

Health Law and Policy Update:

September 6, 2013

25 Days Until Open Enrollment: Beginning October 1, individuals and small businesses will be able to sign up for health insurance through [Connect for Health Colorado](#), Colorado's new health insurance marketplace. Coverage begins January 1, 2014.

This week's updates:

- [Colorado Consumer Health Initiative releases health care guide for uninsured and underinsured](#)
- [Health Insurance COOP plans to cover transgendered health care](#)
- [Colorado releases new consumer-oriented resources on Medicaid and health care marketplace](#)
- [Baltimore Ravens take on more than losing to the Broncos](#)

Colorado Consumer Health Initiative releases health care guide for uninsured and underinsured

The Colorado Consumer Health Initiative (CCHI) recently [released](#) its "Blue Guide," which is intended "to help uninsured individuals and families, health care providers, and other social services workers understand what healthcare options are available for the uninsured in Colorado." The guide explains that over 800,000 (17 percent) Coloradans are currently uninsured and most of the uninsured (nearly 80 percent) are working age adults. The Blue Guide includes a [Health Coverage Resource page](#), which outlines coverage options for young adults, adults without dependent children, people with a pre-existing health condition and documented immigrants, to name a few. A central feature of the guide is a mapping tool with powerful sorting and filtering tools that allows searching for a health care provider by the types of services provided, populations served, languages spoken and other factors.

The U.S. Department of Health and Human Services [estimates](#) that over 591,000 uninsured people in Colorado will be eligible for either Medicaid or premium assistance in the new health insurance marketplace. It is crucial that as these people gain access to coverage, they understand their options for seeking appropriate care when necessary. Moreover, the Journal Health Affairs [estimates](#) that as many as 400,000 Coloradans could remain uninsured after full implementation of the Affordable Care Act. CCHI's Blue Guide will be an important tool to ensure that uninsured and underinsured Coloradans and their representatives understand their coverage options and can easily find appropriate care.

Health Insurance COOP plans to cover transgendered health care

Colorado's newly formed health insurance co-operative [announced](#) this week that its health insurance plans would not include exclusions for transgender individuals. The Colorado HealthOP, as the COOP is known, announced its decision in a letter to LGBT activists who had urged the insurer not to discriminate against transgender Coloradans.

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.

CCLP joined LGBT advocates earlier this year in asking the insurer not to include exclusions for transgender health coverage.

"Colorado HealthOP aspires to provide health insurance options for ALL Coloradans, based solely on medical necessity," the insurer wrote, responding to advocates. "There is no place for discrimination in healthcare."

Colorado HealthOP is a new member-driven, health insurer that will begin selling its health insurance plans through Connect for Health Colorado, the state's new health insurance marketplace, later this year.

You can read the [letter](#) from Colorado HealthOP and the [statement](#) from One Colorado on the web.

Colorado releases new consumer-oriented resources on Medicaid and health care marketplace

Colorado's Department of Health Care Policy and Financing (HCPF), the agency that administers the state's Medicaid program, [released](#) a new set of resources about Medicaid and Connect for Health Colorado, the state's new health insurance marketplace. The new resources will help consumers and organizations prepare as Colorado expands Medicaid and offers new options for purchasing health insurance.

Available in both English and Spanish, the materials include posters and fliers that help inform consumers about their eligibility for Medicaid or premium tax credits through the marketplace.

Organizations can use materials as well as HCPF developed strategies to help get the word out about the important changes in Colorado's health care marketplace.

These new materials are available on HCPF's [website](#).

Baltimore Ravens take on more than losing to the Broncos

In case you thought it would be impossible to mix health policy and professional sports, hold on to your seatbelts. The Baltimore Sun [reported](#) this week that the Maryland Health Insurance Marketplace has partnered with the Baltimore Ravens to run radio and television advertisements during game broadcasts. According to the article, the ads will include the following messages: "\$0 or low-cost health coverage is now within your reach" or "Finding health coverage is now a painless at-home procedure." Connect for Health Colorado, Colorado's insurance marketplace, ran a series of [television ads](#) throughout the summer of 2013 and recently discussed plans to issue a new advertising campaign to coincide with open enrollment in October.

The Kaiser Family Foundation [reported](#) earlier this year that 67 percent of uninsured people polled nationwide did not understand how the Affordable Care Act will impact them or their families. Partnerships such as the one between the Maryland Insurance Marketplace and the Baltimore Ravens will be important to maximize public education and outreach.