



COMMUNITY COLUMN: WHEN SHOULD I APPLY FOR MEDICAID OR CHILD HEALTH PLAN *PLUS*?

NOTE: This is the second in a series of Community Columns by expert staff who are implementing health law changes in Colorado. If you have questions about this content or need additional information please contact Rachel Reiter at 303-866-3921.

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By [Antoinette Taranto](#), Client Services, Eligibility and Enrollment Office Director, Colorado Department of Health Care Policy & Financing. Antoinette has more than 17 years of health policy and administration experience. Her team spearheads the changes to Colorado Medicaid and Child Health Plan Plus (CHP+) eligibility rules and systems to comply with state and federal health laws.

When Should Coloradans Apply for Medicaid or Child Health Plan *Plus*?

You have likely heard a lot about enrolling in health care coverage and may wonder what this means for you. Do I qualify for Medicaid or Child Health Plan *Plus* (CHP+)? What is the difference between Medicaid and private insurance? Can I still apply for health care coverage?

These are common questions I hear from Coloradans each day. This column will help answer those questions and direct you to additional resources.

Did You Know?

- As of January 2014, more parents and adults without kids now qualify for Medicaid.
- Medicaid accepts applications year round.
- Medicaid is not the same as Medicare. Medicaid is for low-income Coloradans who qualify. Medicare is for those 65 years and older (some younger may qualify), though some people may have both.

How are Public and Private Insurance Different?

Medicaid, CHP+ and private insurance are all types of health insurance but have differences. Medicaid and CHP+ are Colorado's free or low cost public health insurance programs for those who make below a certain income. Like many private insurance plans, Medicaid and CHP+ offer coverage for preventive and wellness services, doctor visits, prescriptions, emergency care, maternity care and many other services. To find out more go to Colorado.gov/HCPF/Benefits.

Unlike private health insurance, Medicaid and CHP+ do not have an open enrollment period; **you can apply at any time to find out if you qualify**. Most private health insurance coverage requires you to pay monthly fees or premiums for your coverage. You might also have co-payments and other cost-sharing for certain medical services. In general, Medicaid and CHP+ do not have premiums but some clients may have to pay annual enrollment fees and co-payments on a sliding scale based on income so those who earn more, pay more. To learn more about the differences between public and private health insurance go to Colorado.gov/Health.

Who Qualifies

Medicaid now covers more Coloradans. For example, individuals earning about \$15,000 a year or a family of four earning about \$31,000 a year may now qualify. This means more parents, young adults and adults without kids may now qualify for Medicaid. Of those who have already

applied and gained coverage starting January 1, [about 48% of applicants](#) who qualified for new Medicaid coverage were under the age of 34. To find out if you qualify, you need to apply.

How to Apply

You can apply online at [Colorado.gov/PEAK](https://colorado.gov/PEAK), over the phone, [in-person at your county office](#) or by mail. It is important that you fill out your application accurately and completely.

Before you start your application, be sure to have the full legal names, dates of birth, Social Security numbers (or Legal Permanent Resident Identification numbers) and income and employer information for each person in your home. For more information on how to apply and application tips visit [Colorado.gov/Health](https://colorado.gov/Health) and click on frequently asked questions.

Where to get More Information

If you have questions about your health care options visit [Colorado.gov/Health](https://colorado.gov/Health). This new site can help answer your questions about Medicaid, Connect for Health Colorado, the Federal requirement to have health insurance and other health care changes that may impact you.

You can also find on [Colorado.gov/Health](https://colorado.gov/Health) a recorded presentation by the Department of Health Care Policy and Financing Executive Director Susan Birch and the Division of Insurance Commissioner Marguerite Salazar. This 20 minute presentation explains the changes to health care in our state and resources to help Coloradans with questions. We also have a series of short animated videos about the new health care laws. You can view the recorded presentation and videos at [Colorado.gov/Health](https://colorado.gov/Health) and click on videos.

If you have already applied for health care coverage, visit [Colorado.gov/HCPF/MyApplication](https://colorado.gov/HCPF/MyApplication) to find out how to check the status of your Medicaid or CHP+ application.

If you are one of the thousands of uninsured Coloradans, please consider filling out the Medicaid or CHP+ application to see if you qualify. Applications take an average of 30 minutes to complete. We have made it easier to apply online and faster to find out if you qualify. If you have questions, we are here to help.

About the Colorado Department of Health Care Policy and Financing: The department administers the Medicaid and Child Health Plan *Plus* (CHP+) programs as well as a variety of other programs for low-income Coloradans who qualify. The mission of the department is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources. For more information about the department, please visit [Colorado.gov/hcpf](https://colorado.gov/hcpf).

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