

## COVID-19 Changes to Health Program Benefits

The following changes are in place for benefits program pursuant to state or federal action on COVID-19 and will, for the most part, end after the emergency has passed. However, Coloradans' experience with these measures may provide a basis for more permanent change. Additional changes will be added if approved under Section 1115 waiver authority, a state plan amendment, or federal legislation.

Category	Change	Vehicle
<b>Medicaid</b>		
<b>Eligibility and enrollment for current members</b>	<p>Colorado may not terminate coverage for any person enrolled as of March 18, 2020.</p> <ul style="list-style-type: none"> <li><i>Enrollees who already received termination letters should get a letter stating that benefits remain intact.</i></li> </ul>	Families First Coronavirus Response Act
	Colorado will not terminate any Medicaid Buy-In enrollee for non-payment of premiums.	Families First Coronavirus Response Act
	Electronic signatures may be used for paperwork submitted by case management agencies to establish level of care and other assessments	<a href="#">HCPF Memo 20-27</a>
<b>Eligibility for current and new members</b>	<p>Stimulus checks and the \$600 per week boost to unemployment benefits are <b>not</b> considered income for Medicaid eligibility purposes.</p> <ul style="list-style-type: none"> <li><i>NOTE: State-Regulated Commercial Coverage treats this income differently.</i></li> </ul>	<a href="#">CARES Act</a>
	Applications should go through <a href="#">PEAK</a> because many counties are closed or have limited operations.	<a href="#">County Closures Update</a>
<b>Appeals</b>	<p>Medicaid members may have additional time to file an appeal.</p> <ul style="list-style-type: none"> <li><i>The state has flexibility but has not yet indicated how many additional days it will grant members.</i></li> </ul>	Approved <a href="#">1135 waiver</a>
<b>Costs</b>	No copay will be required for a COVID-19 test for enrollees.	Families First Coronavirus Response Act
<b>Services</b>	Telemedicine is available for more services, including maternal and dental services, as well as behavioral health services – though some community mental health centers may remain open.	<a href="#">HCPF Provider telemedicine page</a> ; <a href="#">HCPF behavioral health telemedicine information</a>
	There is expanded flexibility in terms of the location where services can be provided.	Approved <a href="#">1135 waiver</a>
	Colorado has flexibility to waive prior authorization requirements.	Approved <a href="#">1135 waiver</a>

Updated 4/15/2020

	<ul style="list-style-type: none"> <li><i>The state is exercising that flexibility for inpatient medical benefits but has yet to indicate whether it will expand to other services.</i></li> </ul>	
	Telehealth options are expanded, place of service is more flexible, and other flexibility is added for people enrolled in Home and Community-Based Services (HCBS) waivers. Timelines for submission of related paperwork is extended.	<a href="#">HCPF Memos</a> 20-018, 20-019, 20-020, 20-024
	Prescription refills are available earlier – when 50% of an existing prescription has been used – but typically not a full month in advance.	<a href="#">HCPF bulletin</a>
	Effective April 6, 2020, prior authorization will be extended 90 days on prescriptions for which there is a 12-month approval.	
	Effective April 3, 2020, prior authorization for equipment related to treatment for COVID or suspected COVID can be waived.	
<b>Expanded eligibility for non-members</b>	<p>Uninsured Coloradans can apply and get testing for COVID-19 without cost-sharing, regardless of age, income or status</p> <ul style="list-style-type: none"> <li><i>The state is in the process of implementing this requirement.</i></li> </ul>	Families First Coronavirus Response Act
<b>State-regulated Commercial Coverage</b>		
<b>Eligibility and enrollment</b>	<p>Colorado has a Special Enrollment Period through the end of April.</p> <ul style="list-style-type: none"> <li>Those who enroll by April 3 will have coverage effective April 1.</li> <li>Those who enroll after April 3 will have coverage effective May 1.</li> </ul>	<a href="#">Connect for Health Colorado</a> and the Division of Insurance <a href="#">emergency regulation</a> ; SEP extension <a href="#">announced by Connect for Health</a> .
	Stimulus checks are not counted as income, but the \$600/week boost to unemployment benefits <b>does</b> count as income.	CARES Act
<b>Costs</b>	<p>Cost-sharing is waived for telehealth related to COVID-19.</p> <p>Cost-sharing is waived for testing and treatment (office visits, urgent care and emergency departments) for people who meet the CDPHE criteria for testing.</p> <p>Out-of-network testing is covered when in-network testing is unavailable.</p>	Division of Insurance <a href="#">emergency regulation</a>
<b>Services</b>	One early refill is available.	Division of Insurance <a href="#">emergency regulation</a>