

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: a family of four may have a monthly income of \$8346 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 – \$1,346	\$1,347– \$1,872	\$1,873– \$2,530	\$2,531– \$3,035
2	0 – \$1,825	\$1,826– \$2,538	\$2,539– \$3,430	\$3,431– \$4,115
3	0 – \$2,304	\$2,305– \$3,204	\$3,205– \$ 4,330	\$4,331– \$5,195
4	0 – \$2,782	\$2,783– \$3,870	\$3,871– \$5,230	\$5,231– \$6,275
5	0 – \$3,261	\$3,262– \$4,536	\$4,537– \$6,130	\$6,131– \$7,355
6	0 – \$3,740	\$3,741– \$5,202	\$5,203– \$7,030	\$7,031– \$8,435
7	0 – \$4,219	\$4,220– \$5,868	\$5,869– \$7,930	\$7,931– \$9,515
8	0 – \$4,698	\$4,699– \$6,534	\$6,535– \$8,830	\$8,831– \$10,595
Federal Poverty Level (FPL)	0% - 133%	134% - 185%	186% - 250%	251% - 300%
Monthly Premium	\$0	\$70	\$90	\$120

NOTE: This chart is based on 2018 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

