

## Getting Health Care Coverage Through Health First Colorado and Child Health Plan *Plus*

The economic downturn caused by the COVID19 pandemic is having a significant impact on many Coloradans. Many have lost their jobs – and along with that – their employer-sponsored health benefits. During this pandemic – which is creating both health risk and increased stress and anxiety – it is especially important for all Coloradans to have health care coverage. **When it comes to health coverage, the State may be able to help.** Specifically, you may be eligible for health coverage options available through the Colorado Department of Health Care Policy & Financing or Connect for Health Colorado, the State’s individual marketplace exchange.

### Health First Colorado (Colorado’s Medicaid program) & Child Health Plan *Plus* (CHP+)

The Colorado Department of Health Care Policy & Financing offers Health First Colorado and Child Health Plan *Plus*. Both are public health insurance programs available to Coloradans who qualify. Below is some basic information on how you can find out if you qualify and what benefits are covered.



#### See If You Qualify for Health First Colorado or CHP+

Coloradans can sign-up for Health First Colorado and CHP+ any time during the year. Unlike employer-sponsored coverage or the Connect for Health Colorado marketplace exchange, there is no enrollment period. The quickest and easiest way to apply is online at [CO.gov/PEAK](https://CO.gov/PEAK). Apply online any hour of the day, upload needed documents with your application, and track the status of your application at [CO.gov/PEAK](https://CO.gov/PEAK). While there are a number of ways to apply, doing so online has benefits that other methods don’t. To start, about 75 percent of people who apply online find out immediately if their coverage is approved. If you have **never** received food benefits (SNAP), cash or health care benefits from the state of Colorado, click “Apply for Benefits.”

If you have **ever** received food, cash or health care benefits from the state of Colorado, click “Manage My Account.”

Find more information on how to apply by mail by visiting [colorado.gov/hcpf/how-to-apply#by-mail](https://colorado.gov/hcpf/how-to-apply#by-mail), your county’s department of health and human services at [colorado.gov/cdhs/contact-your-county](https://colorado.gov/cdhs/contact-your-county) or an application site at [apps.colorado.gov/apps/maps/hcpf.map](https://apps.colorado.gov/apps/maps/hcpf.map).

Call your county before visiting in-person during this “safer at home” time period. Apply over the phone by calling 1-800-221-3943, option 1 (State Relay: 711); hold times may be long.

## Eligibility Criteria for Health First Colorado & CHP+

Coloradans who meet specific monthly income requirements for individuals and families can get insurance through Health First Colorado and CHP+. Generally, individuals who make less than \$1,415 a month before taxes and a family of four with income less than \$3,101 a month before taxes may qualify for Health First Colorado. Those who don't qualify for Health First Colorado may qualify for CHP+, which covers children and pregnant women. Individuals who make less than \$2,765 a month before taxes, or families of four with

incomes less than \$5,677 a month before taxes may qualify for CHP+. You can find the Health First Colorado income guidelines at [healthfirstcolorado.com/apply-now/?tab=do-i-qualify](https://healthfirstcolorado.com/apply-now/?tab=do-i-qualify) and for CHP+ [colorado.gov/pacific/hcpf/child-health-plan-plus](https://colorado.gov/pacific/hcpf/child-health-plan-plus).

Still, the best way to find out if you are eligible for Health First Colorado or CHP+ is to apply. When you fill out an application, our system checks to see if you qualify for Health First Colorado or CHP+.



## Connect for Health Colorado - The State's Marketplace Exchange

If you don't qualify for Health First Colorado or CHP+, you may qualify for financial help to purchase private health insurance through Connect for Health Colorado, which is Colorado's individual and family marketplace exchange. Many commercial carriers provide coverage policies on the Connect for Health exchange.



Connect for Health Colorado is the only place you can apply for financial help to lower the cost of private health insurance. The financial help you can get to lower your monthly payment is called a Premium Tax Credit. Information about financial assistance, discounts and tools to help you estimate savings are available at [Connectforhealthco.com/financial-help](https://connectforhealthco.com/financial-help). Visit

[Connectforhealthco.com](https://connectforhealthco.com) or call to learn more or to apply for private health insurance: 855-PLANS-4-YOU (855-752-6749); TTY 855-346-3432.

While there is an open enrollment period for Connect for Health Colorado, losing your employer-sponsored coverage is a qualifying event that will enable you to purchase coverage outside of the traditional enrollment period.

# ANSWERS to Your Health Coverage Questions

## What is counted as “income” on the application?

Income can be money you get for working, called “earned income,” or from rentals, investments or a business where you are not actively working, called “passive income.” If you get a paycheck from your employer, most of the time, we can check your income without you giving us proof, like a paystub. If you work for yourself or have passive income, we will ask for proof. We will send you a letter if we need more information to see if you qualify.

The COVID-19 relief payment the IRS is providing to individuals and families is NOT counted as income for Health First Colorado and CHP+ eligibility.

## Do you count assets?

We will only ask you for information about your assets (like homes, cars, bank accounts) if you or someone else on the application may need additional benefits for individuals who are over age 65, need Medicare premium assistance, need long-term services and supports or have a disability. Assets are only counted for people who require these extra services - not for those who simply require basic health insurance coverage for care such as prescription drugs, physician, counselling, hospital, etc.

## When Do Benefits Become Effective?

Your approval letter will tell you when your health coverage starts. Generally, your Health First Colorado benefits will begin the first day of the month in which you apply (for example, July 1 if you apply on July 10). If you had medical expenses in the three months before you applied, you may ask for backdated coverage for up to three months before the month in which you applied. If you have a disability, need long-term services and supports or skilled nursing services, your benefits may begin the day your application is approved. If you qualify for CHP+, your benefits may begin the first day of the month in which you applied.

## How do I find out if my doctor accepts Health First Colorado or CHP+?

You are welcome to search for Health First Colorado or CHP+ doctors, pharmacies and other providers on the free *PEAKHealth* mobile app or through the Find a Doctor tool at [HealthFirstColorado.com/find-doctors](https://HealthFirstColorado.com/find-doctors). Or you may simply ask your doctor(s). Download the *PEAKHealth* app in the Apple App store or Google Play store.

## What Benefits Are Covered by Health First Colorado and CHP+?

Health First Colorado and CHP+ cover lots of standard health care services, like medical care, prescription drugs, dental and behavioral health care. In general, medically necessary services that treat medical, dental or behavioral diagnoses are covered when you get the service from a participating provider. Members 20 years old and younger get extra benefits and services. Individuals with disabilities may qualify for more.

Members do not have a deductible under Health First Colorado, unlike employer-sponsored or commercial coverage; however, members may have co-pays for some services. There are no co-pays for behavioral health or dental services. There is a monthly limit on co-pays, and many Health First Colorado members do not have co-pays, including children 18 years and younger. Some services, like dental, have an annual maximum. Some individuals who qualify for CHP+ may have to pay an annual enrollment fee and co-pays for certain services. What families pay for the CHP+ program is capped at 5% of the family’s annual income. Enrollment fees range from \$25 to \$105 a year, and are based on family size and the Federal Poverty Level (FPL). Co-pays range from \$0 to \$50, and are based on the service, FPL and family size. There are no co-pays for preventive visits, family planning services or prenatal care services. Pregnant women, American Indians and Alaska natives are exempt from both enrollment fees and co-pays.