
Asset Verification Program

December 2017

7800 E Orchard Road, Suite 280
Greenwood Village, CO 80111



COLORADO

Health Care & Economic Security
Staff Development Center

Overview

The Health Care and Economic Security Staff Development Center (SDC) has developed training for the December 2017 CBMS Build for Eligibility Sites. This document and other training materials were developed with assistance and feedback from CDHS, OIT, IPT and HCPF Program Areas.

The build was implemented into CBMS and PEAK on December 10, 2017. To access training for this project, go to [CO.Learn](#), search for Asset Verification Program Part 1 and Part 2.

For questions related to this training document, please contact the Staff Development Center at SOC_StaffDevelopment@state.co.us.

Table of Contents

Overview	1
Table of Contents	2
Asset Verification Program	4
Project Description	4
Why the Change was Requested	4
Project Summary	4
CBMS	4
Client Correspondence	4
Interface	4
PEAK	4
Program Impact	5
Adult Financial (AF)	5
Colorado Works (CW)	5
Food Assistance (FA)	5
Medical Assistance (MA)	5
CBMS	5
Accessing AVP Information in CBMS	5
Asset Verification Program Request/Responses Page	6
Search Criteria	6
Request Summary	7
Response Summary	8
Asset Verification Program Response Details Page	9
Account Details	10



Response Details	10
CBMS Page Updates	11
Verification Checklist	11
Display Eligibility Summary	12
Interfaces Summary	12
Client Correspondence Changes	13
AVP consent	13
Non-MAGI RRR Modified Packet Resource Limit Update	13
VCL Template Updates	13
AVP Requests	14
AVP Interface Trigger	14
Intake	14
RRR	15
Ongoing	16
How is AVP information received?	16
CBMS	16
Cognos	16
Email	16
AVP Email Notification	16
What must be done with AVP information?	17
PEAK Changes	17

Asset Verification Program

Project Description

A new CBMS interface will verify Liquid Asset information from financial institutions such as banks and credit unions.

Why the Change was Requested

The Asset Verification Program (AVP) will assist CBMS users in making approval or denial decisions at a faster pace.

AVP will assist in cases being processed accurately and improve efficiency.

An increase in correct eligibility decisions will be made based on information received directly from financial institutions.

Project Summary

CBMS users will receive AVP interface information regarding liquid asset accounts whether they were previously reported or not.

The interface will:

- Shorten the duration of the financial eligibility determination for Non-Magi categories of Medical Assistance.
- Increase efficiency in eligibility determinations and will assist in cases being processed accurately.
- Reduce improper eligibility determinations
- Assist in the discovery of liquid assets.
- Decrease the request for paper verification and increase the use of collateral contact.

CBMS

With the implementation of AVP, new pages were created in CBMS in addition to the modification of some existing pages and the addition of new fields.

Client Correspondence

Communication in both English and Spanish will be provided to applicants and current members approved for Medical Assistance Non-MAGI programs regarding this new interface.

Interface

The Interface includes resource verification to be considered for eligibility determinations.

PEAK

The changes to PEAK will include modifications to pages and fields, and the way questions are worded. Various pages will also include revised language in English and Spanish.

Program Impact

AVP may affect programs differently in CBMS due to specific and varying eligibility requirements across programs.

Adult Financial (AF)

Will continue to request resource verification.

AF workers may manually enter information received through the AVP and select the acceptable verification source, 'Collateral Contact' in CBMS.

AF Workers will still need to verify any required information not captured with the AVP interface.

Colorado Works (CW)

Colorado Works is not impacted by AVP as this program does not take Resources into consideration for eligibility.

Food Assistance (FA)

Food Assistance will not initiate a request from the AVP.

FA will have the option of using the information provided by the AVP and select the acceptable verification source, 'Collateral Contact' in CBMS.

FA workers will use County verification methods if no information is available through the AVP.

Medical Assistance (MA)

Non-MAGI categories of MA will fully utilize the AVP to assist in verifying liquid asset information from financial institutions such as banks and credit unions.

MA will have the option of using the information provided by the AVP and select the acceptable verification source, 'Collateral Contact' in CBMS.

MA workers will still need to verify any required information not captured by the AVP interface.

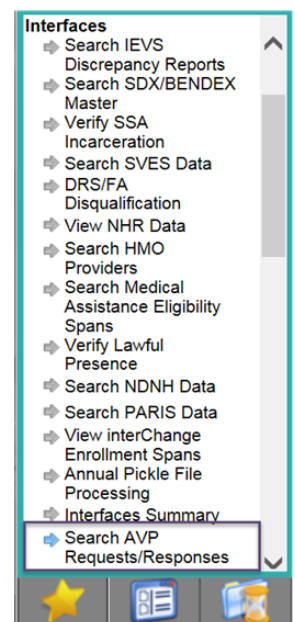
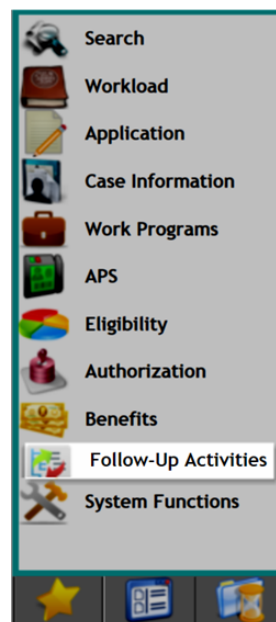
CBMS

Accessing AVP Information in CBMS

State users and individual who can authorize Medical Assistance will have to the new CBMS pages.

In the CBMS Left Navigation Panel click on Follow-Up Activities.

In the Interfaces section click on the Search AVP Requests/Responses link.



Asset Verification Program Request/Responses Page

The page has three sections:

- Search Criteria
- Request Summary
- Response Summary

The page also includes a **Detail** button.

The screenshot displays the 'Asset Verification Program Requests/Responses' interface. At the top, there is a navigation bar with 'EDMS' and several utility icons. The main content is divided into three sections:

- Search Criteria:** Contains a text input field for '*Individual Name:' with a search icon, and two date input fields for 'From Date:' and 'To Date:', both with calendar icons. A 'Search' button is located to the right.
- Request Summary:** A table with columns: Individual Name, Request Date, Request Type, and Request ID. The table is currently empty.
- Response Summary:** A table with columns: Select, Financial Institution Name, Account Type, Account Number, Open Date, Closed Date, and Response Type. The table is currently empty.

At the bottom right of the interface, there is a 'Detail' button and several navigation icons.

Search Criteria

This section of the page includes the following fields:

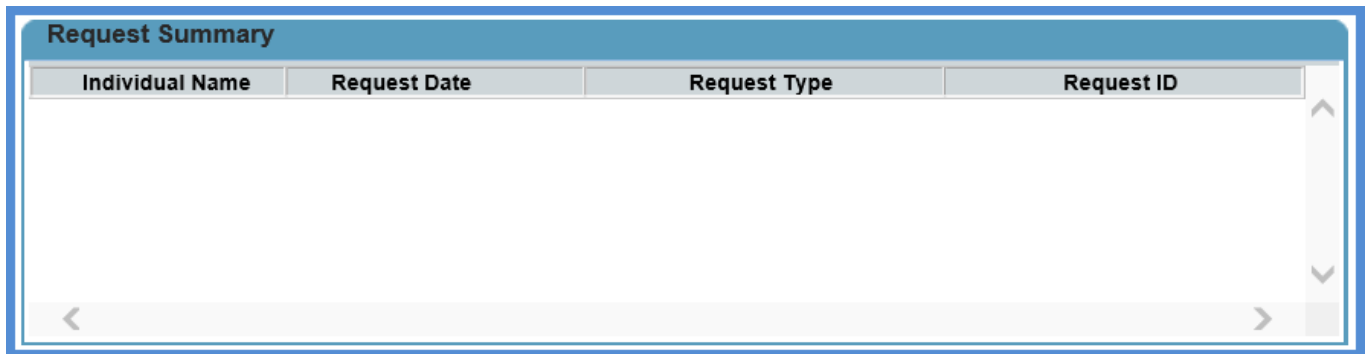
- **Individual Name:** will enable, search icon will open the Clear/Inquire on Individual page.
- **From Date:** Enter the date you want the search to begin.
- **To Date:** Enter the date you want the search to end.

This is a close-up view of the 'Search Criteria' section from the previous screenshot. It shows the input fields for '*Individual Name:', 'From Date:', and 'To Date:', each with a search icon and a calendar icon. A 'Search' button is positioned to the right of the date fields.

Request Summary

The summary section displays

- **Individual Name:** Name of the individual the Interface is reporting information about
- **Request Date:** Date the AVP request was sent
- **Request Type:** Type will be either:
 - Application (Intake)
 - Renewal (RRR)
- **Request ID:** Used for CBMS to track responses and can be ignored by CBMS users



Request Summary			
Individual Name	Request Date	Request Type	Request ID

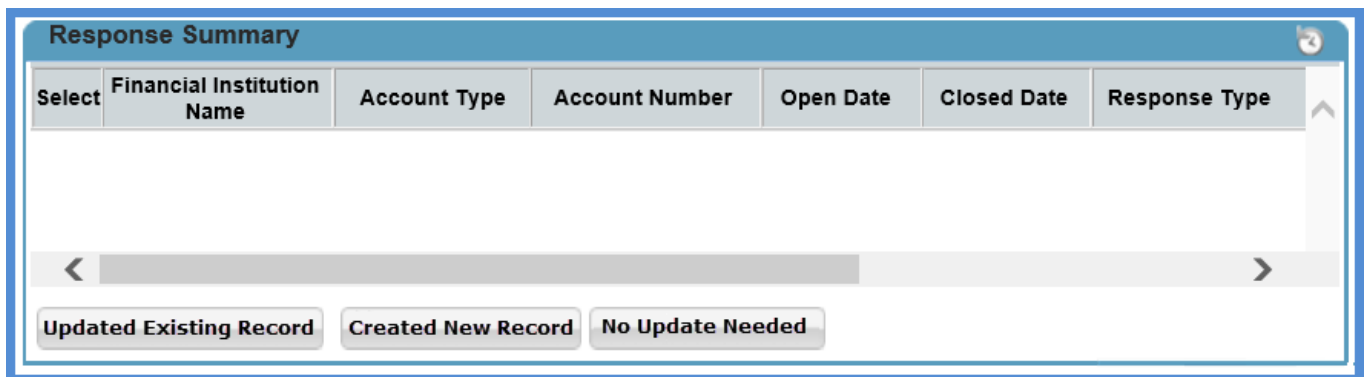
Response Summary

This section will display a row for each unique response received. The following information is displayed:

- **Financial Institution Name:** Name of the financial institution.
- **Account Type:** Checking, Savings, Money Market, CDs, etc.
- **Account Number**
- **Open Date**
- **Closed Date:** Date account was closed, if applicable.
- **Response Type:** Will be either:
 - Account Found
 - Will Not Respond (means a response was not received from the institution, could not verify the identity of the individual or an account was not found).

For an explanation of these reasons, check CBMS Online Help.

If there is a request row in the Request Summary and no row here in the Response Summary section, this indicates that no accounts have been found.



The screenshot shows a table titled "Response Summary" with the following columns: Select, Financial Institution Name, Account Type, Account Number, Open Date, Closed Date, and Response Type. Below the table is a horizontal scrollbar. At the bottom of the interface are three buttons: "Updated Existing Record", "Created New Record", and "No Update Needed". A small History icon is visible in the top right corner of the table area.

Use the buttons at the bottom of the page to identify the action that will be taken for a specific record. Options are:

- Updated Existing Record
- Created New Record
- No Update Needed

Make sure to add a Case Comment in CBMS detailing the actions taken.

The History icon is available to identify the user who updated the record.

Asset Verification Program Response Details Page

The new Asset Verification Program Response Details page shows additional information about the responses received from AVP.

The page has two sections:

- Account Details
- Response Details

The **Resource** summary button at the bottom of the page opens the Liquid Asset Summary page when the AVP information must be acted on.

Information cannot be copied into the Resources page. Print the page or use a read only screen to help with the data entry.

Asset Verification Program Response Details

EDMS \$ ★ ? ↻ 🔍 🖨

Account Details

Financial Institution Name: Account Type: Account Number:

Address:

Response Details

Account Balance	Balance Date	Account Owner 1	Account Owner 2	Account Owner 3
-----------------	--------------	-----------------	-----------------	-----------------

Resource Summary 🖨

Account Details

This section provides information about the Financial Institution.

- **Financial Institution Name:** Name of the financial institution
- **Account Type:** Displays type of account, Checking, Savings, Money Market, CDs, etc.
- **Account Number:** The Customer's account number
- **Address:** The Financial Institution's address

The screenshot shows the 'Asset Verification Program Response Details' form. At the top, there is a navigation bar with 'EDMS' and several icons. Below this, the form is titled 'Account Details' and contains four input fields: 'Financial Institution Name', 'Account Type', 'Account Number', and 'Address'.

Response Details

The Response Details section will display:

- Account Balance
- Balance Date
- Account Owner 1
- Account Owner 2 - Applicable if jointly owned
- Account Owner 3 - Applicable if jointly owned

The screenshot shows a table titled 'Response Details' with five columns: 'Account Balance', 'Balance Date', 'Account Owner 1', 'Account Owner 2', and 'Account Owner 3'. The table is currently empty. At the bottom right of the table area, there is a 'Resource Summary' button and a printer icon.

Note that information will not be copied into the Resources page. Print the page or use a read only screen to help with the data entry.

CBMS Page Updates

The following Resource pages have been updated.

CBMS Page Name	Verification Source:	New Field	Updated Type
	<ul style="list-style-type: none"> Fair Market Value (FMV) Type Available 	(Field is enabled if CBMS worker has access to update Medical Assistance (MA) cases and MA is active on the case.)	
Burial Asset	Collateral Contact	Verified by AVP for MA	N/A
Annuity/Promissory Note Details			N/A
Trust Resources			N/A
Liquid Asset			<ul style="list-style-type: none"> Keogh Account - New Account # - 18 digits (only last 4 shown) Institution Name - 35 characters

Verification Checklist

A new column, MA CC Processed, was added to the Verification Checklist Summary section to display when client correspondence has been processed.

The screenshot displays the 'Verification Checklist' web application. At the top, there is a 'Program Group' dropdown menu set to 'All'. Below this is the 'Verification Checklist Summary' section, which contains a table with the following columns: Program Group, Aid Code, Pay Month, Notes, Coverage Year, and MA CC Processed. The 'MA CC Processed' column is highlighted with a red box. Below the table is a 'Notes' section.

Display Eligibility Summary

A new column, **MA CC Processed**, was added to the Verification Checklist Summary section to display when client correspondence has been processed.

The column will only be populated for the MA only Verification Checklist held five days before mailing.

The column will always be blank for combo cases and CDHS programs.

Interfaces Summary

A new AVP column was added to display if an AVP request has been submitted.

Users will not be able to submit an AVP request here.

The information in this column is display only.

Client Correspondence Changes

AVP consent

An AVP Consent Speed Letter will be sent to each individual eligible for Non-MAGI. The reminder letter will be sent before the generation of RRR packets once the AVP is in effect.

The letter is available in:

- Language:
 - English
 - Spanish
- Font size:
 - 12-point
 - 14-point

Non-MAGI RRR Modified Packet Resource Limit Update

Previously, there was a limit to the number of resources that would be reflected in the Non-MAGI RRR Resource packet correspondence.

With AVP all non-disposed resources will show-up on the correspondence within the Non-MAGI Resource packet.

VCL Template Updates

If the case is Medical Assistance only, the pending items on the VCL will be based on MA rules.

The letter is available in:

- Language:
 - English
 - Spanish
- Font size:
 - 12-point
 - 14-point

AVP Requests

AVP Interface Trigger

AVP will trigger in CBMS when a user runs EDBC and authorizes Medial Assistance.

If MA is not authorized the case will be included in the nightly mass update and can risk being exceptioned out. The worker will need to work the Mass Update Exception report to identify these exceptioned cases.

AVP responses can take from 3 days up to 30 days.

Intake

Applicant

AVP request are sent if the following criteria is met for the Applicant:

- 1) Is not SSI eligible

AND

- 2) Individual applied for MA in a month that they have previously not applied for and meet one of the following conditions:
 - Is disabled (pending or approved disability)
 - Has an active level of care record (pending or approved) regardless of their age
 - Has Medicare
 - Is age 60 or older (at application month)

Applicant's Spouse

A request will be made for resources of the Applicant's spouse, if the applicant meets one of the following criteria:

- 1) Is not SSI eligible

AND

- 2) Individual applied for MA in a month that they have previously not applied for and has an active level of care record (pending or approved) in one of these level of care types:

LOC Types	
BI in HCBS	SLS in HCBS
CWA in HCBS	CMHS In NF Hospital
65+ in Hospital	CMHS in HCBS
0-64 in Hospital	65+ in NF
SCI in HCBS	EBD in HCBS in 65+
PACE	0-64 in NF
DD In NF on Hospital	EBD in HCBS 18-64



RRR

An AVP request will be sent if when any of these three (3) criteria are met if an RRR is due.

Criteria 1

RRR packet is received and eligibility determination results generate an AIRP Packet.

AIRP packet is generated when a member moves from MA aid code that does not require resource determination to another MA aid code that does require resource determination.

Criteria 2 - Member's Spouse

A request will be made for resources of the member's spouse, if the applicants meets one of the following criteria:

- 1) Is not SSI eligible

AND

- 2) Individual is eligible for one of these level of care record (pending or approved) in one of these level of care types:

Program Description	Aid Code
Pickle	BI
DAC	BF
QDW	BM
QMB	F4
SLMB	F3
QI-1	F2
QDWI	P3
LIS	LI

Criteria 3

- 1) AVP request will be sent if a new individual is added during RRR or as a change. If the new individual has not received MA in the last month of the MA certification

And

- 2) Meets one of the following conditions:
 - Is disabled (pending or approved disability)
 - Has an active level of care record (pending or approved) regardless of their age
 - Has Medicare
 - Is age 60 or older (at application month)
 - Is potentially eligible for Pickle, DAC or QDW

Ongoing

- 1) An AVP request will be sent if the member meets the existing conditions that generate an AIRP packet.
- 2) If a member moves from MAGI to Non-MAGI multiple times generating multiple AIRP packets, multiple AVP requests will be sent.

Examples of moving from MAGI to Non-MAGI:

- Member reports a disability but does not provide verification
- Loses level of care certification, rolls to MAGI, then regains LOC rolls back to Non-MAGI

How is AVP information received?

CBMS

On the CBMS Asset Verification Program Summary page. Workers must use current manual processes to review the interfaces and determine the action needed.

Cognos

A daily report will be available for all users to access. The report will include information of AVP requests sent prior to report generation.

Cognos report path:

Public folders>Eligibility Reports>Asset Verification Program

For additional information, refer to the document titled, AVP Cognos Report, available in the CBMS portal.

Email

An email will be generated through a secure email channel when each AVP response is received (per individual).

If the eligibility site opted in to receive email notifications, your site's security administrator entered email information into CBMS to identify where the email should be sent.

AVP Email Notification

Opted In eligibility sites emails are:

- Daily batch process
- From: donotreply@state.co.us
- To: email address entered in CBMS by Security Administrator
- No BCC: or CC: email address
- Subject line: AVP Response Notification
- Email includes: Client ID of the individual with the Liquid Asset

What must be done with AVP information?

The action needed will depend on the AVP response received.

Refer to the document, AVP Actions Overview, provides information about scenarios and the actions needed.

This document is located on TrainColorado under *Documents and Resources>Document Library>CBMS*

Additional resources include the Frequently Asked Questions: The Asset Verification Program(AVP) document located at [2017 Agency Letters | Colorado Department of Health Care Policy and Financing](#).

PEAK Changes

PEAK updates include:

- Liquid Assets Account Verification questions
- What Should I Know section?

For additional information about PEAK changes, visit www.peakoutreach.com.