regulations require the following:

Eligibility determinations to be based on new income and household methodologies for all IAPs

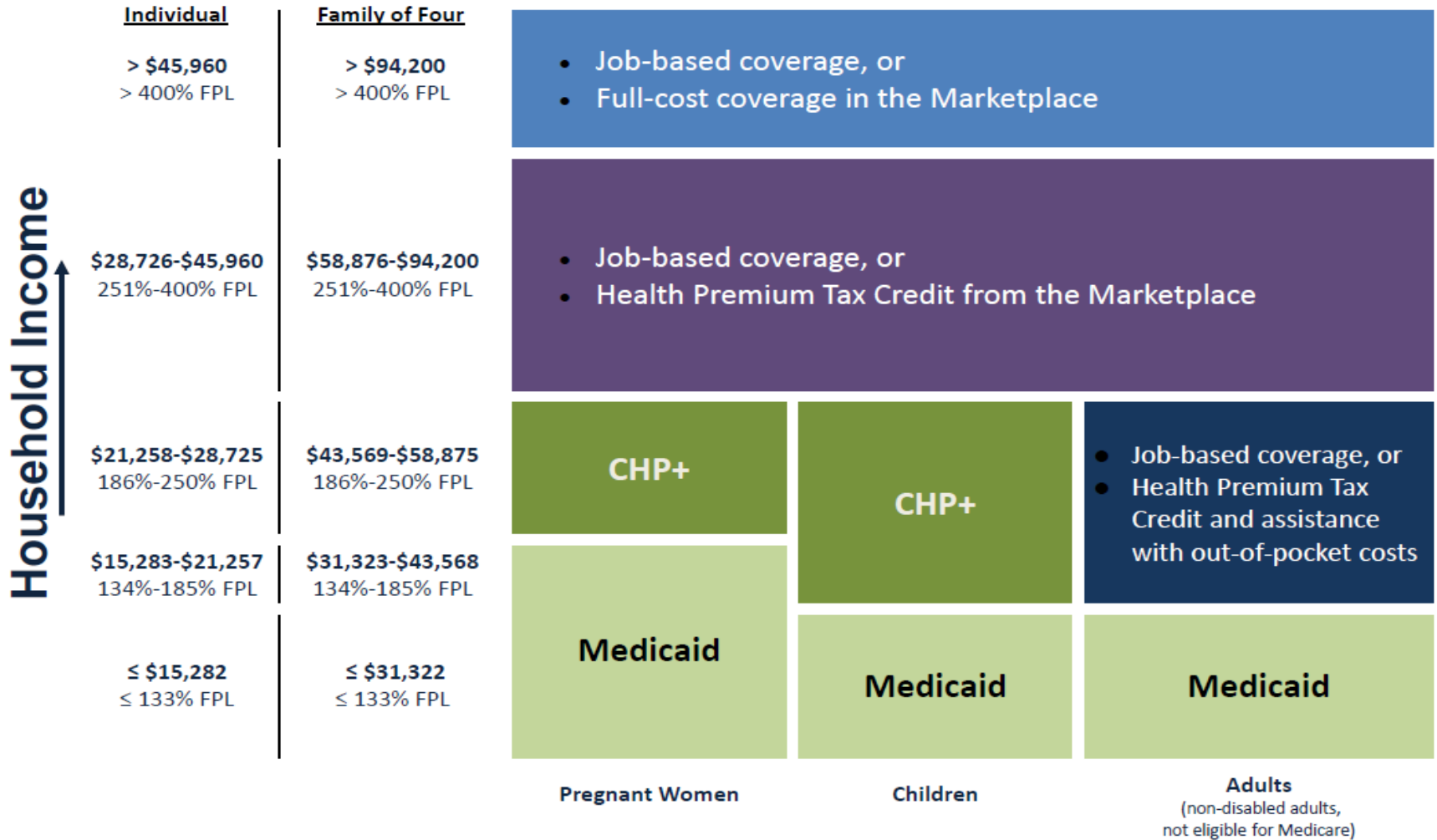
Individuals must first be determined ineligible for Medicaid/CHP+ before they are determined for Marketplace financial assistance



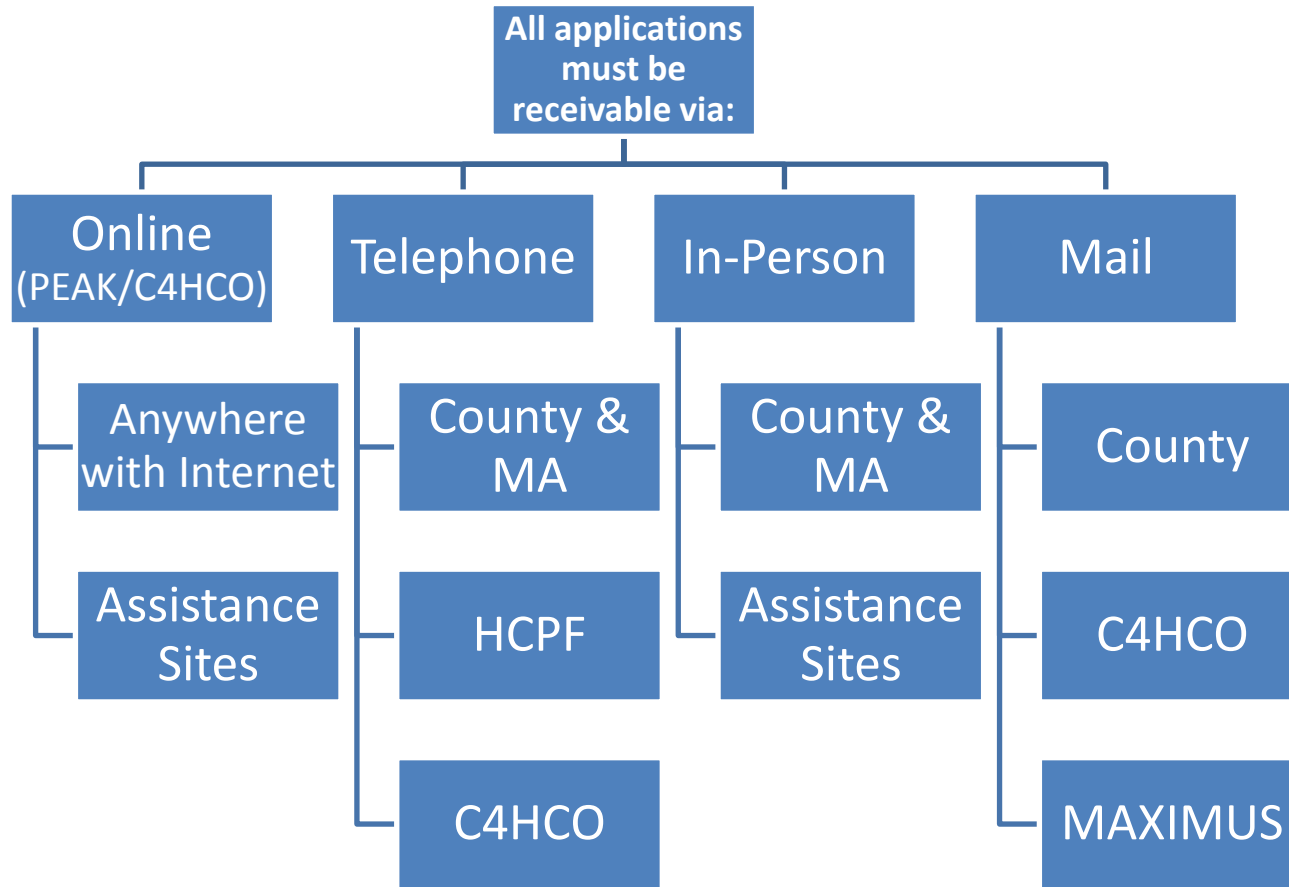
Medicaid Financial Thresholds



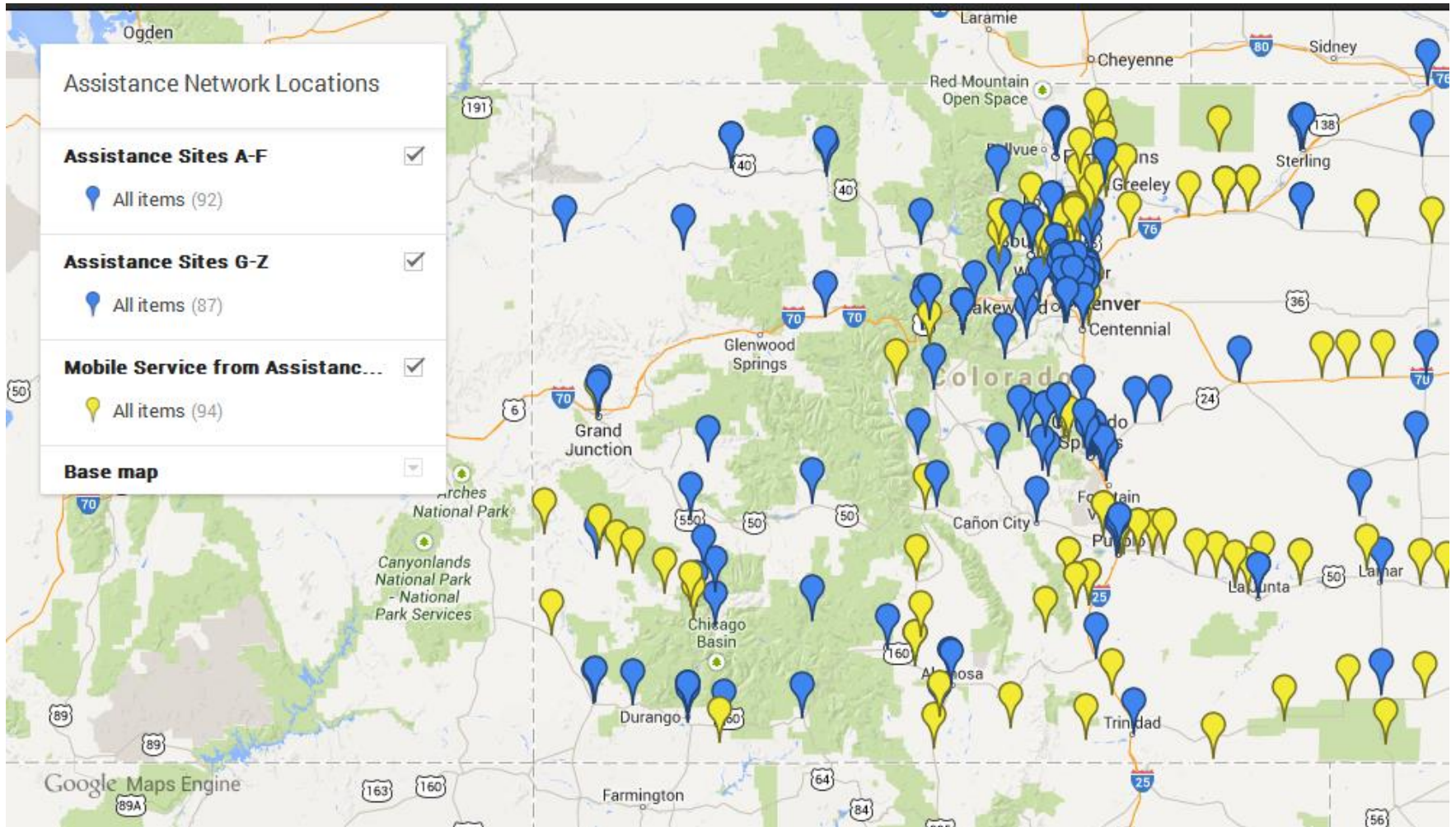
Coverage Options by Income



Insurance Affordability Program (IAP) Application “Doors”



Connect 4 Health Colorado



ACA Goals for Verification

Maximize automation through data sources

Minimize need for documentation; reduce administrative burden

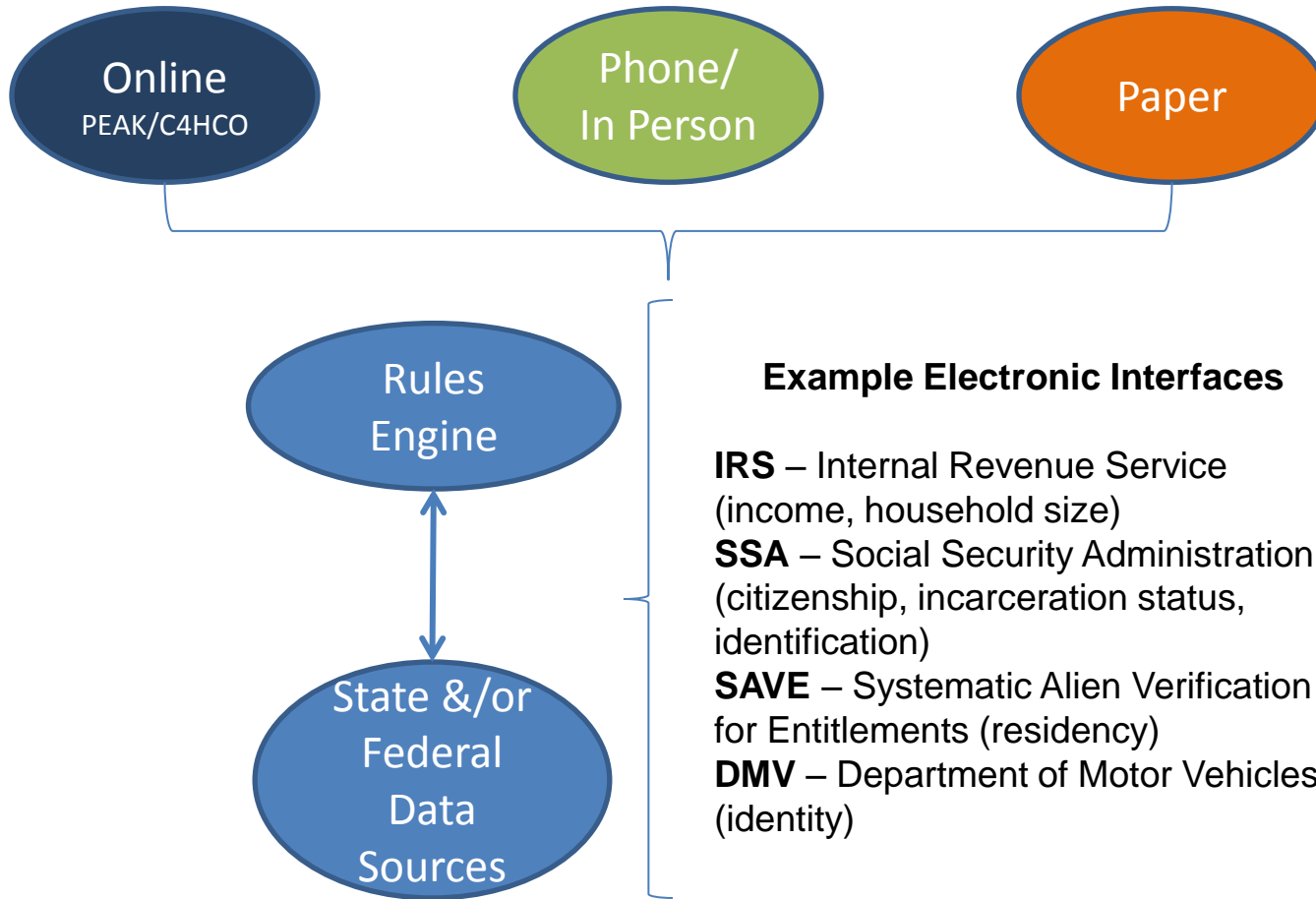
Simple and transparent process for consumers

Ensure program integrity



Interoperability – Electronic Verification

Single Streamlined Application (SSAp)



Self-Sufficiency & Insurance Affordability

Application Types

“Application for Public Assistance” or
Single Purpose Application (SPA)



Used to apply for Food, Cash, Adult Financial
and any combinations that also include Medical
Assistance Programs



As of 10/1 includes a one page addendum,
“Additional Information Needed...” for use
when combination application includes Medical
Assistance Program

“Application for Health Coverage &
Help Paying Costs” or
Single Streamlined Application (SSAp)



Used to apply for both Medical Assistance and
Marketplace Financial Assistance



This form is currently available on the HCPF
website, along with information for its use



PEAK Application

Colorado PEAK
Get Started →

Am I Eligible?

Apply for Benefits

Manage My Account

En Español



HomePage Background Image

Sign in if you have an account

Sign In

Don't have an account?

Create Account

Welcome to PEAK

The fast and easy way to access benefit information - anytime and anywhere. PEAK is an online service for Coloradoans to screen and apply for medical, food, and cash assistance programs.

[Provider Entry](#) [Quick Links](#) [Learn More](#) [Resources](#)



State of Colorado

[Colorado.gov](#) | [Colorado Dept. of Human Services](#) | [Colorado Dept. of Health Care Policy and Financing](#) | [Accessibility](#) | [Privacy Policy](#) | [Contact Us](#) | [Services by County](#) |

What is Real Time Eligibility (RTE)?

A client's application for Medical Program Assistance may receive immediate approval or denial when they submit their application via PEAK and it is successfully verified through electronic interfaces for MAGI Programs.

RTE will provide online notification and printed correspondence of determination; dating to time of application

When interfaces are not able to verify submitted information the application "exceptions" and moves to manual process

When a paper application is submitted, or an online application "exceptions", the manual process is activated

Electronic interfaces are also used for paper application verifications – RTE is not available



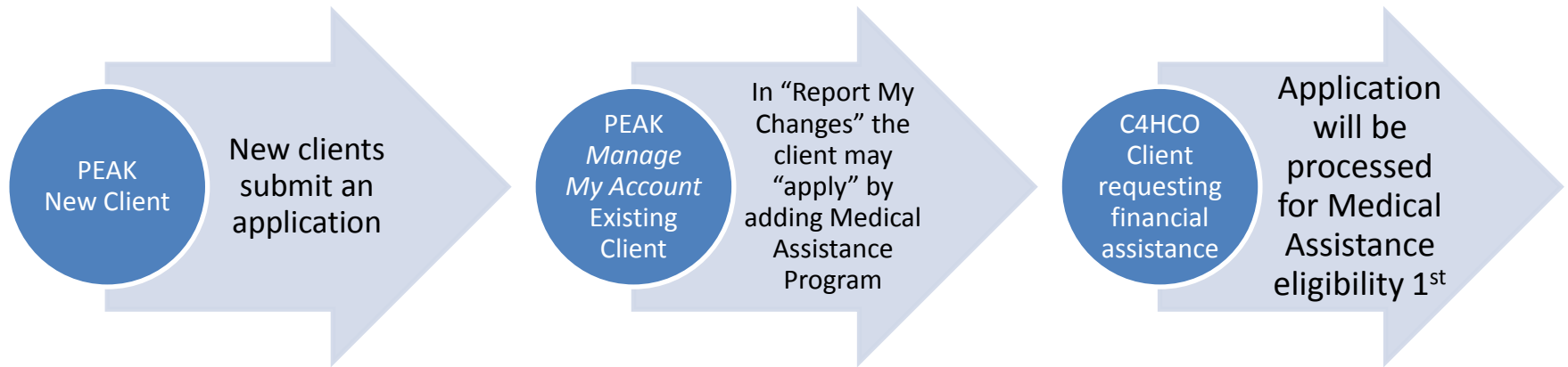
Real Time Eligibility



- A Real Time Eligibility determination is only available via submitting an application on PEAK
- Combination applications may receive RTE for Medical Program and the Food, Cash, Adult Financial and non-MAGI medical portion will be manually processed by the county of residence



Doorways to Real Time Eligibility



Real Time Results

Rajesh Alagarsamy View Account Save & Exit

Apply for Benefits

- ✓ Start
- ✓ People
- ✓ Liquid Assets
- ✓ Other Assets
- ✓ Job Income
- ✓ Other Income
- ✓ Housing Bills
- ✓ Other Bills
- ✓ Finish
- 10 Submit**

Thank You!

Thank you! Your application tracking number is **4554454534**. Be sure to write this number down or print this page for your records.

Your online application has been sent to **Denver** county. If you have questions about the status of your online application, please contact Denver county. To find the county address [click here](#). Please have your application tracking number available to get answers more quickly.

Before submitting another application, please contact Denver county and provide your application tracking number. [Click here](#) for more information about how long it may take to get an answer.

Medical Assistance Results

Case Number: **1BC7T12**

Program	Status	Members	Effective Begin Date
CHP+	Approved	Sammy Snowman Sally Snowman Sunny Snowman	11/11/2013

You will get more information about your application in the mail. If you also applied for Food Assistance, Colorado Works, or Adult Financial, your application was sent to ~ county for additional processing.

Connect for Health Colorado

If anyone on your application is denied the information you already entered to you may be eligible to purchase commercial Health Colorado at a reduced cost. Connect for Health Colorado is a marketplace for individuals, families and health plans and to access new federal tax credits and out of pocket costs.

You can go to the Connect for Health Colorado website to create an account and receive an eligible plan. Please visit www.connectforhealthco.com.

Types of Proof

Keep in mind that your application office may ask for things you told us in your application. We will let you know what you may need to provide. Click the link below to see the list.

[Types of Proof](#)

You may also be asked to talk with an agent in person to get benefits.

View Account Save & Exit Print ?

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Medical Assistance Program Denial & Referral to Connect for Health Colorado

Rajesh Alagarsamy View Account Save & Exit Print ?

Apply for Benefits

- Start
- People
- Liquid Assets
- Other Assets
- Job Income
- Other Income
- Housing Bills
- Other Bills
- Finish
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Medical Assistance Results

Case Number: **1BC7T12**

Program	Status	Members	Effective Begin Date
CHP+	Approved	Sammy Snowman Sally Snowman	11/11/2013

You will get more information applied for Food Assistance was sent to ~ count

Connect for Health Colorado

If anyone on your application is denied Medical Assistance benefits, we will send the information you already entered to Connect for Health Colorado to see if they may be eligible to purchase commercial health insurance through Connect for Health Colorado at a reduced cost. Connect for Health Colorado is a new marketplace for individuals, families and small employers in Colorado to shop for health plans and to access new federal tax credits that can reduce monthly premiums and out of pocket costs.

You can go to the Connect for Health Colorado's website, www.connectforhealthco.com, to create an account and receive an eligibility assessment. If you have questions please visit www.connectforhealthco.com or call 1-855-PLANS 4 YOU.

Types of Proof

Keep in mind that you may need this list.

You may also be able to get benefits in order to get benefits

Newly Eligible 1/1/2014 Communication

Important Consideration for Newly Medicaid Eligible

Thank you for your recent application for Medical Assistance. We are in the process of expanding the Medical Assistance program so that more people will be eligible. You are not eligible for Medical Assistance now, but you might be eligible for benefits starting on January 1, 2014.

You do not need to re-apply or to do anything else with your application at this time. We will use the information you provided on your application and review your case prior to December 15th to determine if you are eligible for benefits starting on January 1, 2014. You will be sent a letter letting you know whether or not you are eligible for benefits.

If you need medical care before January 1, 2014, visit Colorado.gov/hcpf for information about discounted services under the Colorado Indigent Care Program (CICP) or call 303-866-3513 in the Denver Metro area or 1-800-221-3943 outside the Denver Metro area.

Sincerely,

Medicaid Customer Service

EXAMPLE



Colorado Covering Kids and Families



Application Processing



Local County Office

- Food and Cash Assistance PEAK applications
- Combination cases that include Medical Assistance that “exception” to the manual process
- Paper applications submitted to the county
- Change Reports)



Medical Vendor

- The majority of Medical Assistance **ONLY** applications entered through PEAK that “exception” to manual process
- Medical only paper applications submitted to the medical vendor



Wrap-Up

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