



# WHY HEALTH INSURANCE?

## Ongoing Change

Coloradans are now able to get health insurance at a lower cost. Also, applicants can no longer be denied for health insurance, even if there was a past serious illness or have a pre-existing condition.

## When to Apply

Open Enrollment for health insurance begins November 15, 2014 through February 15, 2015. Coverage will be effective January 1, 2015, if you apply and pay premiums before December 15, 2014. If you do not renew your current plan or elect a new plan by December 15, you will be automatically re-enrolled in your existing plan. You will receive the same amount of advance payment of the premium tax credit and same subsidies as in 2014. If you are enrolled by the fifteenth of the month, coverage in the new plan will start on the first day of the next month.

## Advantages of Applying Now

If you apply and pay premiums by December 15, 2014 your health insurance coverage will be effective January 1, 2015. All U.S. citizens and legal residents who have not obtained qualifying coverage will be assessed a tax penalty.

## Quick Comparison: CICP vs. Health Insurance

Services Covered	CICP	Health Insurance
Emergency Care	Yes	Yes
Health Insurance	No	Yes
Prescription Drug Coverage	Limited	Yes
Durable Medical Equipment	No	Yes
Statewide	Limited	Yes
Physician Services Covered	Limited	Yes
Specialist Services	Limited	Yes
Dental Coverage	No	Yes
Behavioral Health Services	No	Yes

CICP Providers are only required to treat patients for emergency care. It is up to the provider to decide which other types of services they are willing to cover under CICP.



## **How to Apply**

Applying for health insurance is convenient and confidential using Connect for Health Colorado, a non-profit organization committed to helping you find quality health coverage.

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)

*Toll free: 1-855-PLANS4YOU  
(855-752-6749)*

## **CICP as a Secondary Option**

If you have health insurance and are also eligible for CICP, you may use CICP at a CICP provider as a secondary option. Your CICP provider will bill your health insurance first. You will pay the remaining charges your health insurance does not cover or your CICP copay, whichever amount is lower.

