

# Health First Colorado Buy-In Comparison Chart

## April 2022

<b>Health First Colorado Buy-In Programs versus Connect for Health Colorado</b>			
	<b>Health First Colorado Buy-In Program for Working Adults with Disabilities</b>	<b>Health First Colorado Buy-In Program for Children with Disabilities</b>	<b>Connect for Health Colorado</b>
<b>Who may qualify?</b>	<p>Individuals who are:</p> <ul style="list-style-type: none"> <li>• Between 16 and 64 years old,</li> <li>• Are working,</li> <li>• Have a qualifying disability (as outlined by the Social Security Administration (SSA) listings, and</li> <li>• Income must be below 450% of the Federal Poverty Level (FPL), approximately \$5,097 a month.</li> <li>• For example: A person may have a monthly gross earned income of \$10,279 and qualify. They may have additional income that is disregarded.</li> <li>• Applicants should always complete the Health First Colorado application to find out if their income qualifies.</li> </ul>	<p>Individuals who are:</p> <ul style="list-style-type: none"> <li>• A child under the age of 19,</li> <li>• Have a qualifying disability (as outlined by the Social Security Administration (SSA) listings, and</li> <li>• Family monthly income must be below 300% of the Federal Poverty Level (FPL) which is approximately \$6,938 for a family of four.</li> <li>• For example: A family of four may have a monthly gross income of \$10,602 and qualify. They may have additional income that is disregarded.</li> <li>• Applicants should always complete the Health First Colorado application to find out if their income qualifies.</li> </ul>	<ul style="list-style-type: none"> <li>• Connect for Health Colorado is a public, non-profit entity established by the Colorado General Assembly in 2011 to create a health insurance Marketplace. Since 2013, we've been helping individuals, families and small employers compare plans, apply for financial help and buy health insurance. As Colorado's official health insurance marketplace, we are the only place to apply for financial help to lower the monthly cost of premiums.</li> <li>• Customers can shop online; get help by phone or online chat from Customer Service Center representatives; and access expert help from a statewide network of certified Brokers and community-based Assistors. For more information: <a href="https://connectforhealthco.com">ConnectforHealthCO.com</a></li> <li>• Coverage through Connect for Health Colorado is available for most Coloradans and may</li> </ul>

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			include financial help. Those who are eligible for Medicaid, CHP+ or Medicare are not eligible for financial help.
<b>When does coverage begin?</b>	Coverage begins on the first day of the month when the application is submitted and all qualifications are met.	Coverage begins on the first day of the month when the application is submitted and all qualifications are met.	Coverage start dates depend on when you select a plan. You can apply at any time but may only be able to enroll during certain times of the year. To learn more please visit: <a href="https://connectforhealthco.com/get-started/when-can-i-buy-insurance/">connectforhealthco.com/get-started/when-can-i-buy-insurance/</a>
<b>What benefits are covered?</b>	Regular Colorado Medicaid benefits are provided. May also qualify for extra benefits through the Elderly, Blind and Disabled, Community Mental Health Supports, Brain Injury, Spinal Cord Injury or Supported Living Services Home and Community-based Services Waivers.	Regular Colorado Medicaid benefits including Early Periodic Screening Diagnostics and Treatment (EPSDT). Children under age 19 do not have co-payments.	All plans on Connect for Health Colorado cover Essential Health Benefits including: doctors' services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services, and more.
<b>What does it cost?</b>	Monthly premium is based on a sliding scale income that can be either \$0, \$25, \$90, \$130, or \$200 per month.	Monthly premium based on a sliding scale income that can be either \$0, \$70, \$90, or \$120 per month.	Cost varies depending on the plan you select. You may be eligible for financial help.

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<b>When to apply?</b>	There is no deadline to apply Individual may apply at any time.	There is no deadline to apply Individual may apply at any time.	You can apply at any time but may only be able to enroll during certain times of the year.  Certain life events (like marriage or the birth of a baby) provide an opportunity to enroll. Also, there are additional enrollment opportunities during the Public Health Emergency. To learn more please visit: <a href="https://connectforhealthco.com/get-started/when-can-i-buy-insurance/">connectforhealthco.com/get-started/when-can-i-buy-insurance/</a>
<b>More Information</b>	Visit <a href="https://HCPF.Colorado.gov">HCPF.Colorado.gov</a> and the <a href="#">Medicaid Buy-In Programs</a> page	Visit <a href="https://HCPF.Colorado.gov">HCPF.Colorado.gov</a> and the <a href="#">Medicaid Buy-In Programs</a> page	<a href="https://ConnectforHealthCO.com">ConnectforHealthCO.com</a>