

# Options for Uninsured State of Colorado Employees and Dependents

## **I. The Colorado Community Health Network**

The Colorado Community Health Network (CCHN) is a network of 16 different health center entities at approximately 96 sites throughout Colorado. The network does not cover the entire state, but does have a number of practices in the metro area, including Idaho Springs, and there are facilities in Glenwood Springs. There are two facilities on the Western Slope, one in Dove Creek and one in Norwood.

### ***Eligibility***

The CCHN primarily serves the uninsured and underinsured at 200% or below of Federal Poverty Level. The amount you pay for services is based on an assessment of your income and assets.

### ***Services Provided***

The Community Health Centers that participate in the CCHN usually provide comprehensive primary and preventive care services, and many of the Community Health Centers provide mental health and acute care services. Some of the Community Health Centers may also provide specialty care, pharmacy and dental services. As some of the participating practices may be full, the neediest cases will be seen first.

### ***How to Access Care***

To get information regarding Community Health Centers and services near you, you can access the CCHN web site at [www.cchn.org](http://www.cchn.org), or you can call CCHN at 303.861.5165. CCHN prefers that one registers with a clinic prior to accessing services. The registration process includes calling to set up an appointment for an interview at the clinic where services will be utilized, answering general questions including information about you and your family's financial status, and providing the last month's pay stubs for the family. It is also recommended that you call ahead for an appointment for services to minimize waiting times.

## **II. The Colorado Indigent Care Program - Colorado Resident Discount Program**

The Colorado Indigent Care Program (CICP) is a state program administered by the Colorado Department of Health Care Policy and Financing. The CICP works by paying a portion of the cost of your care for you, leaving you a smaller portion to pay than if you had to pay full price for the service. If you qualify for this program, you will be asked to pay a fee for the services you use. The fees are based on your income and any assets you may have, and are usually low cost to you.

### ***Eligibility***

To qualify for the CICP, you must have combined income and resources at or below 185% of the Federal Poverty Level. You cannot be eligible for Medicaid, and you must be a Colorado resident and a United States citizen. Your primary residence is not counted toward the income eligibility test, nor is the first \$4,500 of your vehicle's value. Any retirement accounts are not counted in your income assessment.

Following is a list of the information that may be required to prove eligibility. To verify eligibility, you should be prepared to show any of the following documents that are applicable:

- State of Colorado driver's license or state identification card;
- Proof of immigration status;
- Copies of last three months' paycheck stubs;
- Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) award letter;

- Proof of payments from any pension plans;
- Proof of payments from Aid to the Needy and Disabled (AND) or Old Age Pension (OAP);
- A copy of your Medicare or current health insurance card;
- Proof of your vehicle(s) value;
- Proof of any other sources of income;
- Proof of other medical, dental or pharmacy expenses not covered by the CICIP.

To enroll in the CICIP, you must be in need of medical care. Unlike an insurance program, you do not enroll in the program before you need to use it. When you need medical services, you will be tested for eligibility at your local hospital or clinic.

Some CICIP providers have waiting lists, and may not be able to enroll you immediately, but they will probably be able to refer you to a provider who can help you.

### ***Services Provided***

In the Denver area, there are two primary CICIP hospitals, Denver Health and Hospital System and University Hospital. Additionally, there are community health centers that may be able to provide preventive and primary care, and some specialty care. It is important to remember that services will vary among providers and geographical locations

The CICIP provides a specially priced pre-natal program for eligible pregnant women. The CICIP charges \$50 for 12 pre-natal visits, and charges a set amount for delivery services ranging from \$340-\$535 depending on your income.

### ***How to Access Care***

For a complete listing of health care providers in your area, you can access the CICIP web site at [www.chcpf.state.co.us/cicp/clientinfo.html](http://www.chcpf.state.co.us/cicp/clientinfo.html) or telephone 303.866.2580. You have 90 days from the date of service or discharge to apply for the program, and there is a one-year limit to file any claims.

## **III. Medicaid**

### ***Eligibility***

Medicaid may be available to working adults or their children under limited circumstances.

- ❑ Adults or children eligible for Supplemental Security Income (SSI) Disability benefits are eligible for full Medicaid benefits. To be eligible for SSI one must be over age 65 or blind or disabled. Disabled means having a physical or mental problem that keeps one from working and is expected to last at least a year or to result in death. When deciding if a child is disabled, Social Security looks at how his or her disability affects everyday life.
- ❑ Single and two-parent families with a total income of 30% of the Federal Poverty Level are eligible for full Medicaid benefits. In addition to the income requirement, the family is allowed one car and a primary home. \$90 for each working adult in the household is exempted from the total, as well as all child care expenses. A savings or checking account with up to \$2,000 in assets is exempted.
- ❑ Children in families with incomes no greater than 100% of the Federal Poverty Level may be eligible for full Medicaid benefits. The family may have assets totaling no more than \$1,000, including a vehicle. The first \$1,500 of a vehicle's value, however, is exempt from the total, as is the primary home.

- ❑ Children under 6 years old may be eligible for full Medicaid benefits if they live in a household with income at or below 133% of Federal Poverty Level.
- ❑ Pregnant women at 133% or below of Federal Poverty Level may be eligible for Medicaid benefits throughout the pregnancy. Women qualifying in this category will be eligible through the 60<sup>th</sup> post-partum day.
- ❑ Children born to women on Medicaid are eligible for Medicaid benefits through the first year of life, and are not subject to means testing. Children who qualify in this category will be automatically enrolled.
- ❑ Undocumented or legal aliens in the United States for less than 5 years may qualify for emergency assistance only.
- ❑ Families formerly eligible for Medicaid but losing eligibility through employment status are eligible for 12 months of Medicaid as long as total household income remains at or below 185% of Federal Poverty Level.

***Services Provided***

Colorado Medicaid clients are covered for a comprehensive package of health care services. The Medicaid program reimburses providers for medically necessary services furnished to enrolled Medicaid clients. Covered services include: physician and clinic services, hospital care, prescriptions, home health care, and mental health services. Additional coverage for children includes prosthetics, dental and vision services and immunizations. Other benefits such as transportation to medical appointments, services for technologically dependent and homebound patients, long-term care services (provided in nursing facilities, at the client’s home or in community-based settings such as board and care homes), and comprehensive clinic services are provided to Medicaid enrollees to meet the special needs of low-income, elderly, and disabled persons. Preventive services are not covered. Most covered services require low copays.

***How to Access Care***

For information on how to enroll in Medicaid, please call 303.866.3513, or 1.800.283.3221. You can also look under the county services section of the phone book (blue pages) to call the county in which you live for more information.

**IV. Comprehensive Health Care Program for American Indians and Alaska Natives**

***Eligibility***

American Indians and Alaska Natives are eligible for free health care through the Indian Health Service (IHS).

***Services Provided***

Depending on the resources available, American Indians and Alaska Natives receiving services through the IHS receive preventive, primary medical care, including hospital and ambulatory care, community health education, alcoholism treatment programs, and rehabilitative programs.

***How to Access Care***

IHS facilities are usually located on Indian reservations and in Indian and Alaska Native Communities. Where the IHS is not equipped to provide a needed health service or does not have its own facilities, the IHS contracts with local hospitals, state and local health agencies, tribal health institutions, and individual health care providers.

For more information, including eligibility information, facility location and services provided, please call the IHS at 301.443.3024.

## **V. Kaiser Connections**

This is a dues subsidy program sponsored by Kaiser physicians and staff. Enrollment in the program is limited to once per family for a period of up to 24 months. Due to limited funds, there are only a limited number of subsidies granted each year. One third of the available grants are for current Kaiser members with the remainder available for non-Kaiser members. If all grants have been awarded, they create a wait list and participants are enrolled as availability warrants. Premiums and copays are based on family income.

### ***Eligibility***

In order to be eligible for this program, all of the following criteria must be met:

- Must have lost Kaiser Permanente coverage due to: loss of job, death of spouse, divorce, legal separation, financial hardship, or reaching maximum age for dependent separation;
- Gross monthly family income can not exceed \$1,392 for an individual, \$1,875 for a family of two, \$2,358 for a family of three; \$2,742 for a family of four; \$3,208 for a family of five; for each additional family member above five add another \$483;
- Must have less than \$4,000 in cash and other liquid assets. Liquid assets include checking accounts, savings accounts, stocks, bonds, etc. Homes, cars and IRAs are excluded;
- Cannot be eligible for Medicare, Medicaid or Child Health Plan Plus;
- If any person in the family is employed and the employer pays any portion of an employer sponsored health plan, that person is not eligible. However, the other family members may still qualify;
- Must not have participated in any Kaiser subsidy program in the past, including Connections.

### ***Services Provided***

This is a comprehensive program that includes preventive and health education classes. Services are only available in the Denver/Boulder metro area.

### ***How to Access Care***

For more information on this program please call the Info Line at 303.344.7826.

## **VI. Colorado Child Health Plan Plus**

The Colorado Child Health Plan Plus (CHP+) is a health plan available to low-income children in the State of Colorado in families with income below 185% of the Federal Poverty Level. At this time, however, children of state employees who are eligible for the state's health benefits coverage are not eligible for CHP+ according to the November 8, 1999 Proposed Federal Rules.