

# Health Insurance 101

# PARTNERS IN COVERING COLORADO



**Medicaid**



**Who is eligible?**

Beginning January 1, 2014, individuals earning up to 133%\* of the Federal Poverty Level (FPL) may qualify for Medicaid.

This is about \$15,000/year for an individual or \$31,000/year for a family of four.

\* Some earning more may still be eligible.

Child Health Plan *Plus* (CHP+) is available for children and pregnant women who qualify.

Children and pregnant women making about \$30,340/year for an individual or \$62,000/year for a family of four may qualify for CHP+.

Connect for Health Colorado is a new health insurance marketplace for businesses with 2-50 employees, Coloradans who buy their own health insurance, are uninsured or don't have access to affordable coverage through an employer. It is not for Coloradans who are eligible for Medicare.

Financial help is available based on income. Individuals earning \$15,000 to \$45,500/year or a family of four \$31,000 to \$94,000/year may qualify for financial assistance to help buy health insurance.

**When does coverage begin?**

Coverage is back dated to the first of the month of the application.

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Generally, health plans paid for before the 15th of the month will take effect on the first of the next month. Health plans paid for after the 15th of the month will take effect on the first of the next following month.

**When can Coloradans apply?**

There is no deadline to apply—you can apply at any time.

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The 2014 open enrollment period closed March 31, 2014. The 2015 next open enrollment is November 15, 2014 to February 15, 2015.





**To access additional information visit or call:**

[Colorado.gov/Health](http://Colorado.gov/Health)  
[Colorado.gov/PEAK](http://Colorado.gov/PEAK) (to apply)  
 Toll free: 1-800-221-3943  
 TDD: 1-800-659-2656  
 Toll free: 1-800-359-1991 (to check status of submitted application)

[CHPPlus.org](http://CHPPlus.org)  
[Colorado.gov/PEAK](http://Colorado.gov/PEAK) (to apply)  
 Toll free: 1-800-221-3943  
 TDD: 1-800-659-2656

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)  
 Toll free: 1-855-PLANS-4-YOU (855-752-6749)  
 TDD: 1-855-346-3432

# Financial Assistance

Family size	Income per year*	Potential Financial Assistance
	\$0 → \$15,500	Medicaid/CHP+ (free or low cost public insurance)
	\$15,500 → \$29,000	Premium tax credit and health plans with lower out-of-pocket costs
	\$15,500 → \$46,500	Premium tax credit
	\$0 → \$21,000	Medicaid/CHP+
	\$21,000 → \$39,000	Premium tax credit and health plans with lower out-of-pocket costs
	\$21,000 → \$63,000	Premium tax credit
	\$0 → \$26,000	Medicaid/CHP+
	\$26,000 → \$49,000	Premium tax credit and health plans with lower out-of-pocket costs
	\$26,000 → \$79,000	Premium tax credit
	\$0 → \$31,500	Medicaid/CHP+
	\$31,500 → \$59,500	Premium tax credit and health plans with lower out-of-pocket costs
	\$31,500 → \$95,000	Premium tax credit

\*Modified Adjusted Gross Income estimations.

# What is Connect for Health Colorado?

- Colorado's state based marketplace for health insurance
  - Colorado's state version of healthcare.gov
- **Shop** health plans containing the same base benefits
- **Compare** information regarding cost and quality
- Get **financial assistance** to reduce your monthly costs

# Insurers in C4HCO (Individual Market)

- United Healthcare
- Anthem Blue Cross Blue Shield
- Kaiser Permanente
- Colorado HealthOP
- Rocky Mountain Health Plans
- Denver Health
- Access Health Colorado
- Colorado Choice
- CIGNA

# What is Medicaid

- Medicaid is free or low cost public health insurance for Coloradans who qualify. Medicaid can cover your doctor visits, emergency care, preventative care and other procedures.
- You may qualify if you fall under one of these categories:
  - Children ages 0-18 whose household income does not exceed 142% Federal Poverty Level (FPL)
  - Pregnant Women whose household income does not exceed 195% FPL
  - Parents and Caretaker Relatives (you must have a dependent child) whose household income does not exceed 133% FPL
  - Adults without dependent children whose household income does not exceed 133% FPL
- You can enroll in Medicaid at any time if you qualify.
- Follow this link to get more information and to enroll:  
[Colorado.gov/PEAK](https://colorado.gov/PEAK)

# Eligible For Medicaid: Now what

- Find a provider
  - <http://www.colorado.gov/cs/Satellite/HCPF/HCPF/1251567070354>
- Health Colorado will help you enroll in a Medicaid plan
  - Call HealthColorado at
  - Denver: 303-839-2120
  - Outside Denver: 1-888-36-6557
  - Monday through Friday 8 a.m. to 5 p.m.
  - Choose Online
  - [https://www.healthcolorado.net/plan\\_selection.aspx](https://www.healthcolorado.net/plan_selection.aspx)

# Child Health Plan *Plus* (CHP+)

- Child Health Plan Plus (CHP+) is low-cost health insurance for Colorado's uninsured children and pregnant women. CHP+ is public health insurance for children and pregnant women who earn too much to qualify for Medicaid, but cannot afford private health insurance.
- Who is eligible?
  - Children age 18 and under and pregnant women age 19 and over
  - Applicants with household income under 260% of the Federal Poverty Level (FPL). [Click here to see if your income qualifies for CHP+](#)
  - Colorado Residents
  - Permanent legal residents who have had an Alien Registration number for at least 5 years, a refugee or asylee
  - Applicants not eligible for Medicaid. [Click here to find out more about Medicaid](#)
  - Applicants who do not have other health insurance
- There are many ways to apply – find them here:  
<https://www.colorado.gov/hcpf/how-to-apply>



# Understanding Healthcare Costs

- Premium – Monthly payments that everyone makes that go directly to your insurance company.
- Deductible – The amount you have to pay for your health care before the insurance company begins to pay. *All plans must provide many preventive services and screenings at no charge to you, so these services do not apply to the deductible.*
  - These preventive services include screenings, check-ups, and patient counseling. Most preventive care is fully covered by your monthly premiums.
- Out-of-pocket maximum/limit – The total amount you have to pay during the year before your health insurance starts paying for 100% of your medical costs. This maximum resets each year.

# Are you uninsured but in need of coverage?

- The blue guide is a resource to help uninsured individuals locate healthcare options and resources
- Go to <http://blueguide.cohealthinitiative.org/> to find:
  - General Health
  - Mental/Behavioral
  - C4HCO assistance sites and Medicaid enrollment sites
  - Oral/Dental
  - Disability & Elder Care
- Questions?
  - Call the Colorado Consumer Health Initiative at 303-839-1261

# Online Application

- Connect for Health Colorado (C4HCO)
  - [ConnectforHealthCO.com](http://ConnectforHealthCO.com)
- Medicaid
  - [Colorado.gov/PEAK](http://Colorado.gov/PEAK)
- Child Health Plan Plus
  - [Colorado.gov/PEAK](http://Colorado.gov/PEAK)



# Problem Solving: Who to Call

- Connect for Health Colorado
  - 855-752-6749
- Medicaid
  - Customer Center: 1-800-221-3943
  - To check status of application: 1-800-359-1991
- Child Health Plan Plus (CHP+)
  - 1-800-221-3943