



Health First Colorado Buy-In Program for Working Adults with Disabilities Eligibility and Enrollment FAQ

Adult Buy-In Eligibility Overview

The Health First Colorado Buy-In Program for Working Adults with Disabilities (Adult Buy-In) is a Medical Assistance program that provides Medicaid benefits for working individuals with disabilities, ages 16 through 64, whose *adjusted* individual gross income is at or below 450% of the Federal Poverty Level (FPL). The 450% of Federal Poverty Level (FPL) equals \$4,785 in 2020 but because of additional disregards, income can be higher and still qualify.

Eligible individuals receive Health First Colorado benefits by paying a monthly premium on a sliding scale based on their gross individual income that is adjusted with applicable disregards. Every applicant is considered a family size of one for this program.

The following pages contain frequently asked questions about eligibility and enrollment for the Adult Buy-In program. Click on one of the categories to jump to that section of information.

- [Disability Determination Information](#)
- [Employment Information](#)
- [Income Guidelines and Premium Payment Information](#)
- [Benefit Information](#)
- [Application and Redetermination Information](#)
- [Adult Buy-In and Other Program Interaction/Transition](#)
- [Other Frequently Asked Questions](#)

Disability Determination Information

1. What is a qualifying disability for the Adult Buy-In?

In general, you are considered to have a disability if:

- You have a medically determinable physical or mental impairment (or combination of impairments) that limits your ability to work and
- The impairment(s) has lasted or is expected to last for at least 12 consecutive months or result in death.

A qualifying disability for the Adult Buy-In is determined using the Social Security Administration (SSA) criteria but does not consider the same Substantial Gainful Activity (SGA) as SSA. SGA includes your income level, resources and ability to work. The Adult Buy-In eligibility requirements for SGA are



different from SSA and can be referenced in the [Income Guidelines and Premium Payment Information section](#).

The adult and childhood listings for disability can be referenced through the following link to the SSA website: www.ssa.gov/disability/professionals/bluebook

2. Who determines if I have a qualifying disability for the Adult Buy-In?

There are two ways a qualifying disability can be determined:

- Social Security Administration (SSA):
 - If you already have a disability determination through the SSA and the diary date is current, that determination will be accepted for the Adult Buy-In.
- State Disability Determination contractor:
 - If you do not have a disability determination through SSA, a Medicaid Disability Application and Release Form should be submitted with the Health First Colorado application.
 - If you have an existing state disability determination with a current open diary date, that disability determination will be accepted for the Adult Buy-In.

Please see the [Application Information](#) section for links to the applications and information on how to apply.

3. Are mental health conditions considered in determining if I have a qualifying disability?

Yes, there are mental health conditions that qualify as disabilities. The adult and childhood listings can be referenced through the following link to the SSA website:

www.ssa.gov/disability/professionals/bluebook/AdultListings.htm

4. Is there a specific level of care requirement for eligibility? For example, do I have to be at risk of being placed in a nursing facility, hospital or intermediate care facility to qualify for the Adult Buy-In?

No. The Adult Buy-In does not have a level of care requirement. You must be employed to remain eligible for the program.

Certain levels of care standards are required for eligibility for Health First Colorado waiver programs. Waiver programs provide additional benefits specific to the needs of those who qualify by meeting the special eligibility criteria. However, the individual must have a qualifying disability as described in [Question 2](#).

To learn more about the Health First Colorado waiver programs, please visit the Department website here: www.colorado.gov/hcpf/programs-individuals-physical-or-developmental-disabilities

5. Do I have to apply for Social Security before applying for the Adult Buy-In?

No, you do not need to apply for SSA programs (Social Security Income (SSI) or Social Security Disability Insurance (SSDI)) prior to applying for the Adult Buy-In program.

6. If I lost or am going to lose SSI eligibility, does a new disability determination need to be made?

It depends. If SSI is discontinued for any reason other than disability status (example: over income and/or resources) *and* the diary date is current at the time of application for the Adult Buy-In, then a new disability



determination is not needed. The diary date is when Social Security will re-evaluate the disability. This date can be obtained by calling Social Security.

However, if SSI is discontinued because the diary date on the disability determination has passed or because that person no longer has a disability by SSA standards, then a Medicaid Disability Application and Release form would be needed for a new disability determination through the State Disability determination contractor.

7. If I am already on Health First Colorado because I have a disability, do I have to work to keep my Health First Colorado benefits?

Work is not a requirement to be eligible for other Health First Colorado programs. If you qualify for Health First Colorado through another program, you do not need to work to keep your benefits. The Adult Buy-In is a Health First Colorado program that is available for people with disabilities who are working and do not qualify for other Health First Colorado programs, for example, if their income is too high.

Employment Information

8. How much do I have to work to be eligible for the Adult Buy-In?

There is no minimum or maximum number of hours you need to work to be eligible. However, employment information must be provided at the time of application. Work is considered using physical or mental effort for wages or salary. Volunteer work does not count.

9. How do I report employment?

Employment is reported on the application for the month of application or the previous month. Eligibility and premium amount is determined based on your income, which can be verified in one of the following ways:

- Income from an employer should be reported on the application where prompted. This income from a job can be verified by submitting pay stubs with the application and/or by providing your Social Security Number for electronic verification.
- Income from self-employment should be reported on the ledger worksheet of the Medicaid application. If further information is needed to verify income, the eligibility site will contact you.

Note: You must report employment and/or income changes within ten days. These changes can be reported to the eligibility site or online at [Colorado PEAK](#) using the *Report My Changes* tool.

Remember, you must be employed to remain eligible for the Adult Buy-In program, and your premium amount is determined on a sliding scale based on your income level.

10. What if my wages vary?

You must be employed to remain eligible for the Adult Buy-In. Any change in circumstance should be reported within ten days. Some examples of these changes may include: start/end of a job (including self-employment), change in wage, change in income sources other than a job, etc. These changes can be reported to the eligibility site or online at [Colorado PEAK](#) using the *Report My Changes* tool.



In the instance someone in the Adult Buy-In program is employed but does not earn an income in a given month (Example: teachers who do not take pay in summer months), the change in income should be reported along with verification of employment status. Since monthly premiums are calculated on a sliding scale based on income, the premium amount due for future months will be adjusted according to the change reported.

11. What if I am on the Adult Buy-In and I lose my job?

If you become unemployed, you will no longer be eligible for the Adult Buy-In. Part-time employment can also qualify and help until you find another job. With no job, benefits may terminate at the end of the month that your change in employment is reported. Your circumstances will be reviewed by the system to see if you may be eligible for benefits under a different eligibility program. Should you not be eligible for any other category, you will receive a Notice of Action that your case will terminate, and your appeal rights. The change in your employment status should be reported to an eligibility site or online at [Colorado PEAK](#) within ten days.

12. What if I can work for a few months, but then need a month off?

If you are not employed or become unemployed, you are not eligible to receive benefits through the Adult Buy-In. However, if you are on an approved leave from work but remain employed, you may be able to maintain eligibility by providing verification of continued employment and reporting your change in income.

Income Guidelines and Premium Payment Information

13. Is eligibility for the Adult Buy-In based on monthly or annual income?

All Health First Colorado programs use monthly gross income to determine eligibility. All Health First Colorado clients should report any change in circumstance within ten days. If no changes are reported, it is assumed that the client's circumstances have remained the same, and no change in eligibility will be determined for one year from the application date.

14. Whose income is used to determine eligibility for the Adult Buy-In?

Eligibility for the Adult Buy-In is determined individually. That means that parental/spousal income/resources will not be used to determine eligibility for an applicant even if they're in the same household and more than one person is applying.

15. What are the resource and income limits?

There are no resource limits for the Adult Buy-In.

You can earn gross income that has been adjusted with disregards that is equal to or below 450% FPL to be eligible for the Adult Buy-In. Before eligibility and a premium amount are determined, a portion of your monthly gross income is subtracted (disregarded) as follows:

- First \$20 of total unearned income (any monthly income that is not from a job)
- First \$65 of total earned income and 1/2 of the remaining amount (any monthly gross income from a job)

Please see [Question 17](#) for a step-by-step guide on how to estimate your adjusted monthly income.



16. Should assets/resources be reported on the application?

The Adult Buy-In program does not take assets/resources into account to determine eligibility, so they are not required to be reported. However, if they are not reported, determination for any other program can be delayed without this information. If assets/resources are reported on the application, please submit copies of documents that can verify the information reported.

17. How is income adjusted to determine eligibility and premium amounts?

To qualify financially for the Adult Buy-In, you must have gross income that has been adjusted with disregards that is at or below 450% FPL. In general, both income from a job and all other sources of income are used to determine eligibility for the Adult Buy-In program; however, about half of your gross income from a job is disregarded in determining eligibility and monthly premium.

The guide below is provided to help estimate your income and premium level for the Adult Buy-In program. 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:

- a. All eligible individuals are a family size of one for the Adult Buy-In. In the following steps, only the individual applicant's information should be used. If more than one person in your home is applying, complete the following steps for each person.

B. Income Adjustment Information:

- a. Earned Income (income from a job):
 - i. Subtract \$65 from the total amount of monthly income from a job before taxes (Earned Income – 65 = \$\$).
 - ii. Then, divide the remaining amount by 2 ($$$ \div 2 = \text{Estimated Monthly Earned Income}$).
- b. Unearned Income (any income received that is not from a job):
 - i. Subtract \$20 from the total amount of monthly income received that is not from a job ($$$ - 20 = \text{Estimated Monthly Unearned Income}$).

C. Estimate of Total Monthly Income after Income Adjustments:

- a. Add the estimated monthly earned and unearned incomes from the previous steps (Estimated Monthly Earned Income + Estimated Monthly Unearned Income = *Estimate of Total Monthly Income*).

D. Example: A person may have a monthly income of \$9,655 and qualify. After adjustments are applied to a gross earned income of \$9,655, the countable income is \$4,785 which meets eligibility requirements.

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

F. Using your *Estimate of Total Monthly Income*, refer to the [Income Chart and Premium Guide](#).



Income Chart and Premium Guide					
	Monthly Income After Income Adjustments				
Family Size: 1	\$0 - \$426	\$427 - \$1,415	\$1,416- \$2,127	\$2,128- \$3,190	\$3,191 - \$4,785
Federal Poverty Level (FPL)	0% - 40%	41% - 133%	134% - 200%	201% - 300%	301% - 450%
Monthly Premium	\$0	\$25	\$90	\$130	\$200

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

18. Is there a different calculation for self-employment and/or seasonal employment since the income may fluctuate?

No, the calculation is not different. To estimate your financial eligibility and premium payment, follow the process described in the previous question/answer using the current month’s income including income from a job earned through self-employment. If your income changes, you should report the change to the eligibility site or online at [Colorado PEAK](#). The premium amount is based on your monthly income.

19. How do I report a change in my income? How does my income impact the premium amount?

Any change in situation, including income changes, should be reported to an eligibility site case worker within ten days. You can also report changes online at [Colorado PEAK](#) using the *Report my Changes* tool. Changes in income may change your monthly premium.

20. When are premiums due? What if I miss a payment?

A premium will not be owed for the month of application approval or any prior months. Premiums are due the month after approval of the application. Monthly premium letters will be mailed on the 22nd of each month. The letters will specify the premium amount, due date and where to send the premium payment. Monthly premium payments are due on the date specified on the premium letter. If a payment is not due for a particular month, a zero or not applicable will appear in that month’s balance due area.

Failure to pay premiums within 60 days of the first missed payment will result in termination of benefits. This information will be detailed in the premium letter mailed to you.

21. How are premiums paid?

Monthly payments including reoccurring payments can be made online through [Colorado PEAK](#).

Monthly premiums can be paid by mailing a check or money order to the address listed on the premium letter received each month.

Premiums can also be paid in person at the vendor’s office at 655 Bannock St. 1st Floor Denver, Colorado 80204.

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22. Can I pre-pay premiums?

Yes, once you have been determined eligible, premiums can be paid as many months in advance as you choose.

23. What if I am eligible for retro-active coverage for the three months before my application was submitted, will I owe premiums for those months too?

No. You will not owe a premium until the month following the month of Adult Buy-In approval. Your first premium payment letter will include the total premium amount owed as well as months that you were determined eligible that are not owed a premium.

Please follow the steps in [Question 17](#) to estimate your monthly premium and plan accordingly while you are waiting for an eligibility determination.

24. What if the eligibility determination takes longer than expected?

The steps in [Question 17](#) can be used to estimate what your first premium payment due will be. Please remember that you will owe a premium in the month following the approval month for the Buy-In program and every month following that you continue to be eligible for the Adult Buy-In.

You should receive an eligibility determination within 90 days from the date your application was submitted.

The following table illustrates how the timeline for determining eligibility could affect the first premium payment, and why you should estimate your monthly premium. For this example, the 134%-200% FPL income bracket is being used, which is a premium amount of \$90/month:

	Scenario #1	Scenario #2	Scenario #3	Scenario #4
Application Submission Date	10/14/2015	10/14/2015	10/14/2015	10/14/2015
Date of Effective Eligibility	10/1/2015	10/1/2015	10/1/2015	10/1/2015
Date Client is Approved for Buy-In Eligibility Receives Approval Notice	10/28/2015	11/16/2015	12/18/2015	1/5/2016
Date of First Premium Notice for following month premium (No premium due for month of application)	12/29/2019	12/23/2019	1/23/2020	1/23/2020
Monthly Premium Amount (Based on 134%-200% FPL)	\$90	\$90	\$90	\$90
First Premium Amount to Expect Based on Date of Eligibility Notice (Based on 134%-200% FPL)	\$90	\$90	\$90	\$90

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25. What if another family member living in my home is also eligible, how is our premium calculated?**Does a premium have to be paid for each person?**

A premium will be owed for each eligible household member. Since everyone in the Adult Buy-In program is a household size of one, each person will owe a premium based on their individual income.

26. What if I applied and was found eligible for the Adult Buy-In, but I no longer want to be on the program?

If you are found eligible for the Adult Buy-In but do not want to receive the benefit, you should immediately contact an eligibility site worker to request to opt-out of the Adult Buy-In or use PEAK to opt-out of the Adult Buy-In. This process is described in detail in [Question 50](#).

Benefit Information**27. What Health First Colorado benefits will I receive in the Adult Buy-In?**

The Adult Buy-In provides access to regular Health First Colorado services, which may include but is not limited to office visits, hospitalizations, x-rays, home health services, durable medical equipment (DME) and prescription medications.

Waiver services www.colorado.gov/hcpf/long-term-services-and-supports-programs are covered through the Adult Buy-In program if a person qualifies for them including the Home and Community Elderly, Blind and Disabled (EBD) services, Community Mental Health (CMHS) services, Brain Injury (BI) services, Spinal Cord Injury (SCI) services or Supported Living (SLS) services.

Individuals on the Adult Buy-In have access to these benefits as long as they meet the program's level of care requirement and targeting criteria through a functional needs assessment.

For questions about Health First Colorado benefits, please call the Customer Support Center. The Customer Support Center is available to assist Monday through Friday, from 8:00 a.m. to 4:30 p.m., at **1- 800-221-3943**. Questions can also be emailed to customer service, visit www.colorado.gov/hcpf/contact-hcpf for more information.

28. Are home and community based services (HCBS) available to Adult Buy-In members?

Individuals enrolled in the Adult Buy-In who meet the level of care requirement and targeting criteria through a functional needs assessment can receive Elderly, Blind and Disabled (EBD) services, Community Mental Health (CMHS) services, Brain Injury (BI) services, Spinal Cord Injury (SCI) services or Supported Living (SLS) services. Resources are not considered for eligibility to these additional services if an individual has first met qualifications for the Adult Buy-In.

29. When will my benefits begin?

Once approved, your state plan benefits begin on the first day of the month that your application is submitted, and you may request retroactive coverage for up to 90 days prior to application. You must meet qualifying criteria for each retroactive month requested in order to receive benefits. HCBS benefits may take longer to start due to additional qualifying criteria.



30. Does the Adult Buy-In offer retroactive eligibility?

You may request retroactive eligibility up to 90 days prior to your application date. If retroactive eligibility is not applicable, your effective date of eligibility will be the first day of the month of application.

31. Are co-pays due for services for Adult Buy-In clients?

Co-payments for the Adult Buy-In are the same as for other Health First Colorado programs. These amounts can be found on the Department website using the following link to see benefits:
www.colorado.gov/hcpf/medicaid-buy-program-working-adults-disabilities

Application and Redetermination Information**32. How do I apply for the Adult Buy-In Program?**

You can apply by filling out an application for Health First Medical Assistance. Detailed Health First Colorado application and Medicaid Disability Application information is below.

Health First Colorado Applications

To apply, you should indicate that you would like health coverage. “Adult Buy-In” is not specifically listed on the application. Any of the following applications can be used to apply:

- **Application for Health First Colorado – apply for medical assistance only**
 - [English Application for Medical Assistance](#)
 - [Spanish Application for Medical Assistance](#)
 - Submit to any eligibility site including a county department of human/social services, a Medical Assistance (MA) site or to any application assistance site
- **Application for Public Assistance – apply for medical, cash and food assistance**
 - [English Application for Public Assistance](#)
 - [Spanish Application for Public Assistance](#)
 - Submit to any eligibility site including a county department of human/social services, a Medical Assistance (MA) site or to any application assistance site
- **Online application – apply for medical assistance only or apply for medical/cash/food assistance**
 - Colorado.gov/PEAK
 - Application is submitted online. The PEAK system will indicate where your application was sent for processing

Medicaid Disability Application

If you do not already have a disability determination through SSA, the following forms should be submitted with the Health First Colorado application to an eligibility site.

- [English Disability Application](#) or [Spanish Disability Application](#) and a
- [Release Form](#) – allows the State Disability Determination contractor to request your medical information which is required as a part of the disability determination process
- Submit both documents to an eligibility site with your Health First Colorado application.
 - If you are submitting them separately, the Medicaid Disability Application should be sent to the same eligibility site where the Health First Colorado application was sent
 - If your Health First Colorado application was submitted online through CO PEAK, you can log-in to your account to see where the application is being processed. The Medicaid Disability Application should be sent to the same eligibility site.



Find an eligibility site:

- [County departments of human/social services](#)
- Certified Application Assistance Sites (CAAS), Presumptive Eligibility (PE) Sites, Medical Assistance (MA) and other eligibility sites can be located [here](#)

Applications can also be sent upon request through the [Customer Contact Center](#) or by phone 1-800-221-3943.

33. How should I fill out the application?

Any of the applications in the previous question can be used.

- Indicate that you are requesting health coverage.
- Include all family members in the household on the application
- Note: If you are using the *Health First Colorado Application for Medical Assistance*, any information reported should be verified with copies of award letters, statements, etc.
 - For the Adult Buy-In program, there are no resource limits. So, your eligibility determination will not depend on the information or verification provided on the *Resource* pages.
- If you do not have a disability determination through the SSA, submit the Medicaid Disability application with the Medicaid Disability Application and Release Form as described in the previous question.

34. Should I report my resources on the application?

The Adult Buy-In program does not take resources into account to determine eligibility, so they do not need to be reported. However, if they are not reported, determination for any other program can be delayed without this information. For any resources you report on the application, please submit copies of documents that can verify the information you report. If you do not supply verifying documents for what you report on the application, the eligibility determination may be delayed.

35. How long does it take for the application to get processed?

The processing timeline for applications that do not need a disability determination can take up to 45 days. The processing timeline for applications that require a disability determination can take up to 90 days.

The effective date of eligibility is the first day of the month of application if retroactive coverage is not requested.

36. How does the redetermination process work?

Like other Health First Colorado Medical Assistance programs, eligibility for the Adult Buy-In program is re-determined once per year or when a change in circumstance is reported (e.g. changes in income or job status). A packet will be mailed 60 days prior to the annual redetermination date. If no changes are reported, then you will be automatically re-enrolled. If changes are reported at that time, your eligibility for the Adult Buy-In and other programs will be determined based on the new information.

37. Does my disability determination need to be re-reviewed every year?

Disability is re-determined once the diary date on your disability determination passes. The diary date could differ for each applicant, but is generally 1, 3, 5 or 7 years after the original determination and will be indicated on the disability determination.

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38. Can I appeal an eligibility determination that deemed me ineligible for medical assistance?

Anyone who is denied Health First Colorado eligibility for any reason has a right to appeal and should talk to their eligibility site to exercise this right.

Adult Buy-In and Other Program Interaction/Transition**39. If I am receiving medical assistance through another Health First Colorado program, can I switch to the Adult Buy-In?**

If you are already enrolled in another Health First Colorado program and would like to be determined for Adult Buy-In eligibility, you will need to work with an eligibility technician. You must first be determined ineligible for the other Health First Colorado category and must meet all Adult Buy-In eligibility criteria in order to qualify.

You should also work with a case manager or a benefit planner to be sure that the change in benefits is right for you and that you know how other benefits may be affected by changing programs.

40. Can I stay on the waitlist for a Home and Community Based Services (HCBS) waiver and receive Health First Colorado benefits through the Adult Buy-In?

Yes, if you are on a waitlist for HCBS, and qualify for Adult Buy-In, you may be enrolled in the Adult Buy-In while you await enrollment onto the waiver from the waitlist.

41. If I lost SSI Medicaid due to being over income or resources, how can I transition to the Adult Buy-In?

You would first need to lose eligibility for SSI (for example, due to being over income) before an eligibility determination for other Health First Colorado programs like the Adult Buy-In could be done. During that process, there is potential for a gap in coverage. To ensure that the transition is as seamless as possible, you should work with the eligibility site worker to indicate that your income is expected to increase. An eligibility worker can help you with what is needed based on your individual situation – such as if a new application is needed, if a new disability determination needs to be made, if there are verifications that need to be provided to do the eligibility determination, etc.

42. Can I be on both Medicare and the Adult Buy-In?

Yes, if you are eligible for both Medicare and the Adult Buy-In program, you can receive benefits from both programs. Health First Colorado (Medicaid) will act as a secondary insurance to “wrap around” Medicare benefits. Prescription benefits for individuals on both Medicare and Medicaid, however, may be limited.

For more information on the prescription benefit for those who are eligible for both Medicare and Medicaid, please call 1-888-696-7213 to reach a State Health Insurance Program (SHIP) representative. Once a Health First Colorado (Colorado’s Medicaid Program) member is entitled to receive Medicare, Medicare Part D will cover most of your prescriptions. Health First Colorado will only pay for a few medications that are excluded by your Part D plan. If you need assistance to find and enroll on a Part D plan, please call 1-888-696-7213 or 303-894-2946.



43. If I am eligible for Social Security Disability Insurance (SSDI), am I eligible for the Adult Buy-In even if I'm still in the two-year waiting period for Medicare benefits to begin?

Yes, if you meet all eligibility criteria for the Adult Buy-In. Your SSDI eligibility does not affect your eligibility for the Adult Buy-In even if you are in the two-year waiting period for Medicare coverage.

44. I am on the Aid to the Needy Disabled (AND) program – am I also eligible for the Adult Buy-In?

Yes, **AND** is a cash assistance program for individuals who have a disability that limits their ability to work but should not prevent them from qualifying for Adult Buy-In.

45. Can I be on the Adult Buy-In program and other public assistance programs?

Yes, all assistance should be reported on the application. Some assistance is excluded when determining income eligibility for the Adult Buy-In program.

Other Frequently Asked Questions

46. What is the Health Insurance Buy-In (HIBI)? Is HIBI available to individuals on the Adult Buy-In?

HIBI is a Health First Colorado program that pays a portion of the client's commercial health insurance premiums when it would be cost-effective for Health First Colorado (Medicaid) to do so. HIBI is not currently available to those on Adult Buy-In program. However, if this benefit becomes available, application information will be distributed at that time.

47. Can I keep my private/employer-based health insurance and still be eligible for the Adult Buy-In?

Yes, as with all other Health First Colorado programs, you can have a private/employer-based health insurance and still be eligible for Health First Colorado. Health First Colorado is the payer of last resort, and "wraps around" primary insurance(s) for Health First Colorado-covered benefits.

48. Should I keep my private/employer-based health insurance? What are the benefits?

While the decision to remain enrolled in private insurance is a personal decision that must be weighed carefully by each applicant, there are several advantages to retaining commercial coverage that should not be overlooked. Access and availability to health care providers would be two such factors.

Health First Colorado works as a wrap-around to commercial coverage for Health First Colorado - covered services. Health First Colorado is billed after the commercial plan is billed. In most cases, for Health First Colorado-covered services through a Health First Colorado provider, the client is only responsible for the Health First Colorado cost-sharing amount (e.g. Health First Colorado copayments).

In most cases, Health First Colorado members under the age of 18 do not have co-payments for Health First Colorado-covered services through a Health First Colorado provider. For example, if the primary insurance coverage has service limits and copayments or other cost-sharing amounts due for durable medical equipment (DME) or therapy services; Health First Colorado will cover those medically necessary services including those where the commercial service limits have been exceeded. Individuals younger than age 18 will not owe copayments for the services.

It is best to present your insurance card and your Health First Colorado card so that health care providers or pharmacies can properly bill the claims.

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49. Can people in the Adult Buy-In participate in managed care organization programs or plans?

Yes, those enrolled in the Adult Buy-In have access to the same benefits as other regular Health First Colorado members including enrolling in a managed care program or plan that is available where they live.

50. Who can help me decide if the Adult Buy-In is a good fit and how transitioning from another program will affect my benefits?

The benefits are different from one program to another. If you are considering a change in your benefits, you should consult an experienced resource or trusted advocate to determine what is best for your situation. Your case manager may help guide these decisions. Work Incentive Coordinators (WIC) can also help inform how SSI/SSDI benefits may be affected, visit the [Work Incentive Information website](#) for more information or call 303-844-7083.

51. How does someone know they can opt-out of the Adult Buy In program? Will they be notified via mail or on their notice?

The existing Approval Notice of Action for Buy-In programs will include the following language in the Additional Information section:

“You have been enrolled in the Health First Colorado Buy-In program that may require monthly premiums. You may choose to no longer be enrolled in the program by calling your eligibility worker or logging on to the PEAK website at www.Colorado.gov/PEAK.”

A question will be added to PEAK *Report My Changes/RRR* that can be used by an individual entering their application in PEAK, going through redetermination on PEAK or if they choose at any time to no longer be part of the Buy-In program:

“You are enrolled in the Health First Colorado Buy-In program that may require monthly premiums. You have the option to disenroll from this program by clicking here” (checkbox).

52. Who will process the request to opt-out of the Buy-In?

The request to opt-out can be processed either by an eligibility worker at the County or by the client through PEAK. See above.

53. Will current clients be given the ability to opt-out? If so, when and how?

Current clients will be given the ability to opt out through PEAK or their eligibility worker at any time as described in [Question 51](#).

54. Is opting out a life change event allowing an individual to shop for insurance on Connect for Health Colorado?

Opting out is a choice and therefore is not considered a life change event to allow shopping for insurance on Connect for Health Colorado.

55. What if someone wants to opt-out later, can they opt-out at any time?

A client can opt-out at any time by contacting their eligibility worker or answering the opt-out question in PEAK *Report My Changes* as “yes.”



56. What about opting in? Can they opt-in at any time? If they want to opt-in, do they need to reapply?

Applicants or clients are currently able to be in the Buy-In programs when their circumstances are reviewed by the system (CBMS) and determined that they meet the Adult Buy-In criteria. This is not an opt-in option because they are considered for other potential Health First Colorado categories with more benefits prior to being categorized in the Adult Buy-In program. If the individual's circumstances change, this can be updated in PEAK or with their eligibility worker to have the system re-determine if criteria has changed to meet Adult Buy-In criteria without a new application.

57. What is happening to clients now, are they not able to opt-out?

If clients want to opt-out now, the state must be contacted, and a manual process is followed by state staff to allow clients to opt-out. After February 2020, counties may be contacted to help a member opt-out of the Adult Buy-In.

58. Will opt-out cases show up in CBMS as being closed? Does that mean someone needs to reapply if they want to opt in after opting out?

If a person opts-out, their case will be reviewed by the system to see if they fit any other Medical Assistance criteria. If they do meet the criteria in another Medical Assistance program, their category will change, and they will receive a Notice of Action with updated information. If they do not meet any other Medical Assistance, they will receive a Notice of Action advising them of their closure and appeal rights. If they decide they want to be considered for Adult Buy-In again, they will need to reapply through the County, an MA site or PEAK.

59. In February 2020, when a person is eligible for another program of Medical Assistance, and, the Adult Buy-In with one of the five eligible Waivers: EBD, CMHS, BI, SCI or SLS, (See Question 27), they will automatically be placed in the Adult-Buy In with the ability to opt-out. If they choose to opt-out, they do not need to reapply and will be considered for all other programs of Medical Assistance including those that do count resources.

60. What outreach is being done to current clients and the stakeholder community about this change?

The stakeholder community has been advised through the public rule making process. Updates will occur to the FAQs and Program Information available on the Department website.

This FAQ is a working document and will be updated periodically. Submit suggestions to Beverly.Hirsehorn@state.co.us

