

## **Questions and Answers**

### **1. Who do I contact if I am having problems with the online application or I have limited access to a computer or the Internet?**

Contact your departments' human resources (HR) office. Personnel in these offices can offer assistance in accessing and completing the online application. If you don't know how to contact your department's HR office, you can find a list on the Employee Benefits Web site –

[www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits), click "Who is my human resources contact?" You may also call 303.866.3434 / 1.800.719.3434 to find out the contact for your department.

### **2. What is the supplement program and how is it funded?**

[House Bill 07-1335](#) initiated this supplement program. The purpose of this bill, passed in the 2007 session of the Colorado legislature, was to provide a supplement for low-income employees and their children, in part because state employees are not eligible for CHP+, Colorado's version of the federal program to help insure the children of low-income families. The money for the program is derived from the State's share of the settlement from the federal tobacco lawsuit.

### **3. When is the supplement application period?**

***July 28, 2008 – August 15, 2008***

The online application process will close at midnight (MDT) on the night of Friday, August 15, 2008. Applications that are not completed by this deadline will not be reviewed.

### **4. How much will the supplement be? How much of an employee's medical premium will be paid by the supplement?**

Because the amount allocated for this supplement program will not be determined until September 2008, employees should understand that the exact amount of the supplement will not be available in advance. Realistically, the supplement WILL PROBABLY NOT pay 100% of an employee's medical premium, but instead will only cover a portion of the premium. *The exact amounts of the supplements will be determined by the*

*total number of qualified applicants and the cost of the State medical insurance chosen by those applicants.*

## **5. How do I apply?**

Employees must use the online application process available through the Employee Benefits Web site – [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits). Find the link for “**FY09 Supplement Program.**”

The application will ask for information on the employee, family members, household members, household income information and insurance information. Household income is the income of all adults who are living in the household, under one roof. The household income must be at or under 300% of the federal poverty level to for an employee to meet the minimum qualifications for the supplement.

No documentation has to be turned in with the online application, but prior to the awarding of supplements, employees will be required to provide household income documents for all adults in the household (2007 federal tax returns) and documentation that shows dependent children are eligible dependents under State statute (such as birth certificates).

## **6. When will the supplement go into effect?**

- Approved applicants will be notified in September regarding the awarding of supplements.
- For those awarded the supplement who are currently enrolled, they will receive a retroactive credit for July, August and September, and from October on, their premium will be discounted by the amount of the supplement.
- For those awarded the supplement, but not currently enrolled, they must enroll in a State medical insurance option, to be effective October 1, and starting at that time, the premium will be discounted by the amount of the supplement.

## **7. Who is eligible for the supplement?**

To be eligible for the supplement, employees must meet the following MINIMUM qualifications.

1. Have been hired prior to July 1, 2008.
2. Be eligible for state medical insurance options (Temporary employees and non-classified staff at the State’s higher education institutions are NOT eligible for State medical options.)
3. Have a dependent child as defined by state statute - A dependent child is defined by state statute as an unmarried child, including an adopted child, stepchild or foster child, who is less than twenty-five (25) years of age (or any age for an unmarried child who has either a physical or mental disability, as defined by the health insurance vendor, not covered under other government programs) and for whom the employee is the major source of financial support or has the same legal residence as the

- employee, or for whom the employee is directed by a court order to provide coverage.
4. Have a 2007 calendar year, household income of 300% or less of the federal poverty level ([What are these levels?](#))
  5. Have filed federal income tax returns for 2007
  6. Employee and dependent children (and spouse if desired) must be enrolled in, *or willing to enroll in*, one of the State's medical insurance options for the FY09 Plan Year (July 1, 2008 – June 30, 2009).

**8. How will the money for the supplement be distributed among qualified applicants?**

Qualified applicants will be divided into three tiers.

**Tier 1** – Household income at or under 200% of the Federal Poverty Level

**Tier 2** – Household income at or between 201% and 250% of the Federal Poverty Level

**Tier 3** – Household income at or between 251% and 300% of the Federal Poverty Level

[What are these levels in dollars?](#)

- HB07–1335, which initiated this program and was passed by the Colorado legislature in 2007, states that the money is to be distributed first to Tier 1 applicants. Money is not to be distributed to Tier 2 applicants until 100% of the medical premium for all applicants in Tier 1 can be covered by the supplement. Since there are limited funds for this program, it is very unlikely that 100% of premium can be covered for all of Tier 1 applicants. It is more probable that qualified Tier 1 applicants will receive a supplement that will cover only a portion of their medical premium.
- Also, additional State (employer) contributions required as a result of employees enrolling who are not currently enrolled in a medical option, must be paid from the appropriation of funds prior to paying any of the supplements to employees. The remaining funds will be distributed as supplements to qualified applicants. *The amounts of the supplements will be determined by the total number of qualified applicants and the cost of the insurance chosen by those applicants.*
- Additionally, HB07-1335 authorizes a supplement for the State's dental options, but only after all three tiers have had 100% of their medical premiums covered. Since it is unlikely that this will happen for Tier 1, it is even less likely to happen for all three tiers, meaning that dental coverage will most likely not be addressed by the supplement program.

**9. I am not currently enrolled in any of the State's medical insurance options. Can I apply and will I get a chance to sign up for the State's insurance?**

**My dependent children are not currently enrolled in one of the State's medical options. Will I get the chance to enroll my children and receive the supplement?**

Yes. Employees or dependent children not currently enrolled in one of the State's medical insurance options and who are awarded the supplement will be given the opportunity to enroll. If currently enrolled in a medical plan outside of the State's, the employee should contact that plan to determine *if* and *how* that plan can be cancelled, as there are often strict rules about doing so. Employees ***should not*** cancel any existing insurance until confirming they will receive the supplement ***and*** signing up for one of the State insurance options.

Employees must enroll for medical coverage in either of the levels of ***Employee + Children*** OR ***Employee + Family***.

**10. What if I have other medical insurance (such as through a spouse's employer or an individual plan)? Can the supplement be applied to that other insurance?**

No, it can only be used to supplement one of the State's medical insurance options.

**11. I am currently enrolled in one of the State's medical insurance options. If I meet the qualifications, or if I am awarded the supplement, will I be allowed to change State options?**

No. Such employees must retain the State option in which they are currently enrolled. If the employee is enrolled, but the dependent children are not, the employee will be given the opportunity to enroll the children, but only in the *current* medical option of the employee.

**12. Do I have to be enrolled in a certain level of medical coverage to be awarded the supplement?**

Yes. To receive the supplement, employees must be enrolled in one of the State's medical plans for either the coverage levels of ***Employee + Child(ren)*** or ***Employee + Family***.

**13. Do I have to enroll in a specific *medical option* to be eligible for the supplement?**

No, so long as it is one of the State's medical options (Self-funded OA options, Kaiser HMO or San Luis Valley HMO) for the employee and dependent children in either the coverage levels of ***Employee + Child(ren)*** or ***Employee + Family***

**14. Can I change my medical option or cancel my coverage if I am *not* awarded the supplement?**

No, unless you are enrolled to have your medical premiums deducted post-tax, in which case you can cancel (not change) your coverage at any time throughout the year, although you cannot enroll again until the following Open Enrollment, or in very special circumstances, known as a qualified change of status.

**15. If I receive the supplement, will it continue should my circumstances change in the middle of year (for example - marriage, baby, spouse gets a new job)?**

Yes, but your supplement amount will not change. You will remain eligible to receive the supplement for the plan year as long as you remain an eligible state employee, you remain covered under a State group medical plan, and at least one eligible dependent child remains covered under the state medical option. However, if you make changes that move you to the employee-only level of coverage or you cancel coverage completely or you terminate employment, you would stop receiving the supplement, as these changes would make you ineligible to continue receiving the supplement.

**16. If I apply, when will I be informed of the decision?  
What is the timeline of this process?**

*August*

- After the application period closes, applications will be reviewed.

*September*

- Those whose applications are initially approved will be contacted with further instructions regarding documentation.
- Applicants not currently enrolled in a medical option, or whose dependent children are not enrolled, will be contacted and given the opportunity to enroll in a State medical insurance option.

*October*

- Supplements awarded

**17. What kind of documentation will I have to submit?**

No documentation has to be turned in with the online application, but prior to the awarding of supplements, employees will be required to provide:

1. The 2007 federal tax returns for all adults in the household.

**AND**

2. Documentation that shows dependent children are eligible dependents under State statute (such as birth certificates).

**18. Can I appeal the decision if I am not awarded the supplement?**

Yes, if you believe the State of Colorado has made an error in assessing your application, you can ask for an appeal.

**19. Will this supplement program be offered in the FY10 Plan Year (July 1, 2009 – June 30, 2010)?**

Yes, unless funding is reduced or eliminated or there are changes made in subsequent legislation.

**20. If I do not receive the supplement for the current, FY09 Plan Year, can I apply again next year (FY10)?**

Yes.

**21. Are employees hired on or after July 1, 2008, eligible to participate in the FY09 supplement program?**

No. Per the legislation, HB07-1335, employees hired in FY09 (July 1, 2008 – June 30, 2009) are INELIGIBLE to receive the FY09 supplement and must wait and apply for the FY10 program next year.

**22. I did not finish my online application and it is *before* the close of the online application system on August 15, 2008. Do I have start over or will the system remember my information?**

No. You will be able to continue as the system will remember the information you have already entered. You will still need to use your username and password to access your account. Your application is not complete until you click the "I Accept" button at the conclusion of the process.

**23. I was not able to finish my online application and the system has closed and the application period has closed (it is after August 15, 2008). Can I still be considered for the supplement?**

No. Incomplete applications will be not be reviewed or considered for the supplement.