

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 2022, a family of four may have a monthly income of \$10,602 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 - \$1,507	\$1,508 - \$2,096	\$2,097 - \$2,832	\$2,833 - \$3,398
2	0 - \$2,030	\$2,031 - \$2,823	\$2,824 - \$3,815	\$3,816 - \$4,578
3	0 - \$2,553	\$2,554 - \$3,551	\$3,552 - \$4,798	\$4,799 - \$5,758
4	0 - \$3,076	\$3,077 - \$4,279	\$4,280 - \$5,782	\$5,783 - \$6,938
5	0 - \$3,599	\$3,600 - \$5,006	\$5,007 - \$6,765	\$6,766 - \$8,118
6	0 - \$4,122	\$4,123 - \$5,734	\$5,735 - \$7,748	\$7,749 - \$9,298
7	0 - \$4,646	\$4,647 - \$6,462	\$6,463 - \$8,732	\$8,733 - \$10,478
8	0 - \$5,169	\$5,170 - \$7,189	\$7,190 - \$9,715	\$9,716 - \$11,658
Federal Poverty Level (FPL)	0% - 133%	134% - 185%	186% - 250%	251% - 300%
Monthly Premium	\$0	\$70	\$90	\$120

Note: This chart is based on 2022 Federal Poverty Level (FPL) guidelines

Additional Information and Resources

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

Questions?

- Contact your local county Human/Social Services Department, or
- [Customer Contact Center](#): Toll Free: 1-800-711-6994 Direct Buy-In Expert

