

Health Law and Policy Update:

September 27, 2013

Open enrollment begins Tuesday

On Tuesday, individuals and small businesses can begin shopping for health insurance through [Connect for Health Colorado](#), Colorado's new health insurance marketplace. Coverage begins January 1, 2014.

Colorado's health insurance marketplace leading way

In today's [Denver Post](#), CCLP [highlights](#) how Colorado and its marketplace are leading the way in making affordable, quality health insurance available for Coloradans.

This week's updates:

- [Colorado releases new paper application for health programs](#)
- [Kaiser Permanente plans will cover transgendered health care](#)
- [Government shutdown over Obamacare funding appears likely](#)
- [Questions about health care? CCLP can help!](#)

Colorado releases new paper application for health programs

This week, the Colorado Department of Health Care Policy and Financing (HCPF), Department of Human Services (DHS) and Connect for Health Colorado (C4HCO) released a new paper [application](#) which may be used to apply for Medicaid, CHP+ and premium tax credits available through Connect for Health Colorado. People may apply for coverage either by using this paper application or through an online application process.

Establishment of the "single streamlined application" was perhaps one of the most meaningful changes under the Affordable Care Act (ACA) with respect to improving the enrollment experience. The Kaiser Family Foundation released a [report](#) in early 2013 that highlighted how the complexity of Medicaid applications has been a barrier for individuals and families seeking coverage. The new single streamlined application is far more accessible and asks only for information that is absolutely essential to enroll an individual in coverage. In addition, the uniform application process furthers the goal of a "no wrong door" approach to coverage

The new paper application along with a number of reference guides is available on HCPF's [website](#).

Kaiser Permanente plans will cover transgendered health care

Kaiser Permanente, a leading health insurer in Colorado, announced this week that it would cover transgendered health care as part of its insurance plans.

Kaiser's announcement comes on the heels of a [similar announcement](#) by Colorado's newly formed health insurance co-operative, Colorado HealthOP.

Health insurance plans often deny care to transgender individuals, sometimes irrespective of whether they have transitioned. Individuals may be denied specific care, or denied insurance entirely, solely on the basis of their transgender status.

In a statement, the insurer said "Kaiser Permanente now provides coverage for additional services to treat gender dysphoria." Kaiser said it was committed to "reducing health disparities and providing culturally competent care."

CCLP joined LGBT advocates in asking the Kaiser not to include exclusions for transgender health coverage.

The effort to encourage coverage for transgender services is led by [One Colorado](#).

Government shutdown over Obamacare funding appears likely

A federal government shutdown appears more likely as lawmakers continue to debate whether to continue funding the health reform law. Even with Senate passage of a government funding bill earlier today, Senate and House leaders seem unlikely to reach an agreement that will keep the government running past Monday.

Despite a 21 hour [talk-a-thon](#) by Senator Ted Cruz and a handful of other Senators earlier this week, Senate Democrats amended a House-passed bill funding bill, stripping it of the provisions that would defund Obamacare. The bill now returns to the House for final approval.

House leaders originally added provisions defunding the health reform law in order to garner enough Republican votes to keep the government running. Republican leaders are likely to amend the bill again and send it back to the Senate. But if an agreement can't be reached by Tuesday, the federal government will shut down.

If the government does shut down, the health reform law will continue to be implemented. Funding for expanding Medicaid and running the new health insurance marketplaces, like [Connect for Health Colorado](#), is not tied to the government funding that is set to expire. Coloradans can begin to shop for health insurance through [Connect for Health Colorado](#) starting Tuesday.

The threat of a government shutdown occurs in the shadow of another, more serious deadline. Earlier this week, the Treasury Department said that if Congress does not act by October 17th, [the U.S. will run out of borrowing authority](#), known as the "debt ceiling," and will default on its financial obligations. A default could have dire economic consequences in the U.S. and abroad.

But, even after House Republicans released a [proposal](#) to raise the debt ceiling in exchange for a long list of other demands, some House Republicans [refuse](#) to consider the debt ceiling before the government funding bill is resolved.

The [Washington Post](#) has put together a timeline of events in preparation for a possible government shutdown. Follow the latest developments in this story on the [New York Times](#), [The Washington Post](#), and [Politico](#).

Questions about health care? CCLP can help!

CCLP is available to speak to groups of all sizes about health reform, health insurance, Medicaid, and other health issues important to Coloradans. Contact Kyle Brown (kbrown@cclponline.org; 303.573.5669 x 304) for more information.