

# Colorado Indigent Care Program Manual

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*Fiscal Year 2017-18*

## **Section I: Eligibility**

**Effective July 1, 2017**



**COLORADO**

Department of Health Care  
Policy & Financing

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## **ARTICLE I.     PROGRAM OVERVIEW**

### **Section 1.01     What is the Colorado Indigent Care Program?**

The Colorado Indigent Care Program (CICP) distributes federal and state funds to partially compensate qualified health care providers for uncompensated costs associated with services rendered to the low-income population. Qualified health care providers who receive this funding render discounted health care services to Colorado residents, migrant workers and legal immigrants with limited financial resources who are uninsured or underinsured and not eligible for benefits under Health First Colorado or the Child Health Plan Plus (CHP+).

The CICP is not a health coverage plan as defined in Section 10-16-102 (22.5) C.R.S. The Colorado Department of Regulatory Agencies (DORA), Division of Insurance, defines a health coverage plan as a policy, contract, certificate or agreement of coverage offered to individuals. An insurance contract shall include a list of procedures and benefits covered under the policy. An insured individual shall be entitled to receive a contract and/or evidence of coverage as approved by the Insurance Commissioner as defined in 10-16-102, C.R.S. The CICP cannot be used as proof of medical insurance.

The CICP does not offer a specified discounted medical benefit package or an entitlement to medical benefits or funding to individuals or medical providers. Medically indigent persons receiving discounted health care services from qualified health care providers are subject to certain limitations and requirements. The CICP makes “it possible to use state funds to partially reimburse providers for services given to the state’s non-Health First Colorado medically indigent residents. Therefore, medically indigent persons accepting medical services from this program shall be subject to the limitations and requirements imposed in this article,” Section 25.5-3-102 C.R.S.

### **Section 1.02     Administration of the Program**

The Colorado Department of Health Care Policy and Financing (Department) administers the CICP by distributing funding to qualified health care providers who serve eligible persons who are low-income. The Department issues procedures to ensure the funding is used to serve the low-income population in a uniform method. Any significant departure from these procedures will result in termination of the agreement with, and the funding to, a health care provider. The legislative authority for this program was originally enacted in 1983 and can currently be found under 25.5-3-101, et seq., C.R.S., the “Reform Act for the Provision of Health Care for the Medically Indigent.” State rules implementing this legislation, 10 CCR 2505-10 8.900 – 8.908, are found at the [Colorado Secretary of State’s website](#).

CICP providers are encouraged to establish policies and procedures specific to their facility that are in alignment with this manual.

- The Department is available for informational queries of a general nature.
- Providers are responsible for determining eligibility.

- Not all circumstances in determining client eligibility are covered in this manual and the manual is not meant to be all-inclusive.

### **Section 1.03 HIPAA (Health Insurance Portability and Accountability Act)**

The CICIP does not meet the definition of a covered entity or business associate under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) at 45 C.F.R. 160.103). The CICIP is not a part of Health First Colorado, Colorado's Medicaid program. CICIP's principal activity is the making of grants to providers who serve eligible persons who are medically indigent. The state personnel administering the CICIP will provide oversight in the form of procedures and conditions to ensure funds provided are being used to serve the target population, but they will not be significantly involved in any health care decisions or disputes involving a health care provider or client. The CICIP provider is the covered entity and shall comply with all requirements under HIPAA regarding the rights of the clients they serve. It is the responsibility of the covered entity to protect the privacy rights of clients.

### **Section 1.04 Provisions Applicable to Providers**

Providers eligible for participation in the CICIP must meet the following minimum criteria:

- Licensed as a community health clinic or certified as a general hospital, maternity hospital (birth center) by the Department of Public Health and Environment (DPHE).
- A federally qualified health center, as defined in section 1861 (aa) (4) of the federal "Social Security Act", 42 U.S.C sec. 1395x (aa) (4).
- A rural health clinic, as defined in section 1861 (aa) (2) of the federal "Social Security Act", 42 U.S.C sec. 1395x (aa) (2).
- Assure that emergency care is available to all CICIP clients throughout the contract year.
- If the provider is a hospital, the hospital must have at least two obstetricians with staff privileges at the hospital who agree to provide obstetric services to individuals entitled to such services as Health First Colorado clients. In the case where a hospital is located in a rural area, the term "obstetrician" includes any physician with staff privileges at the hospital to perform non-emergency obstetric procedures. This obstetrics requirement does not apply to a hospital in which the patients are predominantly under 18 years of age; or which does not offer non-emergency obstetric services as of December 21, 1987.

Providers participating in the CICIP shall:

1. Treat all clients with respect and with consideration for the client's dignity and privacy;
2. Inform clients of how to express opinions, compliments or concerns, and how to make a complaint without fear of reprisal;
3. Strive to provide timely resolutions to the client's complaints or concerns;
4. Protect the privacy and confidentiality of the client's health and financial records;

5. Offer clients information on all treatment options, and allow clients to participate in decisions regarding his or her health care;
6. Notify the client of the availability of sign language and interpreter services in accordance with applicable laws and regulations, when such services are necessary;
7. Ensure the availability of program information – applications, informational materials, forms and brochures;
8. Prohibit discrimination based on race, color, national origin, sex, age or disability;
9. Upon request, provide applicants with copies of all signed worksheets and documents; and
10. Explain to the client or guardian that discounted services may vary and that a rating based on financial resources will determine their portion of the bill.

### **Section 1.05      Provider Application**

Providers wishing to participate in the CICIP must submit an application annually to the Department. The application shall be completed as directed in the application and include all information and attachments requested. The Department will notify providers annually of their eligibility for the program. The completed and accepted application serves as the agreement between the CICIP provider and the Department.

### **Section 1.06      Provider Discontinuation in CICIP Participation**

A provider that discontinues CICIP participation must submit a letter 60 days prior to the termination date, and must have submitted an audit for all years that the provider participated in the CICIP. All audits must be found acceptable to the CICIP before any prorated payments are released to the provider.

### **Section 1.07      CICIP Subrogation Policy**

The CICIP does not have any subrogation rights concerning any settlements or judgments, but those rights are retained by the facility where the medical service was provided (the provider). The provider is obligated to make all reasonable efforts to collect amounts due from third party coverage and applicable co-payment amounts, and shall maintain auditable evidence of such efforts. The client's medical claims and service information, and any related charges, must be obtained directly from the provider and the client's attorney is obligated to request the relevant information directly from the provider. Through any settlement or judgment award, the provider has the right to recover all applicable charges related to the medical service provided, even if the initial charge was discounted under the CICIP.

This document is available on line at [colorado.gov/hcpf](http://colorado.gov/hcpf). Follow the link labeled For Our Providers, Get Info, FAQ's & More, Colorado Indigent Care Program (CICIP), and then Attorney Subrogation Policy.

## **ARTICLE II. SERVICES OFFERED**

### **Section 2.01 Services Provided Under the CICP**

Health care services provided to CICP clients must be medically necessary, **as determined by the CICP provider**. Medical necessity is defined in 10 CCR 2505-10, Section 8.076.1.8., and means a good or service that will, or is reasonably expected to, prevent, diagnose, cure, correct, reduce, or ameliorate the pain and suffering, or the physical, mental, cognitive, or developmental effects, of an illness, injury, or disability. It may also include a course of treatment that includes mere observation or no treatment at all. The good or service must be:

- i. Provided in accordance with generally accepted standards of medical practice in the United States;
- ii. Clinically appropriate in terms of type, frequency, extent, site, and duration;
- iii. Not primarily for the economic benefit of the provider or for the convenience of the client, caretaker, or provider; and
- iv. Performed in a cost effective and most appropriate setting required by the client's condition.

**The Department does not determine Medical necessity.** All health care services normally provided at the hospital and/or clinic shall be regularly available at a discount to CICP clients unless the provider sets a standardized policy that limits available services. Providers shall offer emergency services at a discount. Emergency services must be provided at a discount to any CICP client, even if that client resides outside the provider's service area.

### **Section 2.02 Excluded Services**

The following services are not reimbursable through the CICP:

1. Non-urgent dental services;
2. Nursing home care;
3. Chiropractic services;
4. Sex change surgical procedures;
5. Cosmetic surgery;
6. Experimental and non-United States Federal Drug Administration approved treatments;
7. Elective surgeries that are not medically necessary;
8. Court ordered procedures, such as drug testing;
9. Abortions – except as specified in Section 25.5-3-106, C.R.S.;
10. Mental health services in clinic settings pursuant to Section 25.5-3-110, C.R.S., part 2 of article 66 of title 27, C.R.S., any provisions of article 22 of title 23, C.R.S., or any other provisions of law relating to the University of Colorado Psychiatric Hospital.

### **Section 2.03 Prior Authorization Requirements**

There are no prior authorization requirements associated with CICIP services. Health care services provided to CICIP clients must be medically necessary, as determined by the CICIP provider. All health care services normally provided at the hospital and/or clinic are regularly available at a discount to CICIP clients unless the provider sets a standardized policy that limits available services. Providers must provide emergency services at a discount.



## **ARTICLE III. APPLICANT ELIGIBILITY FOR CICP**

### **Section 3.01 Overview of Requirements**

The Department refers to eligibility determination as “the rating process.”

- The rating process takes a “snapshot” of an applicant’s financial and household situations as of the date the rating takes place and a signed application is obtained. Ratings usually occur on the initial date of service.
- Ratings are retroactive for services received up to 90 days prior to application, or if there are applicants with other health insurance coverage, when the third-party payer has paid a claim. Therefore, when an applicant who has received services applies for the CICP, the applicant is applying for a discount on already incurred medical charges. Providers may backdate more than 90 days for special circumstances under a policy determined and set by the provider.
- All CICP clients must have an initial rating which is usually valid for one year. However, initial ratings may change for various reasons. The most common method of changing a client’s rating is “client re-rating.” Clients are re-rated due to specific situations, household change, or when Management Exception rating expires. Re-rates do not apply to bills prior to the re-rate.

In general, all applicants aged 18 and older must:

1. Sign an affidavit indicating their citizenship status;
2. Provide **one** approved document to demonstrate that they are lawfully present in the country;
3. Be a resident of the State of Colorado or communicate intent to remain in Colorado;
4. Furnish a Social Security number-**NOT CARD** (or documentation that they have applied for one); and
5. Meet all other CICP eligibility requirements (related to income, etc.).

### **Section 3.02 Applicants Not Eligible for the CICP**

1. Applicants for whom lawful presence cannot be verified.
2. **An applicant in custody of a law enforcement agency.** An applicant is not eligible when they are serving time for a criminal offense or confined involuntarily in a City, County, State or Federal prison, jail, detention facility, or other penal facility. This includes individuals who are being involuntarily held in detention centers awaiting trial, or involuntarily residing at a wilderness camp under any type of governmental control. Even if the medical condition is considered “pre-existing” prior to incarceration, once the applicant is held involuntarily under any type of governmental control they are not eligible for CICP.
  - a. Prior to Incarceration: The applicant is eligible for CICP. If an applicant has been convicted of a crime but has not reported to the penal facility to start their sentence, the applicant remains eligible for CICP.

- b. Parole or Probation after Incarceration: An applicant on parole or probation is eligible for CICP. Residents from all halfway houses in Colorado are eligible for CICP except for those residing at Gateway: Through the Rockies.
  - c. Applicants on parole must present documentation of their parole status.
  - d. CICP funds cannot be used to provide for medical care that the state, city, or county should otherwise be responsible for.
3. College students from outside Colorado or the United States who are in Colorado for the purpose of higher education. These students are not Colorado residents and cannot receive services under the CICP.
  4. Visitors from other states or countries temporarily visiting Colorado who have primary residences outside of Colorado.
  5. Persons who qualify for Health First Colorado or CHP+.

### **Section 3.03 Colorado Resident**

A Colorado resident is a person who currently lives in Colorado and intends to remain in the state. If the applicant is unable to provide actual proof of Colorado residency, they are **allowed to self-declare their intent to remain in Colorado**. The following questions can be used to assist in determining if the applicant is a Colorado resident:

- a. Where is the applicant's primary home? A primary home is the place of residence where a person lives and the place where that person, whenever absent, intends to return, regardless of the length of absence. A primary home cannot be a business address or a vacant lot or a post office box.
- b. Is applicant employed in the state of Colorado?
- c. Is there a current lease, mortgage bill, or utility bill for the applicant's primary home?
- d. Does the applicant have a current Colorado Driver's License or Identification Card?

### **Section 3.04 Residency Code**

To qualify for the CICP, the applicant must be lawfully present in the United States and a Colorado resident. Colorado residency is a separate determination from Lawful Presence.

The CICP has established residency codes to use with the application. The provider must record one of the following residency codes for each household member.

1. Colorado Resident & U.S. citizen;
2. Colorado Resident & lawfully present;
3. Migrant farm worker & U.S. citizen;
4. Migrant farm worker & lawfully present;
5. Counted in household size only.

If household members are non-residents or eligible for Health First Colorado, they cannot receive care under the CICIP but can be included in household size. Household members who are eligible for CICIP but do not want to be covered under CICIP may be counted in household size only. Any non-spouse or civil union partner, non-student adult ages 18-64 must have support demonstrated or attested to in order to be included on the application.

### Determining the CICIP Residency Code

To determine which residency code to record on the application, use the three steps outlined below for each household member applying for the CICIP. All applicants must meet steps 1 and 2 to comply with the CICIP's residency requirements.

Step 1: Determine if the applicant is lawfully present using the guidelines listed in Section 3.05 below. If the applicant is lawfully present, go to step 2. If the applicant is not a U.S. Citizen or a documented legal immigrant, they cannot receive discounted care through the CICIP, but can be used to determine household size.

Step 2: Determine if the applicant meets one of the following:

- i. The applicant is a Colorado resident (see "Colorado Resident" under Section 3.04) OR
- ii. The applicant is a migrant worker according to the criteria outlined under "Migrant Workers"

Step 3: Record the residency code for each household member.

### **Section 3.05 Lawful Presence**

The Department of Revenue promulgated "Rules for Evidence of Lawful Presence" at 1 CCR 204-30, effective August 30, 2016.

All applicants 18 years and older, must sign the "Affidavit for Lawful Presence, Colorado Indigent Care Program" (Affidavit) and provide a document that demonstrates they are lawfully present in the United States. This Affidavit must be signed any time an application is completed.

A copy of the Affidavit can be found in the application section of the CICIP Provider Manual. In order to complete the Affidavit the applicant must do the following:

1. **Indicate Citizenship Status.** The applicant must indicate on the Affidavit whether he or she is a U.S. citizen, a legal permanent resident, or otherwise lawfully present in the United States.
2. **Sign the Affidavit.** Each applicant 18 years and older must sign the top portion of the Affidavit. A family member or authorized representative may do this for a deceased client.

Household members who do not apply in person must also sign the affidavit. Providers are not required to directly witness an applicant's signature. Therefore, a blank Affidavit

may be sent to a non-present applicant. The signed Affidavit may be returned to the provider by mail, fax, or hand-delivered to the provider's facility.

In order to prove lawful presence, the applicant must do the following:

1. **Applicants Submit One Document.** To meet the lawful presence requirement, each applicant must provide one and only one acceptable document listed in Department of Revenue's rule located at 1 CCR 204-30 Rule 5, or any document listed on a Federal list of documents acceptable to establish lawful presence. If the applicant has an ID card issued by a REAL ID Act compliant state, no other documentation is needed to prove their lawful presence. No one lawful presence document is preferred over another. All are equally acceptable.
2. **Providers Establish Lawful Presence—Not Identity.** The rules pertaining to public benefits require only the establishment of lawful presence—not identity. Thus, it is not necessary for an applicant to provide a document with a photograph.
3. **Original Documents.** Lawful presence documentation may be accepted from the applicant, the applicant's spouse, parent, guardian or authorized representative in person, by mail, or facsimile. In general, applicants must present original documentation. Notarized copies are not acceptable. However, providers shall accept copies of an applicant's lawful presence documentation that have been verified by other CICIP providers, Medical Assistance sites, county departments of social services, or any other entity designated by the Department of Health Care Policy and Financing through an agency letter, provided that the verification identifies that the copy is from an original and that the individual who reviewed the document(s) signifies such by including their name, organization, address, telephone number, and signature on the copy.

Providers shall develop procedures for handling original documents to ensure that the documents are not lost, damaged, or destroyed. Providers shall develop and follow procedures for returning or mailing original documents to applicants within five business days of receipt.

Applicants must provide a Colorado Driver's License, Colorado Identification Card, Driver's License or State Identification Card issued in a REAL ID compliant state (<https://www.dhs.gov/current-status-states-territories>), United States Military Identification Card or Military Dependents' Identification Card, United States Coast Guard Merchant Mariner Card, Native American Tribal Document or any other document listed in the Colorado Department of Revenue rule for establishing lawful presence (<http://www.sos.state.co.us/CCR/GenerateRulePdf.do?ruleVersionId=6860&fileName=1%20CCR%20204-30>).

A sample of the new driver's license can be seen below. The license on the right is acceptable to prove lawful presence for the holder. It has the star in the upper right hand corner that indicates the ID is REAL ID compliant and that lawful presence has been established prior to the license being issued, whether the holder is a U.S. citizen or a non-U.S. citizen lawfully present in the country. The license on the left is not acceptable to prove lawful presence by itself, as indicated by the black box and white text above the

picture on the license. There is also no star in the upper right hand corner. The new state identification card has the same format as the new driver's license.



### Section 3.06 Expired or Missing Documents from Non-U.S. Citizens

1. Expired Documents or No Documents: If an applicant who is not a U.S. citizen presents expired documents or is unable to present any documentation evidencing his or her immigration status, the provider should refer the applicant to the local Department of Homeland Security office to obtain documentation of lawful presence status.
2. G-845 Document Verification Request: In unusual circumstances involving applicants who are hospitalized or medically disabled or who can otherwise show good cause for their inability to present documentation and for whom securing such documentation would constitute undue hardship, if the applicant can provide an alien registration number, the provider may file U.S.C.I.S. Document Verification Request Form G-845, along with the alien registration and a copy of any expired Department of Homeland Security document, with the local Department of Homeland Security office to verify status. To obtain the current G-845 Document Verification Request form, go to the [U.S. Citizenship and Immigration Services website](#) and enter G-845 in the search box.
3. Receipt for Replacement Document: If an applicant has lost a document and presents a receipt indicating that he or she has applied to the Department of Homeland Security for a replacement document, the provider should file U.S.C.I.S. Form G-845 and Supplement with a copy of the receipt with the local Department of Homeland Security office to verify lawful presence status.

### Section 3.07 Options for Applicants without Acceptable Documentation

1. **Request Waiver from Department of Revenue (DOR):** Applying for a "Request for Waiver-Restrictions on Public Benefits" from the Colorado DOR authorizes the DOR to verify evidence of lawful presence for the applicant.
  - a. **Who May Apply:** Any applicant, regardless of citizenship status, who does not provide a document permissible for establishing lawful presence may apply for a Request for Waiver-Restrictions on Public Benefits" from the Colorado DOR.

- b. **Where to Find the Waiver Form:** For convenience, this Waiver may be found on the Department website under For Our Providers, Get Info, Colorado Indigent Care Program, Forms, "Lawful Presence Waiver".
- c. **How to Apply:** The Waiver may be completed by the applicant or the applicant's representative. The waiver and supporting documents must be hand delivered to one of the approved driver's license offices listed on the waiver. Supporting documents may be any documents able to assist in the verification of lawful presence.
- d. **Affidavit of Lawful Presence:** Applicants using the waiver process must still complete the "Affidavit of Lawful Presence, Colorado Indigent Care Program" form.
- e. **Approved Waivers:** The Department of Revenue no longer notifies benefit agencies of approval or denial of waivers. Providers should require an approved waiver from Applicants before services are provided at the discount.
- f. **Special Information for Non-U.S. Citizens:** Applicants requesting a waiver who are not U.S. citizens should be made aware of the following, which is excerpted directly from The DOR's "Rules for Evidence of Lawful Presence" at 1 CCR 204-30 Rule 5, effective August 30, 2016.

*6.1 Each Benefit Agency is responsible for verifying that the Applicant is the same individual indicated as the person who received a Waiver.*

*6.2 Waivers may be cancelled by the Department, if the Department subsequently determines that the Applicant was not or is not lawfully present. Upon cancelling a Waiver, the Department will notify the Applicant and appropriate Benefit Agencies.*

*6.3 A person whose Waiver has been cancelled by the Department may appeal the Department's decision by requesting a hearing as provided in subsection 5.1 of this Rule within 60 days following the mailing date of the notice cancelling the Waiver.*

*6.4 Waivers issued by the Department since August 1, 2006, but prior to approval of this Rule, will continue in effect unless expired, or cancelled by the Department*

- 2. **Self-Declaration of Lawful Presence:** Signing a self-declaration is a valid, acceptable way of establishing lawful presence for purposes of receiving discounted health care services under the CICP; however, the CICP Provider must first request acceptable Lawful Presence documents and it will not be necessary for the Provider to complete the shaded box on the Affidavit for Lawful Presence application.
  - a. **Who May Self Declare:** U.S. citizens and non-citizen nationals may self-declare that they are lawfully residing in the United States. Non-citizen nationals are defined in federal regulations as individuals from American Samoa, Swains Island, or Northern Mariana Islands.
  - b. **Who May Not Self Declare:** Non-U.S. citizens may not self-declare that they are lawfully residing in the country.

- c. **Where to Find the Self-Declaration Form:** The Self-Declaration form is found under the optional section located at the bottom of the "Affidavit for Lawful Presence, Colorado Indigent Care Program" form.

### **Section 3.08 Non-Discrimination and Special Assistance**

1. **Non-Discrimination:** CICIP providers shall not discriminate against applicants on the basis of race, national origin, gender, religion, age or disability.
2. **Special Assistance:** If an applicant has a disability that limits the applicant's ability to provide the required evidence of lawful presence, the provider shall assist the individual to obtain the required evidence. Examples of reasonable assistance that may be expected include, but are not limited to, providing contact information for the appropriate agencies that issue required documents; explaining the documentation requirements and how the applicant may provide the required documentation; or referring the applicant to other agencies or organizations which may be able to provide assistance.

Additional assistance shall also be provided to applicants who are unable to comply with the documentation requirements due to physical or mental impairments or homelessness and who do not have a guardian or representative who can provide assistance. Examples of additional assistance include, but are not limited to: contacting any known family members who may have the required documentation; contacting any known health care providers who may have the required documentation; or contacting other social services agencies or organizations that are known to have provided assistance to the applicant.

The provider is not required to pay for the cost of obtaining required documentation. The provider shall document its efforts of providing additional assistance to the applicant and retain such documentation in the applicant's file.

### **Section 3.09 Administrative Procedures for Documents from U.S. Citizens**

1. **Indication of Documents Verified:** Providers are to check the box on the "For Eligibility Use Only" section of the Affidavit indicating which document the applicant has provided for demonstrating evidence of lawful presence.
2. **Retain Copy of Document:** A photocopy of the lawful presence document presented should be retained in the applicant's file.
3. **Exception Process for Clients Reapplying:** If a U.S. citizen reapplies for CICIP with the same provider, it is not necessary to make a new copy of their lawful presence document again if the following conditions are met:
  - a. The provider verifies that the document presented at the time of renewal is identical to the copy of the lawful presence already on file;
  - b. The provider makes a notation in the file that the original document was viewed again and found to be acceptable; and
  - c. The provider signs and dates the notation.

- d. The applicant must still sign a new Affidavit of Lawful Presence with every application.

This same process applies to providers who have electronically scanned client files.

This process may never be used for non-U.S. citizens. Lawful presence must be established for non-U.S. citizen clients each time they apply for the CICP.

### **Section 3.10 Administrative Procedures for Documents from Non-U.S. Citizens**

If the applicant has an ID card issued by a REAL ID Act compliant state, no other documentation is needed to prove their lawful presence. A SAVE verification is not needed for these applicants.

1. **Verification of Documentation in SAVE:** Documentation submitted from applicants who have checked the second or third boxes on the "Affidavit for Lawful Presence, Colorado Indigent Care Program", indicating that they are not a U.S. citizen, must be verified through the federal Systematic Alien Verification for Entitlements (SAVE) web-based verification information system application. Providers must verify through SAVE within 30 days of receiving applications from non-U.S. citizens.
  - a. **SAVE is Not for U.S. Citizens:** Only documents for non-U.S. citizens may be verified for authenticity in SAVE. It is not possible to verify documents applicable to U.S. citizens through SAVE.
  - b. **Use Affidavit until SAVE Verification is Complete:** Until lawful presence is confirmed in SAVE, clients are eligible to receive discounted health care services through the CICP if they have signed the Affidavit stating that they are lawfully present in the United States.
  - c. **No Match Found in SAVE:** In cases where a match in SAVE is not initially verified, yet the client asserts that they are legally residing in the country, the provider should begin the manual SAVE process and conditionally accept the client until status is confirmed or denied in SAVE. This provisional period of eligibility should be granted for not less than one month, but not more than three months. The length of the provisional acceptance is at the discretion of the provider. The provider shall take into consideration any known special circumstances of the client when setting the length of the conditional eligibility period. The provider should make the client aware of any information obtained through the SAVE process.
  - d. If the manual SAVE process results in a denial, refer the applicant to the DOR to initiate the waiver process. No further services shall be discounted under the CICP until the applicant presents an approved waiver from the DOR.
  - e. The SAVE program also requires participating agencies, institutions and other entities to use manual verification when directed by an VIS/CPS system message or when the automated check or initial inspection of an applicant's/recipient's documentation, or information provided from such documentation, reveals material discrepancies. To conduct a manual verification, user agencies complete the



Document Verification Request (Form G-845), attach copies of the non-citizen's immigration documentation, and mail it to their local immigration status verification office. Providers in Colorado would mail documents and form to: U.S. Citizenship and Immigration Services, 300 N. Los Angeles Street, B120, Los Angeles, CA 90012, Attention: Immigration Status Verification Unit. Once the immigration status verification office receives and processes the Form G-845, it is returned to the User Agency via the U.S. Postal Service.

2. **Indication of Documents Verified:** Providers are to check the box on the "For Internal Use Only" section of the Affidavit indicating which document the applicant has provided for demonstrating evidence of lawful presence.
3. **Retain Copy of Document:** A photocopy of the lawful presence document presented and used in the SAVE search should be retained in the applicant's file.
4. **Retain Copy of SAVE Documentation:** Providers should print the Verification Result Screen from the SAVE search and retain this printout in the applicant's case file. The provider should make the client aware of any information obtained through the SAVE process and note such in the application file.

### **Section 3.11 U.S. Citizen**

A U.S. citizen is a person who has signed the Affidavit of Lawful Presence, checking the line indicating that he or she is a U.S. citizen and provides one acceptable document for proving evidence of lawful presence following Department of Revenue's rule located at 1 CCR 204-30 Rule 5.

### **Section 3.12 Documented Immigrants**

Documented immigrants are people who reside in the United States, possess a Social Security Number, and one of the lawful presence documents listed in Department of Revenue's rule located at 1 CCR 204-30 Rule 5.

### **Section 3.13 Migrant Workers**

Migrant workers and all dependent household members who will be receiving services under the CICP must meet all of the following criteria to comply with CICP residency requirements:

1. Do not live permanently in Colorado; temporary living in Colorado for employment reasons;
2. Meet lawful presence requirements; and
3. Employed in Colorado. Must have proof of employment.

Eligibility is extended to dependent household members of migrant workers when the residency requirements are met for the CICP including: if the household members establish a temporary home in Colorado and meet U.S. citizenship OR meet established immigration documentation requirements. Requirement number three may not be applicable to all household members.

### **Section 3.14 Health First Colorado Programs and Child Health Plan (CHP+)**

Health First Colorado is a state and federally funded program that pays for medical services for low-income households and individuals. Health First Colorado is a program for the categorically needy, meaning that an individual or household must fall below a certain income/resource limit.

CHP+ is a public health insurance for low-income children ages 18 and under and pregnant women. CHP+ is a program for applicants who are not eligible for Health First Colorado due to income limits, and must not have other health insurance.

Providers must screen CICIP applicants for Health First Colorado eligibility and CHP+ prior to completing a CICIP rating. This is beneficial for both providers and applicants because under Health First Colorado and CHP+ providers receive higher reimbursement and applicants receive more benefits and may have lower copayments. The Provider Compliance Audit requires verification that the applicant was determined "not categorically eligible" for Health First Colorado or CHP+.

### **Section 3.15 Denial of Health First Colorado or CHP+ Eligibility**

If the applicant appears to meet the eligibility criteria for CHP+ or any of the Health First Colorado eligibility categories, a denial letter from CHP+, PEAK, or the local county Department of Human or Social Services must be received.

A letter from CHP+, PEAK, or the local county Department of Human, Medical Assistance Site or Social Services indicating voluntary withdrawal or denial due to refusal to submit complete documentation is not sufficient proof that the applicant has applied for CHP+ or Health First Colorado and been denied.

## **ARTICLE IV. CLIENT APPLICATION**

### **Section 4.01 Instructions for Completing the Application**

This section provides acceptable practices for providers to determine household members eligible to receive discounted services for the CICIP and distinguish between those only counted in household size on the application. Providers have the flexibility to define household size using policies and practices that have been submitted to and approved by the Department. Any policies in this section that are mandatory for providers to follow will be marked as such.

When completing the CICIP client application (application), the provider must obtain documentation as reasonable to support the applicant's financial status. Documentation assures that State funds are used appropriately. Except in the event of an emergency, an application can be denied for non-compliance if the client refuses to provide required information or documentation.

The provider should schedule an appointment with the applicant to complete the application within 45 days after the date of service and must make a reasonable attempt to complete the application within 90 days after the date of service. It is in the provider's best interests to ask first-time clients whether or not they have received a CICIP rating with a different provider.

Clients are responsible for notifying the provider's billing office if they have received a CICIP rating from another CICIP facility. Clients must report their CICIP eligibility rating to the provider within 90 days of service. If a client fails to report his or her CICIP eligibility rating within 90 days, the provider is not obligated to provide a discount. Providers are not obligated to provide a discount based on another provider's rating, and may choose to re-rate any client that presents a CICIP card from another CICIP provider if they believe the rating process is materially different.

### **Section 4.02 Applicant Name**

The name entered should be that of the person responsible for paying incurred charges (The Guarantor). Any non-minor household member can be the responsible party. If an applicant is deceased, the executor of the estate or a family member can complete the application on behalf of the applicant. CICIP Providers can complete the application on behalf of deceased patient only as the last remedy. The executor or family member completing the application will not be responsible for any copayments incurred on behalf of the deceased member.

### **Section 4.03 Applicant Address**

Applicant's address refers to the residence of all household members included in the rating. All household members who will be receiving services under this rating must live at this address. This address cannot be a business address or an empty lot. The household address must be the primary place where the household resides. See "Colorado Resident" under Section 9.01 for more information on the household's primary home.

Clients who are homeless are exempt from client copayments. Homeless clients are exempt from the income verification requirement, and providing proof of residency when completing the CICIP application. Homeless applicants are not exempt from applying for Health First Colorado.

A person is considered homeless who lacks a fixed, regular, and adequate night-time residence or has a primary night time residency that is:

1. A supervised publicly or privately operated shelter designed to provide temporary living accommodations;
2. An institution that provides a temporary residence for individuals intended to be institutionalized; or
3. A public or private place not designed for or ordinarily used as, a regular sleeping accommodation for human beings. This does not include an individual imprisoned or otherwise detained pursuant to federal or state law.

#### **Section 4.04 Household Member's Name**

Record the name of each household member who has or will receive care through the CICIP, or will be included in the household size calculation for Line 7, Section II of the application.

**Determining household members to include on the application:** Any person living in the household can be included on the application for purposes of determining household size. Any non-spouse or civil union partner, non-student adults under the age of 65 MUST have financial support demonstrated or attested to in order to be included on the application to receive discounted services. An applicant does not need to prove financial support for their spouse or civil union partner, any minor children, any adult students, or any adult age 65 or older living in the household.

#### **Section 4.05 Relationship Codes**

Enter the appropriate Relationship Code number:

- |                                      |                        |
|--------------------------------------|------------------------|
| <b>1</b> Self                        | <b>4</b> Senior        |
| <b>2</b> Spouse/ Civil Union Partner | <b>5</b> Adult Student |
| <b>3</b> Minor                       | <b>6</b> Other         |

1. **Married Couples:** BOTH spouses must be included on the application. Married couples will receive the same CICIP rating unless one of the spouses is Health First Colorado eligible or an undocumented immigrant; in which case, both are still included in household size.

A married couple means that the couple is legally married. Proof of marriage is a marriage license or marriage certificate. Married couples may keep their finances separate, including payments for medical care. However, according to the Joint Liability for Family Expenses, 14-6-110, C.R.S., the expenses of the family and the education of the children are chargeable upon the property of both spouses, or either of them and in relation thereto they may be sued jointly or separately. If one

spouse does not want to give the necessary financial information, rate the household based on the best information available. However, inform the non-compliant spouse that according to Colorado law spouses are responsible for each other's medical charges.

Married couples wishing to separate, divorce or have the marriage annulled must provide legal documentation of the separation, the dissolution of marriage, annulment or declaration of invalidity to be considered separate for CICIP eligibility. For those who have not yet officially filed for a legal separation or dissolution of marriage, but intend to do so, or for those who have filed but an official court decree has not yet been issued, a letter from their attorney verifying their status will suffice. If an applicant cannot afford court associated costs, and can demonstrate to the court they are low-income, court costs owed to the state may be waived.

2. **Common Law Marriage:** If a couple meets the requirements for common law marriage, the same rules apply as with married couples as stated in Section 4.05.1. All five of the following requirements must be met for a common-law marriage in Colorado:
  - a. It must be the INTENT of both parties to be spouses;
  - b. Both parties must be 18 years of age or older;
  - c. Both parties must be free to marry (single, widowed or legally divorced);
  - d. Both parties must live together; and
  - e. Both parties, by reputation, must claim to be married
    - If one or more of these conditions are not met, a couple living together is not a "household" for CICIP ratings. This means both partners must complete separate applications.
    - As with married couples, the spouse does not have to take the other spouse's last name for a common-law marriage.
    - Providers may request an affidavit of Common Law Marriage signed by both parties.
    - As with Married Couples, couples wishing to separate or divorce must provide legal documentation of the separation or the dissolution of marriage to be considered separate for CICIP eligibility.
3. **Civil Union:** Both partners must be included on the CICIP application. Partners in a Civil Union will receive the same CICIP rating unless one of the partners is Health First Colorado eligible or an undocumented immigrant; in which case, both are still included in household size.

A Civil Union includes any two unmarried adults, regardless of gender. Proof of the civil union is a certified civil union certificate. Partners may keep their finances separate, including payments for medical care. Parties to a civil union are responsible for the financial support, the expenses of the family, education of the children and medical charges of one another in the manner prescribed under law for spouses.

Parties wishing to dissolve a civil union must file an action for dissolution of a civil union, legal separation of a civil union, or declaration of invalidity of a civil union with the clerk of a court of record for the state of Colorado.

4. **Minors (under the age of 18):** Minors should not have an eligibility determination completed separately from their parents or guardians unless they are emancipated. Exception to this requirement is made for the following reasons:
  - a. A minor who has a child and obtains medical care for the child (the minor parent is legally responsible for the cost of care);
  - b. Examination and treatment for sexually transmitted diseases;
  - c. Examination and treatment for alcohol and/or drug addiction;
  - d. Obstetrical and gynecological procedures, birth control procedures, supplies, or information. If the parents of a minor child who is pregnant have insurance to cover that child, but the insurance excludes pregnancy of the minor and the parents are claiming financial responsibility for her, that child is not considered emancipated and should be rated based on the parent's income. If the parents do not qualify for the program, then she cannot be covered under CICP.
  - e. Voluntary mental health services, but only if the minor is fifteen years old or older;
  - f. Treatment or testing for HIV; and
  - g. Confidential Teen Services Program - Minors in this program are rated without consideration of their parent's income under the conditions described. Therefore, when minors seek services and claim no income other than the parents' income, they will be charged the nominal or lowest copay offered. If the minor declares personal income, e.g., part-time job, that income will be used in determining the rating.
5. **Emancipated Minors:** "Emancipated juvenile", pursuant to [19-2-511, C.R.S.], means "a juvenile over fifteen years of age and under eighteen years of age who has, **with the real or apparent assent of the juvenile's parents**, demonstrated independence from the juvenile's parents in matters of care, custody, and earnings. The term may include, but shall not be limited to, any such juvenile who has the sole responsibility for the juvenile's own support, who is married, or who is in the military."
6. **Communal Groups:** Do not include unrelated members of religious orders and communal living groups on the same application. Each unrelated member must complete a separate application.
7. **Household Members Outside of Colorado:** If a household member lives outside of Colorado, including in a foreign country, that individual is not a Colorado resident. However, the member can be counted in household size if the responsible party demonstrates or attests that they provide more than 50% of the member's support.
8. **Household Members Eligible for SSI, Child Support and Foster Care:** Include household members receiving cash assistance. Household members

receiving only cash assistance can receive care under the CICIP if they are not Health First Colorado eligible.

9. **Household Members Eligible for Health First Colorado:** Household members eligible for Health First Colorado cannot receive care under the CICIP, but can be included in the household size calculation.

10. **Additional situations involving children:**

- a. Unborn Children: Include the unborn child/children of a pregnant woman in household size on the household's application.
- b. Children of Divorced Couples –In accordance with Health First Colorado policy, under CICIP, children of parents who have joint custody should be counted in both parents' households.
- c. Children in School - Include children age 18 years or older who are attending high school or college and whose parents support them, on the parents' application. DO NOT count any income the child may earn; financial support does not need to be demonstrated for the child that is 18 years of age and in high school or in college.
- d. Disabled Children - Include a child with disabilities, regardless of age, on the parent's application if the parents support the child. If the disabled child is Health First Colorado eligible, the child cannot receive medical care through the CICIP, but should be included in household size. Exception: An adult child with a disability and gainfully employed must complete a separate application.
- e. Adult Children - Adult children (defined as 18 years or older) living at home can be counted in the household size only if the entire household is listed on the application, and the adult child receives 50% of their support from the responsible party. If the adult child has an income, and is not in school, the amount must be included in determining the household financial status. Adult children may submit their own application if they desire, but in this case would not be included on the household application for income or household size.
- f. Newborns use the mother's Social Security number up to the age of 1 year.
- g. Household Members Eligible for CHP+ - Any household member eligible for CHP+ is included in the household size calculation for the CICIP.

**Section 4.06 Date of Birth**

You must enter the date of birth for all household members included in household size or receiving discounted services through the CICIP, except for unborn children.

**Section 4.07 Health First Colorado State ID Number**

If any household member listed receives Health First Colorado, record the state Health First Colorado ID number on the application.

**Section 4.08 Social Security Number**

All applicants must have a Social Security number. You must enter the Social Security number for all household members receiving discounted medical care through the CICIP

on the CICP application. The only exception to this is for unborn children. If an applicant does not have a social security number, a receipt of application for a Social Security number must be received at the time of CICP application. A CICP provider may choose to write only the last four digits of the applicant's Social Security number on the CICP card.

#### **Section 4.09 Responsible Party Signature**

The responsible party listed on the first line of the application must sign the application within 90 days of the date of service. If an applicant is unable to sign the application or has died, a spouse, relative, or guardian can sign the application. CICP Providers can sign the application on behalf of deceased patient only as the last remedy. An unsigned application means the application has not been completed, the applicant cannot receive a discount for services under the Program, and the applicant has no appeal rights. The application *must be completed before the responsible party can sign*.

The application process must be completed within 45 calendar days. If requested documentation is not provided by the applicant, the provider has the right to deny CICP eligibility. The applicant has a right to obtain a copy of the completed application.

#### **Section 4.10 CICP Policy on Fraudulent Applications**

Clients should be notified of the following State statutes prior to signing the CICP application:

Any person who represents that any medical service is reimbursable or subject to payment under this article when he or she knows that it is not and any person who represents that he or she is eligible for assistance under this article when he or she knows that he or she is not commits a class 2 misdemeanor and shall be punished as provided in section 18-1.3-501, C.R.S.

##### C.R.S. 18-5-102 – Forgery

1. A person commits forgery, if, with intent to defraud, such person falsely makes, completes, alters, or utters a written instrument which is or purports to be, or which is calculated to become or to represent if completed:
  - a. A written instrument officially issued or created by a public office, public servant or government agency.
2. Forgery is a class 5 felony.

##### C.R.S. 18-1.3-401 Felonies classified - presumptive penalties

Class 5 Felonies carry a minimum sentence of one-year imprisonment up to a maximum sentence of three years imprisonment with a mandatory period of parole of two years. In addition, a minimum fine of one thousand dollars up to a maximum fine of one hundred thousand dollars may be imposed.



## C.R.S 18-5-114 - Offering a false instrument for recording

1. A person commits offering a false instrument for recording in the first degree if, knowing that a written instrument relating to or affecting real or personal property or directly affecting contractual relationships contains a material false statement or material false information, and with intent to defraud, he presents or offers it to a public office or a public employee, with the knowledge or belief that it will be registered, filed, or recorded or become a part of the records of that public office or public employee.
2. Offering a false instrument for recording in the first degree is a class 5 felony.
3. A person commits offering a false instrument for recording in the second degree if, knowing that a written instrument relating to or affecting real or personal property or directly affecting contractual relationships contains a material false statement or material false information, he presents or offers it to a public office or a public employee, with the knowledge or belief that it will be registered, filed, or recorded or become a part of the records of that public office or public employee.
4. Offering a false instrument for recording in the second degree is a class 1 misdemeanor.

Reporting fraud is the responsibility of the provider who completed the CICIP application for the implicated client.

If a provider is notified that a client has possibly committed fraud on a CICIP application, that provider is responsible for notifying the District Attorney of the client's county of residence, in writing. The provider should not turn over the CICIP application, medical records, or billing records without a direct request from the District Attorney. The CICIP application is property of the State, stored and maintained by the provider. If the District Attorney requests the CICIP application, that application and all supporting documentation must be provided.

If the provider is notified that a client has possibly committed fraud on a CICIP application, but that provider did not complete the CICIP application, that provider is responsible for notifying the CICIP provider who did complete the application of the report. That notification should be in writing.

The Department should be copied on all correspondence. The Department has been directed to assist all inquiries from the District Attorney, but will not submit any formal request for an investigation to the District Attorney. There is no State Agency with the authority to investigate fraud on the CICIP application.

Once the provider has notified the District Attorney, the provider is not responsible for any further action unless requested by the District Attorney or the Department.

If the provider receives any reimbursement on a claim previously reimbursed by the CICIP due to fraud, or any other reason, the provider must notify the Department in accordance

with the CICIP Manual. (See Section II: Data Collection, Article III, Section 3.05 - Previously Charged Claim Adjustments).

#### **Section 4.11      Emergency Application**

Sometimes it may not be practical to rate an applicant using the regular CICIP application process. For example, an individual seen in an emergency room because of an injury may be unable to provide all of the information or documentation required by the usual application process. The **CICIP Emergency application should only be used for patients that appear not to be categorically eligible for Health First Colorado.** For emergency situations, complete the following steps.

1. Use the regular CICIP application, ***but check "EMERGENCY"*** at the top (right corner) of the application;
2. Ask the applicant to respond verbally to all questions and to sign the application; and
3. Assign a CICIP rating based on the verbal information provided.

An Emergency application is good for one episode of service in an emergency room and any subsequent or concurrent service (such as in inpatient hospital stay) related to the emergency room episode. The subsequent or concurrent service must immediately follow the emergency room service to qualify as part of an emergency episode. Treatment must be continuous to be considered part of the same emergency episode. If the client receives any care other than the emergency room visit that is not related to the emergency room episode, you must request the client to submit documentation to support all figures on the Emergency application OR complete a new CICIP application. If the documentation submitted by the client does not support the verbal information, you must complete a new CICIP application. If the client does not submit any supporting documentation or complete a new application upon the request of the provider, the provider shall use the information contained in the Emergency application, however, other unrelated services shall not be discounted.

An individual can only complete an Emergency application once a year. Any requests for medical care in the emergency room after the initial date of service or episode must include a completed application accompanied by the requested documentation. Any applicant who meets the definition of homeless (see CICIP Regulations [Section 8.907. B.a.](#), for the definition of homeless) is not restricted to completing an Emergency application only once a rating year.

Providers must allow a client to complete an Emergency application once a year when the client seeks emergency services, even if the client does not reside in the geographical area where the provider typically offers CICIP discounted health care services.

#### **Section 4.12      Health Insurance**

Applicants with other medical insurance may still qualify for CICIP. Therefore, applications should be completed for applicants with other medical insurance. In some cases, other

medical insurance may not cover certain medically necessary benefits or applicants may have used all their benefits. Applicants may not know if their other medical insurance will cover certain charges until after the CICIP application time limit of 90 days has expired. Charges for services received up to 90 days prior to application, or in the case of applicants with other health insurance coverage, when the third-party payer has adjudicated claim, can be reported to the CICIP. Applicants cannot be denied CICIP if they have other insurance, and **it is the responsibility of the provider's collection/claims office to bill all other medical insurance companies first before reporting the charges to CICIP.**

Obtain all information related to the insurance policy and attach a copy of the policy or insurance card to the application. Required information includes the name of the insurance company, the address where the medical claim forms must be submitted, policy number and any other information determined necessary. The clinic or hospital will bill the commercial health insurance policy first for all medical expenses incurred. Unpaid medical expenses will be billed to the CICIP minus the health insurance copayment or the CICIP copayment, whichever is lower.

Providers can report contractual write-offs required under some commercial health insurance contracts in total charges and are only required to report payments due from the commercial health plan in third-party liability. Client liability is the payment due from third-party insurance, including Medicare. This is not payments actually received, but the amount owed by the client's primary insurance. CICIP will reimburse for contractual adjustments; therefore, do not include these adjustments as liabilities or as payments due.

If an applicant receives **Veterans Benefits** they may also receive CICIP benefits if the following is met:

- Recipient is unable to receive a specific medical service or treatment from the Veterans Administration (VA) due to the service or treatment not being covered or not being available in a timely manner;
- Veterans Benefits have been verified. Call 1-877-222-8387 to verify health benefits; and
- If the veteran has primary insurance they must utilize this first. The VA requests that a veteran not utilize their Veterans Benefits if they have primary insurance.

Veterans receiving authorized services from a CICIP provider cannot be charged an additional CICIP copayment after VA reimbursement.

Examples of Primary Insurance:

- Group Health Insurance
- Military Health Insurance
- Medicare
- Workers' Compensation

- Veterans Benefits
- HMO
- Health First Colorado
- COBRA
- Other commercial health plans

### **Section 4.13 FPL Determination**

The CICIP rating determines a household's copayments and the client's annual copayment cap. CICIP ratings are effective for one year from the date of the rating unless the client's financial or household situation changes.

The "CICIP Rating Box" is where you record the CICIP FPL rating or "Denied" for the applicant. You must assign a rating or denial and notify the applicant of his/her status within five working days of the applicant completing the application.

The denial letter should include a statement informing the applicant that he/she has 15 working days to appeal the rating. The denial letter should clearly identify to whom the letter is addressing, with an address and phone number of the person the applicant should contact regarding the appeal. Household members receiving CICIP discounted services under the same application all have the same CICIP rating.

CICIP ratings are usually effective for 12 months from the date of the application. Extenuating circumstances sometimes requires that the rating be effective for a shorter period of time. When a client is rated for a period less than 12 months, it is the responsibility of the primary rating provider to perform the re-rating within the specified time.

To determine the CICIP rating, complete the following steps:

On the CICIP "Ability to Pay Scale" locate the appropriate household size corresponding to the household size recorded on the application.

Slide across the CICIP "Ability to Pay Scale" until you find the 100% FPL dollar amount. Divide the amount on the "Grand Total Net CICIP Income" line of the application by the 100% FPL dollar amount and then multiply by 100 to calculate the household's FPL rating. The Excel based client application automatically calculates this rating, as does the Department developed FPL calculator.

- Households 138% (133% plus 5% disregard) and less of FPL before qualified deductions should be referred to Health First Colorado.
  - **Women who are pregnant are possibly eligible for Health First Colorado, CHP+, or other entitlement programs.** Refer those women to Health First Colorado and require them to have a denial letter prior to participating in the CICIP.

- Households rated above 138% (133% plus 5% disregard) are not eligible for Health First Colorado. However, children ages 18 and younger and pregnant women age 19 and over should be referred to CHP+.
- Applicants at or below 40% of FPL who are homeless individuals, individuals living in transitional housing designed to promote self-sufficiency, individuals who have no permanent residence of their own and are temporarily residing with others who have no legal obligation to financially support them, or recipients of Colorado's Aid to the Needy Disabled financial assistance program have no required copayments. These applicants should be referred to Health First Colorado prior to approval for CICIP.

Record the household's CICIP FPL percentage in the "FPL Percentage" box of the application. If the household does not qualify for the CICIP, write "Denied" in the "FPL Percentage" box of the application.

Give the household a copy of the completed application.

#### **Section 4.14 Client Re-rate**

Clients are re-rated due to specific situations or household changes. Client re-ratings affect only future charges. Therefore, bills incurred after the initial rating but prior to the re-rating are discounted based on the client's initial rating.

When clients request a re-rating and can document that their circumstances have changed since the initial rating, you must re-rate them. Reasons for a re-rating to occur may include one or more of the following:

1. Household income has changed significantly;
2. Number of dependents has changed;
3. An error in the calculation; OR
4. The year rate has expired.

#### **Section 4.15 Other Provider's Rating**

Providers are not required to accept each other's rates if a provider believes the rate was determined inaccurately, the person was rated incorrectly, or the other provider's rating process is materially different than yours. If a discrepancy exists, providers are asked to contact each other and arrive upon the correct rating.

#### **Section 4.16 Retention of Application Records**

It is the burden of the provider of the original application to make available the applicant's application and supporting documentation for auditing for 6 State fiscal years. The original application is the property of the original provider, and a copy of the card should suffice for any subsequent provider rendering medical services to clients screened by another CICIP provider.

## **ARTICLE V. APPLICANT FINANCIAL ELIGIBILITY**

This section provides acceptable practices for providers to determine income for applicants, but providers have the flexibility to define income using policies and practices that have been submitted to and approved by the Department. Any policies in this section that are mandatory for providers to follow will be marked as such.

The guidelines below describe how to complete the written CICP Application. If the electronic copy of the application is used, refer to instructions contained inside the Excel spreadsheet regarding usability and functionality.

Include with the applicant's application the full names, phone numbers, and addresses of all employers and retirement payments. Income sources include payments from employment, Social Security, pension funds, unemployment compensation, and self-employment. List the income sources for all household members age 18 and over. Earned income from a working minor (under the age of 18) or an adult student living with their parent(s) is exempt.

### **Section 5.01 Determining the Applicant's Income**

The Department categorizes an applicant's income into three categories. These categories are:

- Line 1 – Employment Income:
- Line 2 - Unearned Income; and
- Line 3 - Self-Employment

Calculate all income beginning with Line 1, "Gross Employment Income."

When calculating income, you should obtain reasonable documentation to substantiate amounts.

### **Section 5.02 Employment Income**

Employment income is income earned (including overtime, bonuses, tips, and commissions) for providing services to another individual or company. Earned income from a working minor (under the age of 18) or an adult student living with their parent(s) is exempt. Employment income for CICP does not include self-employment income which is addressed separately. Documentation of employment income can be a pay stub, a letter on official letterhead from the applicant's employer or on the CICP Provider's letterhead, or another source as determined appropriate by the provider.

There are 3 steps to calculating current employment income.

**Step 1.** Obtain documentation for current month or previous months' employment income. The rating process looks at the financial circumstances of a household as of the date a signed application is completed. If an applicant has just started a new job, for example, and has less than one month's worth of pay stubs, or has not received a paycheck yet, providers may use reasonable methods to

collect information to calculate the applicant's monthly income and convert to an annual income. These methods may include obtaining a letter from the employer or calling the employer to obtain information about the applicant's pay. The Department recommends calculating the monthly income using the Year to Date Method as described below. Complete Worksheet – 1 "Earned and Unearned Income" using gross amounts. "Gross" means the dollar amount before any deductions or losses are subtracted.

**Step 2.** Use one of the following methods to determine the monthly gross employment income. Write the total amount of gross employment income in the monthly total column on Line 1, Section II of the application.

#### Year to Date Method:

The Year-to-Date Method of calculating annualized gross income utilizes the applicant's cumulative year-to-date gross earnings on the most current year-to-date pay stub. To determine the annualized income, count the number of paychecks that have occurred since January 1, and then divide that number into the gross year-to-date earnings indicated on the pay stub. The result of this computation is then multiplied by the number of pay periods in a year to determine the annualized gross earnings. If the applicant has not been at their job since January 1 but you can determine how many paychecks they have received for the year, you can still utilize this method.

#### Example:

The applicant provides you with a recent pay stub whose year-to-date earnings are \$13,756. The pay frequency is bi-weekly. The pay period ended September 30th and since January 1st the applicant has been paid 19 times. The calculation would be as follows:

Divide \$13,756 by 19 bi-weekly pay periods = \$724.00

Multiply \$724 by 26 bi-weekly pay periods in a year = \$18,824

#### Average Pay Method:

The Average Pay method of calculating income utilizes the average gross earnings based upon the number of pay stubs provided. When utilizing this method, the applicant should provide at least a full month of paystubs. To determine the average gross earnings, total all the gross earnings of all the pay stubs provided and divide the result by the number of pay stubs. The result will be the average gross earnings per pay period. Next, determine if the applicant is paid weekly, bi-weekly or semi-monthly (usually the 1st & 15th). Convert the average gross earnings to monthly income.

Unless the applicant is paid semi-monthly DO NOT add up all the paychecks for the month and multiply by 12 to calculate the applicant's annual income. This will either understate or overstate the applicant's income depending on the pay frequency and month. To calculate monthly income properly, use the following conversions:

1. To convert weekly income to monthly income, multiply by 4.333
2. To convert bi-weekly (every two weeks) income to monthly income, multiply by 2.1666
3. To convert semi-monthly (twice a month) income to monthly income, multiply by 2

Lastly, annualize the average monthly gross earnings.

Example:

An applicant provides you with six pay stubs with gross earnings of \$534.00, \$475.00, \$398.00, \$534.00, \$498.00 and \$534.00. The pay frequency is weekly. The calculation would be as follows:

Add: \$534.00, \$475.00, \$398.00, \$534.00, \$498.00 and \$534.00 = \$2,973.00

Divide: \$2,973.00 by 6 pay stubs = \$495.50 average weekly gross earnings

Multiply: \$495.50 by 4.333 = \$2,147.00

Multiply: \$2147.00 by 12 months = \$25,764.00

Example:

The applicant is paid every two weeks and has received only one paycheck. The calculation would be as follows:

Monthly gross earnings = \$200 x 2.1666 = \$433.32 per month

Annual income = \$433.32 x 12 months = \$5,199.84 per year

Example:

If the applicant has just started a job but has not received a paycheck yet, a letter on official letterhead from the applicant's employer is allowable. Use the information in the letter to calculate the monthly income using the Average Pay Method. The calculation would be as follows:

Letter on employer's letterhead with hourly wage and hours to be worked per week:

Weekly earnings = \$8.50 per hour x 20 hours per week = \$170 per week

Monthly gross earnings = \$170 x 4.333 = \$736.61 per month

Annual income = \$736.61 x 12 months = \$8,839.32 per year

#### Monthly Pay Method:

Note that this method is only accurate for applicants with fixed salaries. Employees paid monthly on an hourly basis will likely have paychecks that vary in amount month to



month. The monthly pay method of calculating income utilizes the most recent monthly pay stub. Utilize the monthly income and annualize.

**Step 3.** Write the annualized total income from Step 2 on Line 1 in the “Annualized Total” column of the application

### **Section 5.03 Unearned Income**

Unearned income is countable gross cash received from sources other than employment. Complete Worksheet 1 – Employment Income and Unearned Income. Write the total amount of the unearned income on Line 2 of the application. This income can be self-declared; however, Provider should use the most recent monthly amount and calculate income as annual income.

Providers should have policies or procedures stating which types of unearned income they include in applicants’ income calculations. Examples of Unearned Income may include:

1. Unemployment Compensation or Workers Compensation;
2. Old Age Pension (OAP) benefits (financial assistance to low income individuals age 60 and over);
3. Social Security payments such as Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Social Security Retirement, Social Security Survivors benefit, Social Security Dependent benefit are countable sources of income. Any Social Security income paid to a minor (under age 18) is exempt. The provider must receive verification that the Social Security benefit is payable to the child. If the checks do not include the child’s name, then include these payments in other income sources on the application. Applicants who are Health First Colorado eligible cannot receive care under the CICP without providing a written Health First Colorado denial;
4. Payments from Retirement Plans and Pensions. Retirement plans and pensions come in many forms. Some examples are: PERA, Tax Sheltered Annuities, Deferred Compensation, Individual Retirement Accounts (IRAs), 401k plans and Social Security Benefits. Do not include Social Security Benefit payments to children when calculating other income sources on the application. Providers MAY NOT count the entire amount of any retirement account; only count the monthly payment amount;
5. Gifts. Include amounts from gifts when calculating unearned income on the application;
6. Court-Ordered Alimony Received;
7. Trust Accounts count income from other sources;
8. Income from rental properties net of expenses incurred from rental operations, including boarding and lodging, when calculating other income sources on the application;
9. Interest Income includes interest earnings from savings accounts, stocks, bonds and similar securities when calculating other income sources on the application;
10. Insurance policies that are revocable (with cash surrender value); and

11. Monetary settlements received not related to a medical injury accident.
12. Veterans Affairs (VA) Benefits.

#### **Section 5.04 Exempt Unearned Income**

Providers MAY NOT include any of the following types of unearned income when determining total income:

1. Aid to the Needy and Disabled (AND) payments to Health First Colorado clients;
2. Payments to recipients of Colorado's Aid to the Needy and Disabled (AND) financial assistance program;
3. College grants, scholarships and work-study income. Work-study income is generally awarded based on financial need and is determined by completing a Federal Student Aid application;
4. Grants to CICIP clients from non-profit, tax-exempt, charitable foundations specifically for CICIP client copayments. The provider must honor these grants as CICIP client copayments;
5. Child Support and Foster Care Payments. These payments are for the support of children. Many children receiving these payments are Health First Colorado eligible. Therefore, require a Health First Colorado denial before allowing these children to receive care under the CICIP;
6. Food Stamps and Women, Infants and Children (WIC), TANF;
7. Assistance provided by non-profit organizations, if the assistance is need-based (i.e., the cost of meals at a soup kitchen);
8. Medical care provided for free or if a third-party made the payments;
9. Settlements received as a result of a prior medical injury; not related to the current CICIP application;
10. Reimbursement for work- related personal expenses;
11. College loans;
12. Payments by credit life or credit disability insurance;
13. Proceeds of a loan;
14. Income from a reverse mortgage;
15. Disaster relief assistance;
16. Tax refunds;
17. Pensions and insurance policies (irrevocable policies) that are not available without penalty;
18. Moving expenses paid by employer for relocation;
19. Social Security income for a minor (under the age of 18);

20. Up to \$2,000 per calendar year of income received by applicants of American Indian birth origin, which is derived from leases or other uses of individually-owned trusts or restricted lands pursuant to P. L. 103-66 and P. L. 97-458 is exempt as income in the month received; For purposes of this provision, the exclusion of income shall be applied only to months for which an eligibility determination is being made;

21. Adoption Subsidy

### **Section 5.05 Self-Employment**

If a self-employed applicant pays themselves just as they would their employees, and can document by pay stubs, use the figure from the pay stub.

To determine the net profit of a self-employed applicant, deduct the cost of doing business from the gross income. To obtain the gross income, request one month of gross bank business deposits. If bank business deposits are not available, a profit and loss worksheet OR a ledger is acceptable documentation for gross income and business expenses. Gross income amount and business expenses listed on profit and loss or ledger documents should be transferred to Worksheet 2. Worksheet 2 must be signed, dated and attached to application. An expense is something that is necessary to keep a business in operation.

1. Expenses can include, but are not limited to:
  - Rent of business premises
  - Wholesale cost of merchandise
  - Utilities
  - Taxes
  - Labor
  - Upkeep of necessary equipment
2. Self-employment expenses do not include:
  - Depreciation of equipment.
  - Cost of payment on principal of loans for capital assets, or durable goods.
  - Personal income tax payments, lunches, transportation to and from work, and other personal expenses.
3. Self-employed licensed, certified or approved day care providers may receive the deductions each month to compensate for wear and tear on the residence.
4. For businesses that are operating out of the home, determine what portion of household expenses should be attributed to the business. For home expenses that can be used for personal and business purposes, designate a percent for the amount of time that a particular expense is used for the business.

Example:

A subcontractor works out of his primary residence. The subcontractor's gross monthly income is \$2,000. Approximately one-third of the square footage in the home is dedicated to the business. The household expenses are as follows:

- Internet \$45
- Phone \$50
- Mortgage \$900
- Utility \$100
- Supplies \$60
- Internet \$45

Subcontractor uses the internet for 75% of the business. \$45 multiplied by .75 = **\$33.75**

\$33.75 is the amount used for business expense

Mortgage \$900            Subcontractor works from primary residence, deduct  $\frac{1}{3}$  as expense

\$900 divided by 3 = **\$300**

\$300 is the amount used for business expense

Utility \$100            Subcontractor works from primary residence, deduct  $\frac{1}{3}$  as expense

\$100 divided by 3 = **\$33.33**

\$33.33 is the amount used for business expense

Phone \$50            Subcontractor has a separate business telephone. Count entire expense for business purposes - **\$50**

Supplies \$60            Subcontractor only uses supplies for business purposes. Count entire expense for business purposes - **\$60**

Total Monthly Business Expenses: \$477.08

Total Monthly Gross Income: \$2,000.00

Subtract \$2,000.00 - \$477.08 = \$1,522.92 (monthly)

Annualize \$1,522.92 x 12 months = \$18,275.04 (yearly)

Write the annualized self-employment income on Line 3 of the application.

### **Section 5.06      Total Income**

To calculate total income for Section II of the application, add "Gross Employment Income (line 1)" PLUS "Unearned Income (Line 2)" PLUS "Self-Employment Income (Line 3)". Take the total from lines 1, 2, and 3, and record the amount in "Total Income (line 4)".

## **Section 5.07      Liquid Resources**

Liquid resources are resources that can be converted to cash immediately. Hospital providers are allowed to decide which liquid resources will be included in the CICP application for their facilities, and must note those liquid resources on their annual provider application. Clinic providers are not allowed to count liquid resources for CICP applicants.

Examples of liquid resources may include: checking accounts, saving accounts, trust accounts (if funds are available immediately), the cash value of life insurance, short-term Certificate of Deposits (CD's) and partnership earnings kept in reserve. Retirement accounts and Tax Sheltered Annuities may NOT be counted unless the applicant is receiving a monthly payment from them, in which case only the monthly amount may be counted.

For applicants with a partnership (i.e. partnership in a farm), request their Federal Income Tax Schedule K-1 and Schedule E. Schedule K-1 summarizes the total amount of cash available to all partners. Schedule E shows all partnership agreements and the amount earned by the partnership. Include that amount of cash available to the applicant in the liquid resource calculation on the application.

For applicants with a Certificate of Deposit (CD), count the principal (amount of original investment) of a CD as a resource regardless of the maturity date of the CD. All CD's should be considered liquid. The amount included should be the amount left after the penalty for withdrawal has been subtracted. If an applicant has recently cashed a CD that has reached its maturity date, count the principal in addition to the interest earned.

It should be made clear to applicants that liquid resources that can be made available without penalty must be used even if the applicants believe their savings are their "reserves".

## **Section 5.08      Less Household Size Protected Amount**

The CICP protects at least \$2,500 in liquid resources per household member on the client application used by hospitals. Hospital providers are allowed to protect more than \$2,500 per household member, which is indicated in the annual provider application. Clinics do not count applicant resources when determining financial eligibility for the CICP. Therefore, this item does not apply to CICP clinic providers.

There are two steps to calculating the "Household Size Protected Amount":

- Step 1.** Write the number of household members (including applicant) listed by the applicant in the "Household Size" section of the application.
- Step 2.** Multiply the household size obtained in Step 1 by your facility's protected amount (must be at least \$2,500). Write this amount on the Household Size Protected Amount line.

## **Section 5.09 Available Resources**

On the CICP application, Line 8 - "Available Resources" equals Line 6 - "Liquid Resources," MINUS Line 7 - "Less Household Size Protected Amount". If this amount is less than \$0 (a negative amount), you must record \$0 and not the negative amount.

## **Section 5.10 Total Household Financial Status**

On the CICP application, the "Total Household Financial Status" line equals the "Total Income" line PLUS the "Available Resources" line.

## **Section 5.11 Allowable Deductions**

Hospital providers are allowed to determine which deductions best fit their communities and declare those deductions each year on their annual provider application. Only the deductions listed on the annual hospital provider application can be used for applicants applying at the hospital provider.

Clinic providers are allowed to count deductions from income that are included in their board approved definition of income.

## **Section 5.12 Net CICP Income and Equity in Resources**

The "Grand Total Net CICP Income" Line determines the amount of income to use in the CICP financial determination. The "Grand Total Net CICP Income" line equals the "Total Household Financial Status" line MINUS the "Allowable Deductions" line.

## **Section 5.13 Liquid Asset Spend Down**

The Liquid Asset Spend Down may only be used for applicants applying with Hospital Providers who elect to include liquid resources in their financial determination process. The Liquid Asset Spend Down Provision enables applicants whose combined income and liquid resources precludes them from qualifying for the CICP discount. An applicant may be determined eligible if they have sufficient liquid resources to "spend down" or reduce their income enough to determine them eligible for the CICP. The amount an applicant must "spend down" is calculated as the difference between the applicant's income and either the CICP eligibility standard at 250% of the Federal Poverty Level or the highest percentage the Hospital Provider serves under CICP if they elect to serve CICP clients over 250%. The "spend down" reduces the amount of liquid resources available to the applicant and should be applied to a current medical bill (paid to a medical provider). The remainder of the medical bill is then discounted under the CICP. The client is still responsible for the CICP copayment.

Example:

Employment income of \$16,000 per year

Bank account of \$16,500.

Household size of 1, the Household Size Protected Amount is \$2,500

Available Resources is  $\$16,500 - \$2,500 = \mathbf{\$14,000}$

Total household financial status is  $\$16,000 + \$14,000 = \mathbf{\$30,000}$ , with no allowable deductions.

This person is currently ineligible for a CICP discount, but is unable to pay a current medical bill of \$25,000.

Using the Liquid Asset Spend Down provision the client is eligible for a CICP discount at \$29,425 (household size of 1, at 250% of Federal Poverty Level)

The liquid assets need to be reduced by \$575 ( $\$30,000 - \$29,425 = \$575$ ).

The \$575 is applied to the current medical bill of \$25,000 and paid directly to the provider.

The remaining medical bill is  $\$25,000 - \$575 = \mathbf{\$24,425}$

The client is now eligible for the CICP discount, with a total household financial status of \$29,425 (\$16,000 employment income and \$13,425 in equity and resources).

When reporting information on the CICP Summary Spreadsheet, the provider may record the total bill of \$25,000 and the client spend down of \$575 as a third-party payment.

## **ARTICLE VI. CLIENT COPAYMENT**

### **Section 6.01 Client Annual Copayment and Cap**

For all clients except for clients who are between 0 and 40% of the FPL, annual copayments for CICIP clients cannot exceed 10% of the household's "Grand Total Net CICIP Income," recorded on the application. Annual copayments for clients who are between 0 and 40% of the FPL is 10% of their income unless that exceeds \$120, in which case their cap is \$120. For example, an applicant with an annual income of \$600 would have a copayment cap of \$60. An applicant with an annual income of \$1,400 would have a copayment cap of \$120.

The CICIP Client Annual Copayment Cap (annual cap) is based on the client's application date. Only copayments that have been paid can be applied to the copayment cap. Clients are responsible for any charges incurred prior to receiving their CICIP rating. Clients are responsible for tracking their copayments and informing the provider in writing (including documentation) when they meet their annual cap. However, if clients overpay their annual cap and inform the provider in writing, the provider's facility must reimburse the client for the amount overpaid. The client's annual cap is reset when the client completes a new application.

Annual caps apply to charges incurred only after a client is eligible for the CICIP, and apply only to services incurred at a CICIP provider. For example: A client received services from a provider's facility in March and did not qualify for the CICIP. In November, the client receives services from a provider's facility and does qualify for the CICIP. Payments made by the client for the services received in March do not apply to the annual cap.

Sometimes clients want to prepay their annual cap prior to receiving services. The Department does not support this practice because if the client does not incur charges equal to the prepaid copayment cap, the provider's facility will need to refund the overpayment to the client.

### **Section 6.02 Calculating the CICIP Client Copayment Annual Cap**

Providers are allowed to set the clients' annual copayment cap to any integer percentage between 1% and 10%. Lower copayment caps are more beneficial to the client. To calculate the "CICIP Client Copayment Annual Cap," multiply the "Grand Total Net CICIP Income" line of the application by the percentage chosen (between .01 and .10). Round this amount down to the next lowest dollar amount (i.e. \$2,379.65 would become \$2,379). Enter this amount on the "Client Copayment Annual Cap" Line in the Client Copayment box

*Example:* In February, a household of four applies for the CICIP. Their "Net CICIP Income," is \$32,000. Their CICIP annual cap is \$3,200 ( $\$32,000 \times 0.10$ ). By July, the household has paid \$2,700 in copayments. The mother loses her job in June, so the household can request to be re-rated. Although the client is eligible for a new rating, the copayments already paid will not count towards the new CICIP copayment cap.



## Section 6.03 Client Copayments General Policies

CICP clients are responsible for paying a portion of their medical bills. The client's portion is called the "client copayment." CICP providers must charge each CICP client a copayment (unless the client is homeless and at or under 40% FPL). The Department recommends that CICP providers require clients to pay their copayment prior to receiving care (except emergent care).

If a CICP provider agrees to accept a client transfer from another CICP provider, the client must be provided discounted services from both providers. It is the receiving provider's decision to charge an additional copayment for the service provided. It would be appropriate to charge an inpatient copayment if the client was being admitted to a hospital and the client had only paid an outpatient copayment at the primary provider.

For the CICP, there are different copayments for different service charges. The following information explains the different types of medical care charges and the related client copayments:

1. The **Inpatient Facility** copayment is required for charges related to non-physician (facility) services incurred while receiving care in a hospital for a continuous stay of 24 hours or longer. For a patient seen in the hospital setting, only the hospital inpatient or emergency room copayment, plus the physician copayment can be charged. The emergency room copayment covers all services received while in the emergency department.
2. **Ambulatory Surgery** copayment is for operative procedures received by a client who is admitted to and discharged from the hospital setting on the same day.
3. The **Hospital Physician** copayment is required for charges related to services provided directly by the physician in the hospital setting, including emergency room care.
4. The **Clinic** copayment is required for charges related to non-physician (facility) **and** physician services received in the clinic setting. This includes charges for primary and preventive medical care. It does not include charges for outpatient services provided in a hospital (i.e., emergency room care, outpatient surgery, radiology). If labs or x-rays are performed in the clinic, the additional lab or radiology copayment may be added.
  - For example, if a CICP client was seen in the emergency department and had lab work done, the client would owe the emergency room copayment plus the physician copayment. If the same CICP client was seen in the Provider's primary care clinic and not the emergency room and had lab work done, the client would owe the outpatient clinic copayment plus the laboratory services copayment.
5. The **Outpatient Hospital** copayment is required for charges related to non-physician (facility) and physician services received in the outpatient hospital setting. This includes charges for primary and preventive medical care. If labs or x-rays are performed in the outpatient hospital setting, the additional lab or radiology copayment may be added.

6. The **Emergency Room** copayment is required for charges related to non-physician (facility) services incurred while receiving care in the hospital setting for a continuous stay of less than 24 hours.
7. **Specialty Outpatient Clinic** copayment is required for charges related to non-physician (facility) **and** physician services received in the specialty outpatient clinic setting, but does not include charges for outpatient services provided in the hospital setting (i.e., emergency room physician, ambulatory surgery). Specialty outpatient charges include distinctive medical care (i.e., oncology, orthopedics, hematology, pulmonary) that is not normally available as primary and preventative medical care.
8. **Prescription** copayment is required for prescription drugs received at a qualified CICIP health care provider's pharmacy.
9. **Laboratory Services** copayment is required for charges related to laboratory tests received by the client that are not associated with an inpatient facility or hospital outpatient charge during the same period. (clinic providers)
10. **Radiology and Imaging Services** copayment is required for charges related to radiology and imaging received by client in the clinic or specialty outpatient setting, but does not include charges from outpatient or inpatient services provided in the hospital setting.
11. **Inpatient Facility** copayment is required for charges related to a Magnetic Resonance Imaging (MRI), Computed Tomography (CT), Positron Emission Tomography (PET), Sleep Studies, Catheterization Laboratory (cath lab or other Nuclear Medicine services in an Outpatient setting).
12. The **Emergency Transportation** copayment is required for charges related to emergency transportation/ambulance services from CICIP providers approved to discount such services.
13. The definition of homeless encompasses clients who are at or below 40% of the Federal Poverty Level and are homeless, living in transitional housing, temporarily residing with others, or recipients of Colorado's Aid to the Needy Disabled financial assistance program.
  - Clients who are homeless are exempt from client copayments.
  - Homeless clients are exempt from the income verification requirement, and providing proof of residency when completing the CICIP application. Homeless clients are NOT exempt from the verification of denied Health First Colorado benefits requirement.
  - Transitional housing clients are clients who are participating in programs designed to assist individuals in becoming self-supporting. Clients living in transitional housing must provide a written statement from their counselor or program director asserting that they are participating in a transitional housing program. Transitional housing clients are exempt from client copayments. In addition, transitional housing clients are exempt from the income verification requirement when completing the CICIP application.

- Clients who have no permanent housing of their own and who are temporarily living with a person who has no legal obligation to financially support the client are exempt from client copayments. The individual allowing the client to reside with him or her may be asked to provide a written statement confirming that the client is not providing financial assistance to the household and that the living arrangement is not intended to be permanent. Clients residing with others MUST verify income and demonstrate denial of Health First Colorado benefits to be eligible for the CICIP.
- Recipients of Colorado's Aid to the Needy Disabled (AND) financial assistance program who are eligible and enrolled to receive the monthly grant award are exempt from client copayments. In addition, recipients of Colorado's Aid to the Needy Disabled (AND) financial assistance program are exempt from the income verification when completing the CICIP application. The majority of applicants in this category should qualify for the Expansion Health First Colorado program.

#### **Section 6.04      Determining a Client's Copayment**

Using the client rating recorded in the "CICIP Rating" box on the client's CICIP card, look up the corresponding rating on the "CICIP Client Copayment Table" or your Department approved sliding fee scale.

## **ARTICLE VII. APPEAL PROCESS**

### **Section 7.01 Re-rating**

To re-rate a client, you must complete a new CICIP application.

Sometimes even though clients' financial situations may not have changed, they feel their initial ratings do not accurately reflect their current financial situations. The CICIP has several methods for changing a CICIP client's initial rating. The methods are listed in order below:

1. Provider Management Appeal
2. Provider Management Exception

### **Section 7.02 Instructions for Filing an Appeal**

***You must inform the client that they have the right to appeal if they are not satisfied with the rating.*** All appeals must be handled at the provider level. A client can request a Provider Management Appeal and/or exception in the same letter. Each of these methods requires the client to submit a written request and provide documentation supporting the reasons for the request.

### **Section 7.03 Provider Management Appeals**

A Provider Management Appeal occurs when a client believes their initial rating was inaccurate. Provider Management Appeals can result in higher or lower ratings depending on the documentation. A client has 15 working days from the date of completing the application to request a Provider Management Appeal. If this time frame is not met and there was not a death in the client's immediate family, you do not have to review a requested Provider Management Appeal. However, please notify the client that the Provider Management Appeal was denied because the client did not submit the request by the deadline.

A client can request a Provider Management Appeal for the following reasons:

1. The initial rating contains inaccurate information or miscalculations because the household member or representative was uninformed, OR
2. Miscommunication between the client and the rating technician caused incomplete or inaccurate data to be recorded on the application.

Each provider must designate a manager to review client appeals and grant management exceptions. A Provider Management Appeal involves receiving a written request from the client and reviewing the application completed by the rating technician, including all back-up documentation, to determine if the CICIP application is accurate. Your facility must notify clients in writing of the results of Provider Management Appeals within 15 working days of receipt of the appeal request from the client.

If the designated manager finds that the initial application is not accurate, the designated manager must correct the application and assign the correct rating to the client. The

correct rating is effective retroactive to the initial date of application. This means that charges incurred 90 days prior to the initial date of application must be discounted. If the initial application is accurate, the designated manager may grant a management exception to the client.

#### **Section 7.04      Provider Management Exception**

A Provider Management Exception means that the client has an unusual circumstance, which may justify lowering the CICIP rating or qualifying an applicant for the CICIP who was otherwise over income. Clients can either request Provider Management Exceptions when requesting a Provider Management Appeal or within 15 working days from receipt of a Provider Management Appeal notice. If this time frame is not met, the provider does not have to review the Provider Management Exception request. However, please notify the client in writing that the Provider Management Exception was denied because the client did not submit the request by the deadline.

Your facility must notify clients in writing of the results of Provider Management Exceptions within 15 working days of receipt of the exception request from the client.

Designated managers can authorize an exception to a client's rating based on unusual circumstances. You must note Provider Management Exceptions on the application and the designated manager must initial the application. Providers must treat clients equitably in the Provider Management Exception process.

Ratings from a Provider Management Exception are effective retroactive to the initial date of application. This means that charges incurred 90 days prior to the initial date of application must be discounted. CICIP providers do not need to honor exceptions made by other CICIP providers.

#### **Section 7.05      Department Appeals**

HIPAA prevents the Department from being involved in client issues due to the Personal Health Information (PHI) clause. Each provider should establish procedures at their facility that sets forth the manner for handling appeals. The applicant should also be notified of these procedures.

## ARTICLE VIII. APPENDIX

### Section 8.01 CICP Eligibility and Other Health Programs

The table below illustrates what program categories can be used in conjunction with CICP.

<b>Children's Programs</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date:</b>
Child Health Plan Plus (CHP+)	Low-cost health insurance for children under 19. Enrollment fees may apply	250% FPL	No	First day of month of CHP+ application.
CHP+ Presumptive Eligibility (PE)	Access to immediate temporary medical coverage for children, for at least 45 days while eligibility for full health care benefits is determined.	250% FPL	No	N.A.
Health First Colorado Presumptive Eligibility (PE)	Access to immediate temporary medical coverage for children, for at least 45 days while eligibility for full health care benefits is determined.	133% FPL	No	N.A.
Children with low-income	Health First Colorado coverage for children under 19.	133% FPL	No	Backdates up to 90 days from application date. First day of the month of application, if no backdates are requested. Five year ban lifted as of 7-1-14.
Children with Disabilities	Health First Colorado covers those under age of 19 who meet Social Security Administration definition of disability. Premium amounts may apply.	300% FPL	No	Backdates up to 90 days from application date. First day of the month of application, if no backdates are requested.
Foster Care	Health First Colorado covers persons less than 21 years of age for whom a county is assuming full or partial financial responsibility; who are in foster care, in homes or private institutions, or in subsidized adoptive homes prior to the final decree of adoption.	N.A.	No	N.A.

<b>Children's Programs</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date:</b>
Former Foster Care	Health First Colorado coverage to age 26 for youth who have aged out of foster care who were not adopted and who did not emancipate prior to turning 18.	N.A.	No	N.A.

<b>Pregnant Women Programs</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date</b>
CHP+	Low-cost health insurance for pregnant women. Enrollment fees may apply.	250% FPL	No	First day of month of CHP+ application.
CHP+ Presumptive Eligibility	Access to immediate temporary medical coverage for pregnant women for at least 45 days, while eligibility for full health care benefits is determined.	250% FPL	No	N.A.
Health First Colorado Presumptive Eligibility (PE)	Immediate temporary Health First Colorado coverage for pregnant women.	185% FPL	No	N.A.
Health First Colorado	Health First Colorado coverage for pregnant women.	185% FPL	No	Backdates up to 90 days of application.

<b>Health First Colorado Programs for Adults</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date</b>
Transitional Medical Assistance	Ineligible for Health First Colorado because new or increased income from employment, or hours of employment, provided an employed member of household continues to be employed.	185% FPL	No	Begins first month of ineligibility for Health First Colorado due to change in income.

<b>Health First Colorado Programs for Adults</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date</b>
Transitional Medical Assistance (4 Month Extended)	Ineligible for Health First Colorado because alimony income	185% FPL	No	Begins first month of ineligibility for Health First Colorado due to change in income.
Caretaker of Dependent Children	Adults age 19 through 64. Must have dependent child in home.	133% FPL	No	Backdates up to 90 days of Health First Colorado application.
Health First Colorado for Adults	Adults age 19 through 64 without a dependent child in the home.	133% FPL	No	Backdates up to 90 days from Health First Colorado application.
Buy-In Program for Working Adults with Disabilities	If you work and earn too much to qualify for Health First Colorado, you may qualify. Monthly premium is based on income.	450% FPL	No	Backdates up to 90 days from Health First Colorado application

<b>Senior Adult Programs</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date</b>
Old Age Pension (OAP)- A and B-Medical	Disabled or 65 and over. Financial payment entitles clients for a category of Medical Assistance, either Health First Colorado or Health Care Program.	76.9% FPL	No	Backdates up to 90 days from Health First Colorado application. Health First Colorado denial due to sponsor's income is required.
Old Age Pension (OAP-State Only) and HCP-B State Only	Not eligible for Health First Colorado.	76.9% FPL	Yes	Eligibility begins date of application or date eligibility is established, whichever is later.



<b>Medicare Savings Programs (MSP)</b>	<b>Description of Programs</b>	<b>Federal Poverty Level</b>	<b>CICP Eligibility</b>	<b>Effective Date</b>
Specified Low-Income Medicare Beneficiary Program (SLMB)	Age 65 or older or disabled, limited financial resources and income, State pays percentage of premium of Part B.	120% FPL	Yes	Backdates up to 90 days from application.
Qualified Individual Program (QI1)	Individuals must apply every year; does not qualify for any Health First Colorado program; State pays Part B premium.	120-135% FPL	Yes	Backdates up to 90 days from application.
Qualified Medicare Beneficiary Program (QMB)	State pays 20% Medicare Part B co-insurance.	100% FPL	Yes	Effective 1 <sup>st</sup> day of month following the month of eligibility determination.
Medicare- Health First Colorado – QMB (Dual Eligibles)	65 years or older, disabled status under Social Security, or Railroad Retirement assistance with Medicare premiums and out of pocket Health First Colorado expenses.	100% FPL	No	Effective 1 <sup>st</sup> day of month following the month of eligibility determination.
Long-term Care	65 years or older blind or disabled people on SSI.	100% FPL	No	Backdates up to 90 days from application.
HCBS & Nursing Home Patients	Disabled individuals needing long-term care.	300% of Supplemental Security Income Level.	No	N.A. (Can be on wait-list for up to 5 years).