

Income Chart and Premium Guide for Health First Colorado Buy-In Program for Children with Disabilities

Children's Buy-In Eligibility Overview:

The Health First Colorado Buy-In Program for Children with Disabilities (Children's Buy-In) is a Family Medical Assistance program that will provide Health First Colorado (Colorado's Medicaid Program) benefits for children who are under age 19, have a qualifying disability and whose gross family income after disregards is at or below 300% of the Federal Poverty Level (FPL).

Eligible families will receive Medicaid benefits for their child with a disability by paying a monthly premium on a sliding scale based on their adjusted income.

Estimation Calculation for Financial Eligibility and Premium Payment:

To qualify financially for the Children's Buy-In, families must have a gross family income after disregards at or below 300% FPL. In general, the gross income is calculated by disregarding 33% of the total income for the household family members. Please note that there are further income adjustments that may be made at the time of application.

To **estimate** financial eligibility and monthly premium, use the following steps:

- A. Family Size:
 - i. Determine the number of family members in your household, including yourself.
- B. Estimate Monthly Income:
 - i. Add the gross monthly income (before taxes) for all of the family members in your household (Include income from a job and any other income, such as child support, alimony, etc.) Subtract \$90 from gross wages of the household. Use the calculation below.
 - ii. Multiply the total monthly income amount by 0.6666 ($\$ \times 0.6666 =$ Estimate of Monthly Income)
- C. Using your Family Size and Estimate of Monthly Income, refer to the Income Chart and Premium Guide below.
- D. For example: in 2020, a family of four may have a monthly income of \$9,924 and qualify. They may have additional income as well that is disregarded.



- E. Applicants should always complete the Health First Colorado application to find out if their income qualifies.

Income Chart and Premium Guide

Family Size	Monthly Income After Income Adjustments			
1	0 – \$1,415	\$1,416– \$1,968	\$1,969– \$2,659	\$2,660– \$3,190
2	0 – \$1,911	\$1,912– \$2,658	\$2,659– \$3,592	\$3,593– \$4,310
3	0 – \$2,408	\$2,409– \$3,349	\$3,350– \$4,525	\$4,526– \$5,430
4	0 – \$2,904	\$2,905– \$4,040	\$4,041– \$5,459	\$5,460– \$6,550
5	0 – \$3,401	\$3,402– \$4,730	\$4,731– \$6,392	\$6,393– \$7,670
6	0 – \$3,897	\$3,898– \$5,421	\$5,422– \$7,325	\$7,326– \$8,790
7	0 – \$4,394	\$4,395– \$6,112	\$6,113– \$8,259	\$8,260– \$9,910
8	0 – \$4,890	\$4,891– \$6,802	\$6,803– \$9,192	\$9,193– \$11,030
Federal Poverty Level (FPL)	0% - 133%	134% - 185%	186% - 250%	251% - 300%
Monthly Premium	\$0	\$70	\$90	\$120

NOTE: This chart is based on 2020 Federal Poverty Level (FPL) guidelines.

Additional Information and Resources

- Department of Health Care Policy and Financing Buy-In Programs website at: www.colorado.gov/hcpf/MedicaidBuyInPrograms

Questions?

- Contact your local county Human/Social Services Department, or
- [Customer Contact Center](http://www.colorado.gov/hcpf): Toll Free: 1-800-221-3943

