Denver’s Progress in Expanding Coverage and Improving Access to Care

Affordable Care Act Enrollment in Denver

The Affordable Care Act (ACA) improved health care coverage for Colorado residents this year in several ways:

- Expanding eligibility for Medicaid.
- Financial assistance for purchasing insurance plans through Connect for Health Colorado.
- Eliminating denials of health insurance coverage for people with pre-existing conditions.

These unprecedented opportunities helped nearly 61,000 Denver residents, more than 9% of the city’s population, gain coverage in the first half of the year. This far exceeded the initial objective identified in Denver’s Community Health Improvement Plan (CHIP) to enroll 40,000 residents by July 1.

This vigorous enrollment increased Denver’s rate of health insurance coverage from 83% before the expansion of coverage to an estimated 93% today.¹ Denver is well on its way to reaching the five-year CHIP goal that 94% of Denver residents will have coverage by December 2018.

From Coverage to Care

Obtaining insurance coverage is an important first step, but does not guarantee access to care and improvements in health. Before the recent expansion of coverage, Denver Medicaid holders experienced several barriers to accessing care: wait lists and long delays in securing appointments, limited access to specialty care, mental health care, and substance abuse treatment, and even being turned away from getting care.²

These access issues are expected to increase as more people obtain coverage and seek care. To help address these concerns, Denver’s safety net clinics will need to increase capacity to provide primary care, specialty care, mental health care, and substance abuse treatment, and to those who remain uninsured, including Denver’s undocumented population.

There are good indications that Denver residents are already using the new forms of coverage to access care, and in the most appropriate places—at primary care clinics. Primary care visits at Denver Health have increased nearly 13%, while visits to the Emergency Department and Urgent Care Center have declined.

Denver Health treated 23,515 new Medicaid patients in the first half of 2014. This equates to more than half of the new Medicaid holders in Denver. Furthermore, the proportion of Medicaid-covered patients at Denver Health has grown from 36% in 2013 to 49% in June 2014.

Other safety net providers are also seeing steady increases in the number of patients covered by Medicaid and health insurance, and these new payment sources are enabling many providers to expand capacity to care for more patients.

¹ This estimate will be confirmed through national survey data, available late in 2015.
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The Work Ahead

Denver County has had tremendous growth in its Medicaid-covered population, with nearly 45,000 people newly covered in the first half of the year, equivalent to 6.9% of the population. Medicaid enrollment is ongoing throughout the year.

Of the nearly 16,000 people in Denver who purchased insurance at Connect for Health Colorado in the first open enrollment period, about 9,100 are thought to have been previously uninsured. This leaves more than 32,000 people still uninsured and eligible to purchase insurance in the second open enrollment period, which runs from November 15, 2014 through February 15, 2015. The vast majority of these (83%) are likely to qualify for financial assistance to offset the cost of insurance, and this assistance has proven to be significant. The average tax subsidy paid to those who qualified for subsidies when purchasing insurance at Connect for Health Colorado in the first open enrollment period was $277/month, greatly offsetting the cost of premiums.

An important strategy for increasing access to care in Denver will be to provide community support to this large exchange-eligible population during the next open enrollment period. Many eligible people are employed in low-wage occupations that do not offer employer-sponsored health insurance, or that offer coverage they cannot afford. Many do not know about the financial assistance available to them to purchase insurance at Connect for Health Colorado. Since half of those who purchased insurance on the exchanges nationwide in the first open enrollment period received assistance to do so, Denver’s network of assistance sites will play an integral role in reaching this population.

What You Can Do to Help

- **Advocate** for the benefits of health insurance, Medicaid, Connect for Health Colorado, and Denver’s network of assistance sites.
- **Encourage people to share their** stories about how their health has improved after getting Medicaid or health insurance.
- **Direct people to online and in-person assistance sites** to enroll in Medicaid or insurance at Connect for Health Colorado.
- **Support assistance sites** that do outreach work with eligible populations and assist with enrollment.
- **Donate to Denver’s safety net clinics** to help them increase their capacity to serve both the insured and the remaining uninsured.
- **Follow Denver’s progress** in improving access to care at BeHealthyDenver.org.

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<thead>
<tr>
<th>Medicaid</th>
<th>Connect for Health Colorado</th>
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<tbody>
<tr>
<td><strong>When to Apply:</strong></td>
<td>Open Enrollment November 15, 2014 - Feb 15, 2015</td>
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<td><strong>Who is Eligible:</strong></td>
<td>Year-round for life-change events (e.g., adding family member, losing coverage)</td>
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<tr>
<td>Up to 133% of FPL</td>
<td>133-400% of FPL to obtain financial assistance</td>
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<tr>
<td>Single: $15,521</td>
<td>Single: $46,680</td>
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<tr>
<td>Family of Four: $31,721</td>
<td>Family of Four: $95,400</td>
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<tr>
<td><strong>By Phone:</strong></td>
<td>Toll-free: 1-855-PLANS4YOU</td>
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<tr>
<td>Toll-free: 1-800-221-3943</td>
<td>Toll-free: 1-855-752-6749</td>
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<tr>
<td>TDD: 1-800-659-2656</td>
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<tr>
<td><strong>Online:</strong></td>
<td>ConnectForHealthCO.com</td>
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<tr>
<td>colorado.gov/apps/maps/hcpf.map</td>
<td>connectforhealthco.com/let-us-help/assistance-network/</td>
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3 Persons who purchased insurance on the exchanges were not required to report their previous insurance status, but a recent, national Kaiser Family Foundation (KFF) study estimated that 57% were previously uninsured. KFF (2014), Survey of Non-Group Insurance Enrollees.

4 KFF (2014), Survey of Non-Group Insurance Enrollees.