

FY 2011–12 Medical Insurance Supplement for Low-Income State Employees

Apply for the Supplement Wednesday, April 20, 2011–Monday, May 23, 2011

The supplement for medical insurance will again be available to qualified low-income state employees with dependent children.

This year the application period will coincide with benefits open enrollment, Wednesday, April 20–Monday, May 23, 2011.

By placing the application period during open enrollment, approved applicants will receive their supplement for medical insurance premiums sooner than in past years

Also new this year, the required documentation **MUST BE UPLOADED** electronically into the application as part of the application process. Employees considering applying should gather their documents now and scan and store them electronically—as either PDFs or JPGs. Applications without the electronically attached documents will be considered incomplete and will not be reviewed.

Who is it for? Who is eligible?

The supplement is for low-income employees with dependent children who will enroll in one of the State's medical insurance options during open enrollment, or be willing to enroll if approved. Employees who do not choose a State medical plan during open enrollment, but who are approved for the supplement, will be given an opportunity to enroll in one of the state medical insurance options at a later time.

The supplement is used to cover a portion of the cost of medical insurance premiums for the FY 2011–12 Plan Year (July 1, 2011–June 30, 2012) for approved applicants.

How much will the supplement be?

The specific amount of supplement for individuals is unknown, as that amount will depend on the total number of approved applicants and the total dollars allocated to the program this year. The more approved applicants there are, the smaller the supplement for each individual.

What is the purpose of this program?

The state statute authorizing the program was designed to address the cost of medical insurance for low-income state employees with children. The money for the program comes from the State's share of the federal tobacco lawsuit settlement.



Required Documents

At the time of application, you must be able to upload, in electronic format (PDF, JPG) the following.

- ✓ **For ALL income earners aged 16 or older in the household at the time of application**—Page 1 and signature page **ONLY** of 2010 Federal Income Tax return
- ✓ **For Children (all children in the household, whether or not you intend to cover them under the medical plan)**—birth certificates/adoption certificates/allocation of parental responsibility/legal custody documents/foster child papers
- ✓ **For Spouses/Same-Gender Domestic Partners**—marriage certificates /common-law affidavits/same-gender domestic partner affidavits
- ✓ **Other Adults Living in the Household**—drivers' licenses or state IDs (Do not provide drivers licenses for spouses or children.)

Minimum Qualifications for Supplement Program

Employees must meet the following **MINIMUM** qualifications for the FY 2011–12 Medical Insurance Supplement Program.

1. Hired prior to July 1, 2011

2. Eligible for state medical insurance options

3. Have at least one dependent child eligible for state medical coverage

4. Had a 2010 calendar year household income of three times (3x) or less of the 2010 Federal Poverty Level (FPL).

- **Household income** is the total, combined income for calendar year 2010 of all adults and income earners living in the household, under one roof at the time of application—the employee, a spouse, children over the age of 16, and any other adults living in the household.
- Go to www.colorado.gov/dpa/dhr/benefits to see the levels for this year’s program. The FPL is tied to the number of people in a household.

• **For Example**—Three times (3x) the 2010 Federal Poverty Level for a single parent with one child (a total of two household members) is an annual income of \$43,710. For a single parent with two children (total of three household members), three times (3x) the 2010 FPL is \$54,930.

5. Filed a 2010 federal income tax return

6. Employee and dependent children must enroll during open enrollment, or be willing to enroll*, in one of the State’s medical insurance options for the FY 2011–12 Plan Year (July 1, 2011–June 30, 2012).

Caution: Please read “How is the money distributed among qualified applicants?” for information on how the money is to be distributed among different levels (2x, 2.5x and 3x) the Federal Poverty Level.

*Employees are not required to enroll in medical insurance during open enrollment to be eligible for the supplement. However, approved applicants not covered by a State medical option will be required to enroll at a later date.

How is the money distributed among qualified applicants?

Not everyone who meets the minimum qualifications will receive the supplement, as the money is to be awarded based upon demonstrated need, according to the statute that governs this program. Those applicants who are awarded the supplement should not expect the supplement to completely cover *all* of their medical insurance premiums, as it will depend on available funds.

Qualified applicants will be divided into three levels.

- **Level A**—Household income at or under 200% (2x) of the Federal Poverty Level
- **Level B**—Household income at or between 201% and 250% (2.5x) of the Federal Poverty Level
- **Level C**—Household income at or between 251% and 300% (3x) of the Federal Poverty Level

Annual income levels for this year’s supplement program—

See these levels in dollars by household size.

The money will be distributed first to approved Level A applicants. Money cannot be distributed to approved Level B applicants until 100% of the medical insurance premiums for all applicants in Level A are paid by the supplement. Money cannot be distributed to approved Level C applicants until 100% of the medical premiums of Level B are paid.



How to Apply for the Supplement?

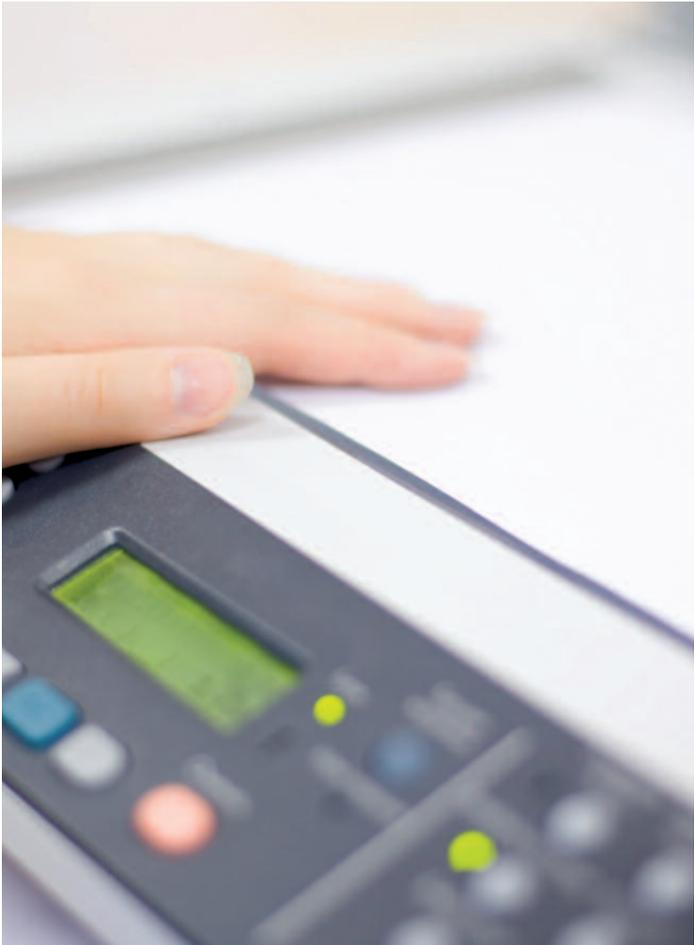
Please read carefully as the process has changed.

✘ Application period: Wednesday, April 20–Monday, May 23, 2011.

- ✘ An employee will first complete benefits open enrollment using the online benefits administration system (BAS). The BAS is accessed at the Employee Benefits Web site—www.colorado.gov/dpa/dhr/benefits—click “Enroll/Change Your Benefits.” The BAS will be available for open enrollment starting on Wednesday, April 20, 2011.
- ✘ At the conclusion of an employee’s open enrollment process, the employee will be asked about the Medical Insurance Supplement Program. A link to the supplement application will be offered for those interested in applying.
- ✘ The application will require information about the employee, family members, household members, and household income (the total, combined income of all members of the household). ALL fields will require an answer, even if it is “none” or “N/A” when the field does not apply.
- ✘ **Applicants must upload their required documents electronically during the application process.** This means that applicants must already have their documents scanned and stored on the computer they are using to complete the application. The preferred electronic format for documents will be either as PDFs or JPGs. Applications without the required documents will be considered incomplete. If employees need help scanning, storing or uploading documents, a **department’s benefit administrator** may be able to assist.
- ✘ At the conclusion of the application there is an electronic signature screen. Once the “Understand and Agree” button has been clicked, the application will be submitted and the applicant will be unable to access the application. An e-mail confirming submission will be automatically sent to the applicant.

Supplement Application Timeline

- **Application period: Wednesday, April 20, 2011–Monday, May 23, 2011.**
- *May/June*—After the application period closes, applications and documentation will be reviewed. If the application does not meet the minimum requirements or does not have the required documents, it will be denied. If it meets the minimum requirements, it will be approved.
- *July*—A special enrollment will be held for those approved for the supplement, but who chose not to enroll in medical insurance during open enrollment.
- *August/September*—Supplements will be awarded.



Questions? Limited computer/Internet access?

Employees with questions or limited computer or Internet access should contact their **department’s benefits or human resources (HR) offices**. Personnel in these offices can answer questions, offer assistance in accessing and completing the online application, and help in uploading documentation into the application. If you don’t know how to contact your agency’s benefits or HR office, call 303.866.3434/ 1.800.719.3434 to find out.