

FY2016-17 Supplement Program FAQ

Q. What is the supplement program?

A. The state statute authorizing the program is designed to address the cost of medical insurance for low-income state employees with children. The money for the program comes from the state's share of a settlement from a class action tobacco lawsuit.

Q. Who is eligible for the supplement program?

A. The supplement is for low-income employees with dependent children. Employees and their children must either enroll in one of the state's medical insurance options as part of open enrollment or be willing to enroll in one of the state options. Approved applicants not enrolled in a state medical option will be required to enroll at a later date.

Q. What are the minimum qualifications for the supplement program?

- A.**
1. Hired prior to July 1 of the program's plan year. For example, to be eligible for the FY2015-16 supplement program, an employee must have been hired prior to July 1, 2015, the start of the plan year.
 2. Eligible for state medical insurance options.
 3. Have at least one dependent child eligible for state medical coverage.
 4. Had household income in the previous calendar year of three times (3x) or less of the Federal Poverty Level (FPL). The FPL is tied to the number of people in your household.
 5. Filed a federal income tax return for the previous year.
 6. Employee and dependent children must enroll in, or be willing to enroll in, one of the state's medical insurance options.

Q. When can you apply for the supplement program?

A. The supplement application period for FY2015-16 will begin on April 14, 2015 and will close on May 21, 2015 at 11:59 p.m. MDT.

Q. How do you apply for the supplement program?

A. You can apply for the supplement program online at <https://ids-online.colorado.gov/DPA/DHR/MedicalSupplement>

Q. Can you apply for the supplement program if you are hired after the application period closes?

A. Yes. If you are hired after the application period closes but before July 1st, you will have the opportunity to apply for the supplement when you complete your new hire enrollment in Benefit Solver.

Q. Do you have to apply for the supplement again if you applied last year?

A. Yes. To be eligible to receive the supplement for the FY2015-16 plan year, employees MUST apply, even if they have applied in past years.

Q. Do you have to provide new documentation for the new plan year if you applied last year?

A. If you applied last year, and log into the supplement application system with the same login ID and password, you will not have to submit documents for the dependents or household members that you included on last year's application. You will have to submit documents for new dependents and/or household members, as well as proof of 2014 income.

Q. How are qualified applicants divided?

A. Qualified applicants are divided into three levels.

Level A - Annual household income at or under 200% (2x) of the Federal Poverty Level

Level B - Annual household income at or between 201% and 250% (2.5x) of the Federal Poverty Level

Level C - Annual household income at or between 251% and 300% (3x) of the Federal Poverty Level

The money is distributed first to Level A applicants. Money cannot be distributed to Level B applicants until 100% of the medical insurance premiums for all applicants in Level A can be paid by the supplement. Money cannot be distributed to Level C applicants until 100% of the medical premiums for Level B can be paid.

Q. Will you be guaranteed to receive the supplement if you meet the income guidelines?

A. No. Because the program must be funded each year by the legislature, there is no guarantee that the program will continue from year to year.

Q. How much of a supplement do individuals receive?

A. Each year the amount of a supplement for individuals is unknown, as the amount depends on the total number of approved applicants and the total dollars allocated to the program each year. The more approved applicants there are, the smaller the supplement for each individual.

Q. How is the money for the supplement divided among qualified applicants?

A. Not everyone who meets the minimum qualifications receives the supplement, as the money is awarded based upon demonstrated need, according to the statute that governs the program. Applicants awarded the supplement should not expect the supplement to completely cover all of their medical insurance premiums, as it will depend on available funds.

Q. What will you need to complete the application?

A. As the program is need-based, employees who apply must submit documentation to verify dependents (spouse/same-gender domestic partners/children) and income (a copy of the previous year's federal tax return). Since the income eligibility requirements are based on the entire household, verification must also be provided for other household members and their income.