



MEDICAID BUY-IN PROGRAM


for Children with Disabilities

+ Medicaid Buy-In offers health care coverage for children with disabilities whose family earnings and resources might otherwise make them ineligible for Medicaid.


Who Qualifies




Must meet disability criteria.




Available to children ages 0-18.



May have private insurance that excludes or limits essential services.



Family income cannot exceed 300% of the Federal Poverty Level.



Children in the Buy-In Program have complex needs not covered through most private insurance plans.

How It Works¹

+ Families pay a monthly premium according to the chart below.

Income Chart and Premium Guide²

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

Benefits

+ Before Buy-In, families often had to restrict how much the parents worked so their child could qualify for essential services through Medicaid. Buy-In can make the difference for a family's financial survival, bankruptcy or debt.

1

Helps reduce waitlists for waiver services.

3

All regular Medicaid benefits included.

2

Allows children who do not meet institutional care criteria to access Medicaid.

4

No co-pays.

How It's Funded



Funded by the Hospital Provider Fee.



No State General fund is used.

By the Numbers



More than 800 Colorado children are in the Buy-In Program.

TOP 9 COUNTIES³

ARAPAHOE

111

CHILDREN

EL PASO

82

CHILDREN

ADAMS

82

CHILDREN

JEFFERSON

73

CHILDREN

LARIMER

68

CHILDREN

DOUGLAS

73

CHILDREN

DENVER

54

CHILDREN

WELD

57

CHILDREN

BOULDER

54

CHILDREN

ALL OTHER
COUNTIES

194

CHILDREN

¹For more information on Health First Colorado Buy-In Program For Children with Disabilities, visit <https://tinyurl.com/y9xj7qnb>.

²Chart is based on 2018 Federal Poverty Level (FPL) Guidelines.

³April 2018 enrollment numbers.