

Health First Colorado Buy-In Comparison Chart

August 2020

Health First Colorado Buy-In Programs versus Connect for Health Colorado			
	Health First Colorado Buy-In Program for Working Adults with Disabilities	Health First Colorado Buy-In Program for Children with Disabilities	Connect for Health Colorado
Who may qualify?	<p>Individuals who are:</p> <ul style="list-style-type: none"> • Between 16 and 64 years old, • Are employed, • Have a qualifying disability (as outlined by the Social Security Administration (SSA) listings, and • Income must be below 450% of the Federal Poverty Level (FPL), approximately \$4,785 a month. • For example: A person may have a monthly gross earned income of \$9,655 and qualify. They may have additional income that is disregarded. • Applicants should always complete the Health First Colorado application to find out if their income qualifies. 	<p>Individuals who are:</p> <ul style="list-style-type: none"> • A child under the age of 19, • Have a qualifying disability (as outlined by the Social Security Administration (SSA) listings, and • Family monthly income must be below 300% of the Federal Poverty Level (FPL) which is approximately \$6,550 for a family of four. • For example: A family of four may have a monthly gross income of \$9,924 and qualify. They may have additional income that is disregarded. • Applicants should always complete the Health First Colorado application to find out if their income qualifies. 	<p>Connect for Health Colorado is a health insurance marketplace for businesses with 2-149 employees, Coloradans who buy their own health insurance, are uninsured or don't have access to affordable coverage through an employer.</p> <ul style="list-style-type: none"> • It is not for Coloradans who are eligible for Medicaid, CHP+ or Medicare. • Individuals earning \$16,612 to \$49,960/year or a family of four earning \$34,248 to \$103,000/year can get a help paying their premiums.
When does coverage begin?	<p>Coverage begins on the first day of the month when the application is submitted and all qualifications are met.</p>	<p>Coverage begins on the first day of the month when the application is submitted and all qualifications are met.</p>	<p>Generally, health plans paid for before the 15th of the month will take effect on the first of the next month. Health plans paid for after the 15th of the month will take effect on the first of the next following month, during open enrollment.</p>

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What benefits are covered?	Regular Colorado Medicaid benefits are provided. May also qualify for extra benefits through the Elderly, Blind and Disabled, Community Mental Health Supports, Brain Injury, Spinal Cord Injury or Supported Living Services Home and Community-based Services Waivers.	Regular Colorado Medicaid benefits including Early Periodic Screening Diagnostics and Treatment (EPSDT). Children under age 19 do not have co-payments.	Based on the plan that is selected by the individual.
What does it cost?	Monthly premium is based on a sliding scale income that can be either \$0, \$25, \$90, \$130, or \$200 per month.	Monthly premium based on a sliding scale income that can be either \$0, \$70, \$90, or \$120 per month.	Based on the plan that is selected by the individual. Individuals may receive a tax credit to help pay the month premium for the plan selected.
When to apply?	There is no deadline to apply Individual may apply at any time.	There is no deadline to apply Individual may apply at any time.	Open enrollment November 1, 2020-January 15, 2021.
More Information	Colorado.gov/HCPF and visit the Medicaid Buy-In Programs page	Colorado.gov/HCPF and visit the Medicaid Buy-In Programs page	ConnectforHealthCO.com