

Income Chart and Premium Guide for Health First Colorado Buy-In Program for Children with Disabilities

Children's Buy-In Eligibility Overview:

The Health First Colorado Buy-In Program for Children with Disabilities (Children's Buy-In) is a Family Medical Assistance program that will provide Health First Colorado (Colorado's Medicaid Program) benefits for children who are under age 19, have a qualifying disability and whose gross family income after disregards is at or below 300% of the Federal Poverty Level (FPL).

Eligible families will receive Medicaid benefits for their child with a disability by paying a monthly premium on a sliding scale based on their adjusted income.

Estimation Calculation for Financial Eligibility and Premium Payment:

To qualify financially for the Children's Buy-In, families must have a gross family income after disregards at or below 300% FPL. In general, the gross income is calculated by disregarding 33% of the total income for the household family members. 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:
 - i. Determine the number of family members in your household, including yourself.
- B. Estimate Monthly Income:
 - i. Add the gross monthly income (before taxes) for all of the family members in your household (Include income from a job and any other income, such as child support, alimony, etc.) Subtract \$90 from gross wages of the household. Use the calculation below.
 - ii. Multiply the total monthly income amount by 0.6666 ($\$ \times 0.6666 =$ Estimate of Monthly Income)
- C. Using your Family Size and Estimate of Monthly Income, refer to the Income Chart and Premium Guide below.
- D. For example: in 2019, a family of four may have a monthly income of \$8,653 and qualify. They may have additional income as well that is disregarded.



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

Income Chart and Premium Guide

| Family Size | Monthly Income After Income Adjustments | | | |
|------------------------------------|---|--------------------|--------------------|--------------------|
| 1 | 0 – \$1,385 | \$1,386– \$1,926 | \$1,927– \$2,602 | \$2,603– \$3,123 |
| 2 | 0 – \$1,875 | \$1,876– \$2,607 | \$2,608– \$3,523 | \$3,524– \$4,228 |
| 3 | 0 – \$2,365 | \$2,366– \$3,289 | \$3,290– \$4,444 | \$4,445– \$5,333 |
| 4 | 0 – \$2,854 | \$2,855– \$3,970 | \$3,971– \$5,365 | \$5,366– \$6,438 |
| 5 | 0 – \$3,344 | \$3,345– \$4,652 | \$4,653– \$6,286 | \$6,287– \$7,543 |
| 6 | 0 – \$3,834 | \$3,835– \$5,333 | \$5,334– \$7,207 | \$7,208– \$8,648 |
| 7 | 0 – \$4,324 | \$4,325– \$6,015 | \$6,016– \$8,128 | \$8,129– \$9,753 |
| 8 | 0 – \$4,814 | \$4,815– \$6,696 | \$6,697– \$9,048 | \$9,049– \$10,858 |
| Federal Poverty Level (FPL) | 0% - 133% | 134% - 185% | 186% - 250% | 251% - 300% |
| Monthly Premium | \$0 | \$70 | \$90 | \$120 |

NOTE: This chart is based on 2019 Federal Poverty Level (FPL) guidelines.

Additional Information and Resources

- Department of Health Care Policy and Financing Buy-In Programs website at: www.colorado.gov/hcpf/MedicaidBuyInPrograms

Questions?

- Contact your local county Human/Social Services Department, or
- [Customer Contact Center](http://www.colorado.gov/hcpf): Toll Free: 1-800-221-3943

