

Connecting Families to Health Care Coverage



COLORADO

Department of Human Services

[illegible]

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Objectives:

- ❖ Better understand Health Insurance Coverage
- ❖ Identify who may be eligible
- ❖ Know the requirements and eligibility criteria for public assistance and other programs
- ❖ Know where to send clients to apply for services
- ❖ Resources and tools for those ineligible for health insurance coverage

Health coverage options

❖ Public Health Insurance

- Medicaid
- Child Health Plan Plus (CHP+)

❖ Private Insurance

- Employer Sponsored
- Individual market

❖ Uninsured

- Community Health Centers/Federal Qualified Health Centers
- Safety-net Clinics
- Free Clinics

Public Health Insurance: Medicaid

Medicaid

Health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities.

Colorado Medicaid Program:

Health First Colorado is Colorado's Medicaid program for low-income Coloradans who qualify.

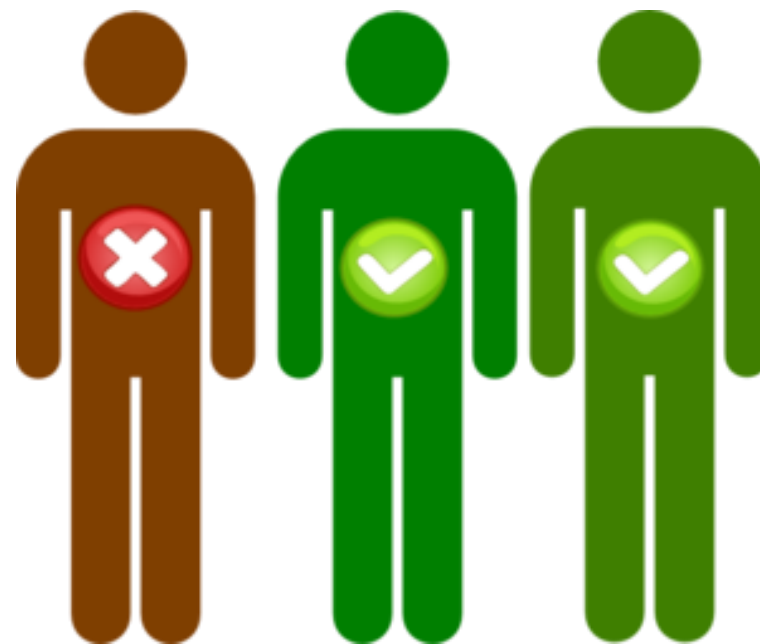
<https://www.medicaid.gov/medicaid/index.html>



Eligibility for Health First Colorado

❖ Financial Eligibility

❖ Non-Financial Eligibility



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Medicaid Benefits

- ❖ Mandatory Benefits
- ❖ Optional Benefits
- ❖ Health First Colorado Benefits
 - Physical health
 - Dental
 - Behavioral health



Health First Colorado Benefits

- ❖ Preventive & Wellness Services
- ❖ Health Care Provider visits
- ❖ Maternity & Newborn care
- ❖ Mental Health, Substance, Health Services, laboratory, pharmacy & family planning



Health First Colorado Cost

- ❖ There may be a small co-payment to receive services unless they fall into certain category. Co-payments vary depending on the service.



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Child Health Plan Plus (CHP+)

Public low-cost health insurance for certain children and pregnant women. It is for people who earn too much to qualify for Health First Colorado (Colorado's Medicaid Program), but not enough to pay for private health insurance.



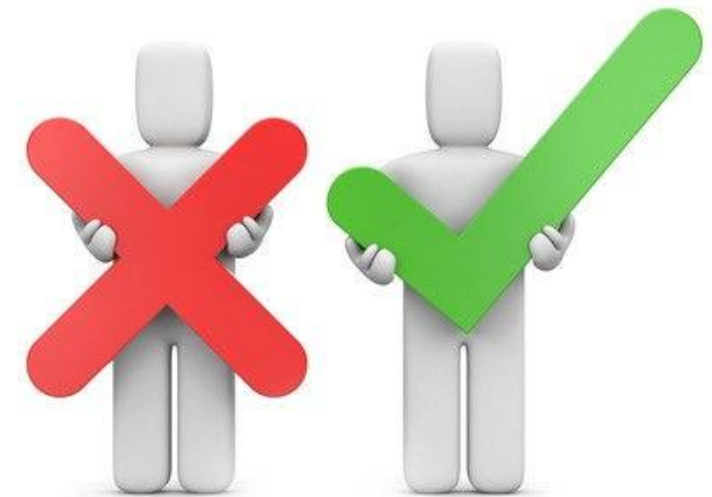
<https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>



CHP+ Eligibility

Who Qualifies?

- 18 and under, pregnant 19 and over
- Under 260% Federal Poverty Level (FPL)
- Colorado residents
- Not eligible for Health First CO or no other health Insurance
- Meets non-financial eligibility



CHP+ Benefits

- ❖ Preventive care
 - ❖ Family Planning/Reproductive Health
 - ❖ Maternity and Newborn care
 - ❖ Provider Office Services
 - ❖ Inpatient Hospital Services
 - ❖ Lab, X-ray, and Diagnostic Services
- and much more.....



CHP+ Cost

CHP+ costs vary depending on your household size and income. CHP+ members may have to pay an annual enrollment fee.

Enrollment Fee 157%-213% FPL = 1 Child \$25, 2 or more \$35.00

Enrollment Fee 214%-260% FPL = 1 Child \$75, 2 or more \$105.00



<https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>



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How to apply for Health First CO or Child Health Plan *Plus*

- Apply online at Colorado.gov/PEAK or ConnectForHealthCO.com
- [Apply in person](#)
- Apply by phone at 1-800-221-3943 / State Relay: 711
- Apply [by mail](#)



Program Eligibility and Application Kit (PEAK)



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PEAK programs

- ❖ Early Childhood Programs
- ❖ Colorado Works: Temporary Assistance for Needy Families (TANF)
- ❖ Food Assistance: Supplemental Nutrition Assistance Program (SNAP)
- ❖ Adult Financial
- ❖ Medical Assistance
 - MAGI Medicaid
 - Non-MAGI Medicaid
- ❖ Connect for Health Colorado
 - Advance Premium Tax Credit (APTC)
 - Cost Sharing Reduction (CSR)

<https://coloradopeak.secure.force.com/AGHBI>



What does PEAK offer?

Welcome to Colorado PEAK™



Am I
Eligible



Apply for
Benefits



Manage
My Account

<https://coloradopeak.secure.force.com/ABTPK?Language=EN>



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Public Charge

Definition:

“public charge” as an individual who is likely to become “primarily dependent on the government for subsistence, as demonstrated by either the receipt of public cash assistance for income maintenance, or institutionalization for long-term care at government expense.”



<https://www.uscis.gov/news/fact-sheets/public-charge-fact-sheet>



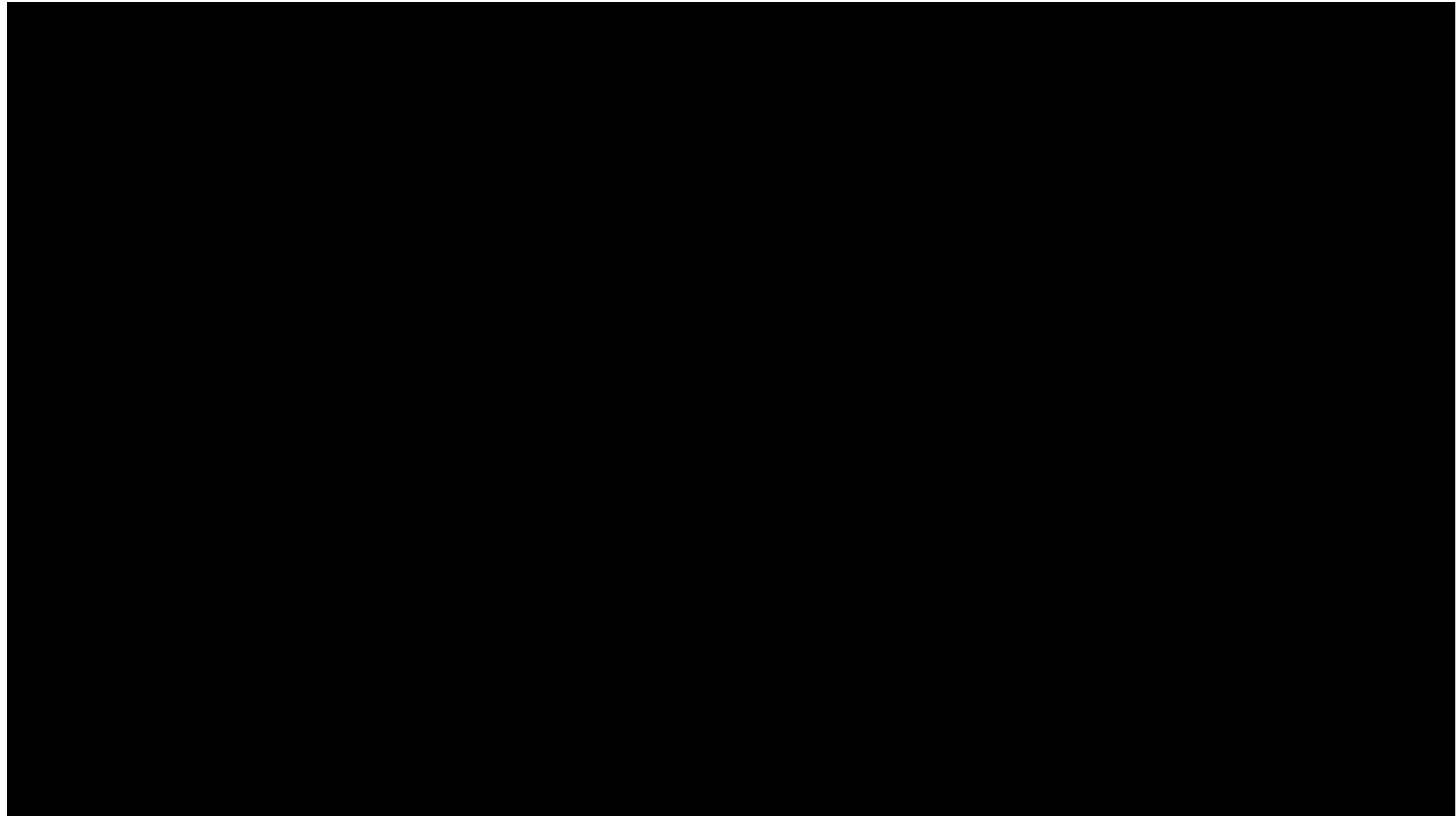
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Private Health Insurance

- ❖ Health Insurance is a contract between you and your insurance company. You buy a plan, and the company agrees to pay part of your medical costs when you get sick or hurt.

- ❖ There is two type of private health insurance
 - Employer Sponsored
 - Individual Market

Health Insurance Explained in 5 Minutes



<https://www.youtube.com/watch?v=-58VD3z7ZiQ>



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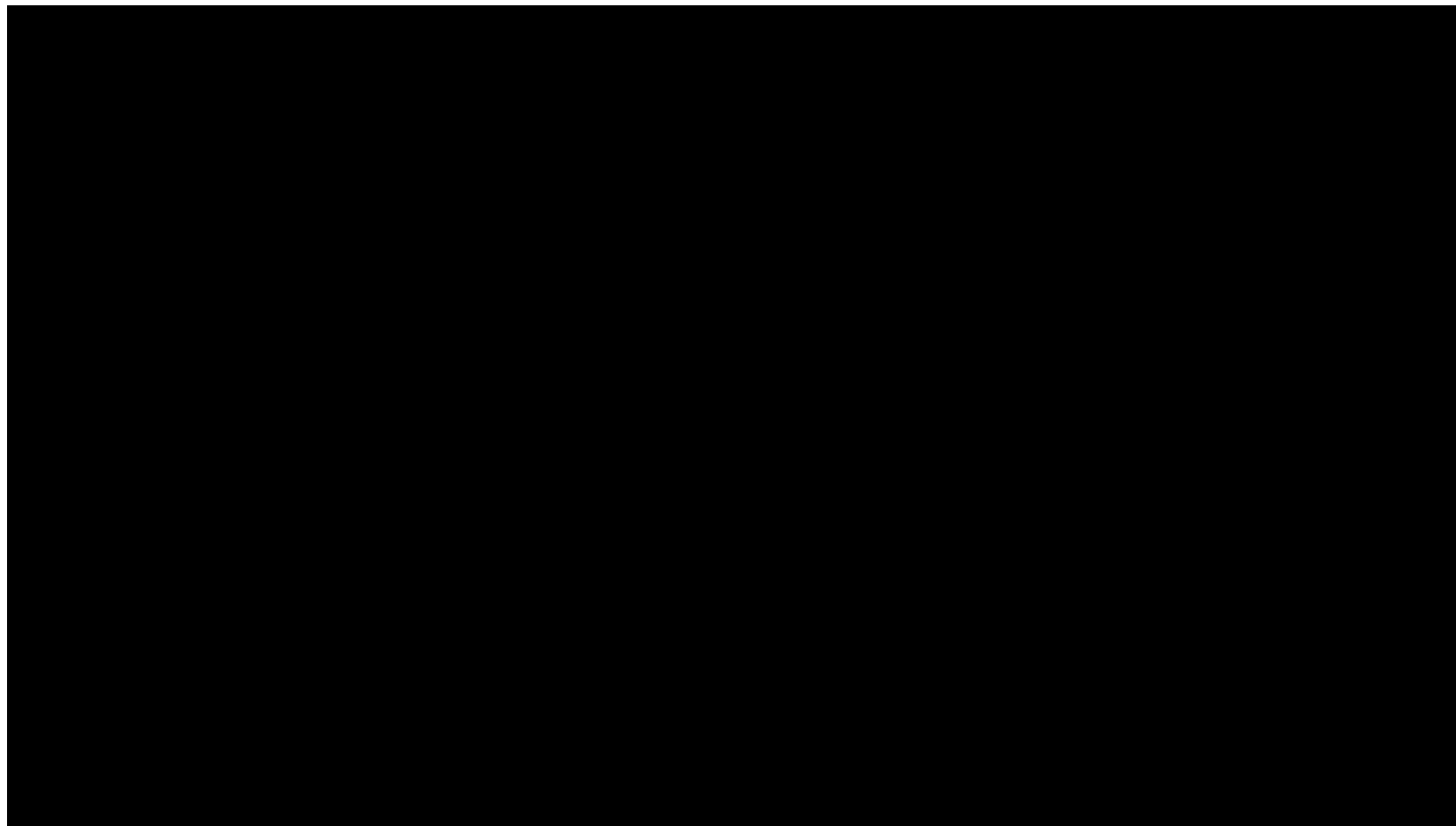


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Connect for Health Colorado

- ❖ Is the only place to apply for financial assistance to help reduce health insurance costs
- ❖ It is the go-to resource for individuals, families and small employers across Colorado to purchase health insurance.
- ❖ It's the only place where Coloradans can apply for advance premium tax credits and cost-sharing reductions to help pay for commercial insurance coverage.





<http://connectforhealthco.com/resources/stay-informed/media/#videos>



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How to Apply



Help from a Broker



Help from an Assister

- Health Coverage Guides a
- Certified Application Counselors



Help at an Enrollment Center Near You



Call the Customer Service Center



Live Chat

<http://connectforhealthco.com/person-help/>



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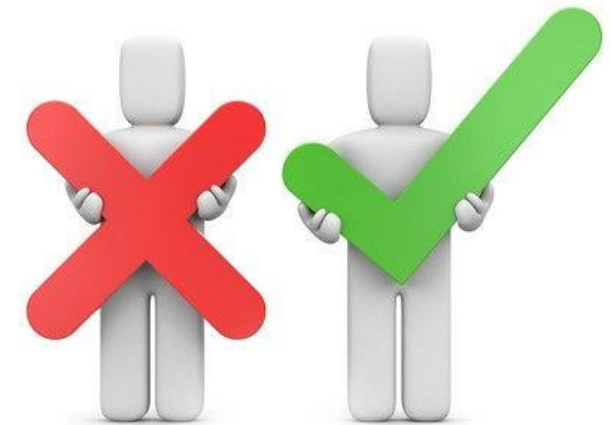
Not eligible for Public and Private Health Insurance

❖ Not eligible for Public Insurance

- Over the income guidelines for Medicaid/CHP+
- Deferred Action for Childhood Arrival Status (DACA)
- LPRs with less than 5 years (pregnant and children exempt)
- Undocumented immigrants

❖ Not eligible for Private Insurance through C4HCO

- Deferred Action for Childhood Arrival Status (DACA)
- Undocumented immigrants



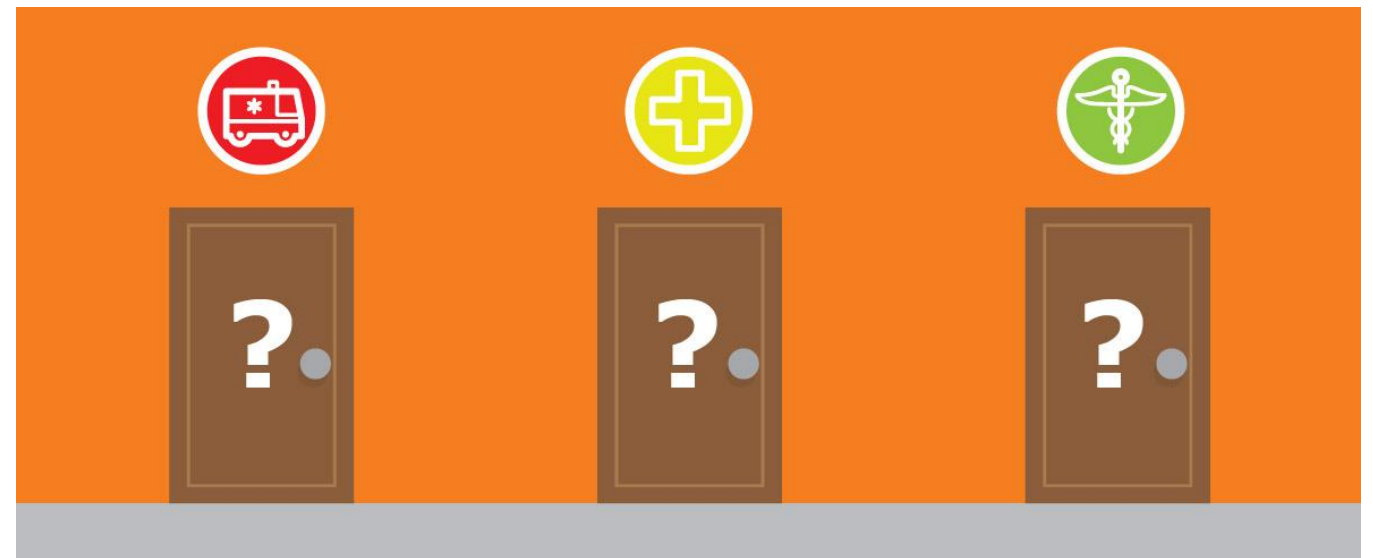
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Undocumented immigrants and DACA grantees

- ❖ Community Health Centers (CHCs)
- ❖ Purchasing health insurance outside of the marketplace (DACA only)
- ❖ Kaiser Permanente's [Colorado Bridge](#) charitable health coverage program,
- ❖ Emergency Medicaid



Kaiser Bridge Program

- ❖ Kaiser Permanente's Colorado Bridge Program helps pay your monthly premiums and most out-of-pocket medical costs for services provided at Kaiser Permanente medical office.
- ❖ Open Enrollment: November 1 to January 31
- ❖ Enrollment into this charitable, subsidized program is limited and subject to availability.

http://www.findyourplan.org/sites/default/files/KPFYP_BridgeEnrollmentGuide_101016_digital_EN.pdf



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Kaiser Bridge Program Eligibility

- ❖ Live in the Kaiser Foundation Health Plan of Colorado Service Area
- ❖ Are under 35 years of age
- ❖ Live in a household with incomes up to 300% of the FPL
- ❖ Are not eligible for financial assistance through C4HCO and do not have access to any other public or private health insurance,
- ❖ U.S citizenship is not an eligibility requirement.



<http://www.findyourplan.org/en/colorado-bridge>



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Kaiser Bridge Program Benefits

- ❖ The program covers preventive care and all federally required Essential Health Benefits.



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http://www.findyourplan.org/sites/default/files/KP-ScheduleofBenefits-D:B-N-P_102315.pdf

Costs

The program's monthly premiums are based on family size and income. Monthly premiums must be paid every month.

FAMILY SIZE	ANNUAL INCOME	
1	0 – 20,790	20,791 – 35,640
2	0 – 28,035	28,036 – 48,060
3	0 – 35,280	35,281 – 60,480
4	0 – 42,525	42,526 – 72,900

FEDERAL POVERTY LEVEL (FPL)	0% - 175%	176% - 300%
INDIVIDUAL MONTHLY PREMIUM	\$20	\$40
COUPLE MONTHLY PREMIUM	\$40	\$80
SINGLE PARENT + CHILDREN MONTHLY PREMIUM	\$40	\$80
FAMILY MONTHLY PREMIUM	\$60	\$120

**** No Deductible

How to apply for the Kaiser Bridge Program

1. You must apply through a designated enrollment assister or your applications will be denied
2. Provide proof of income



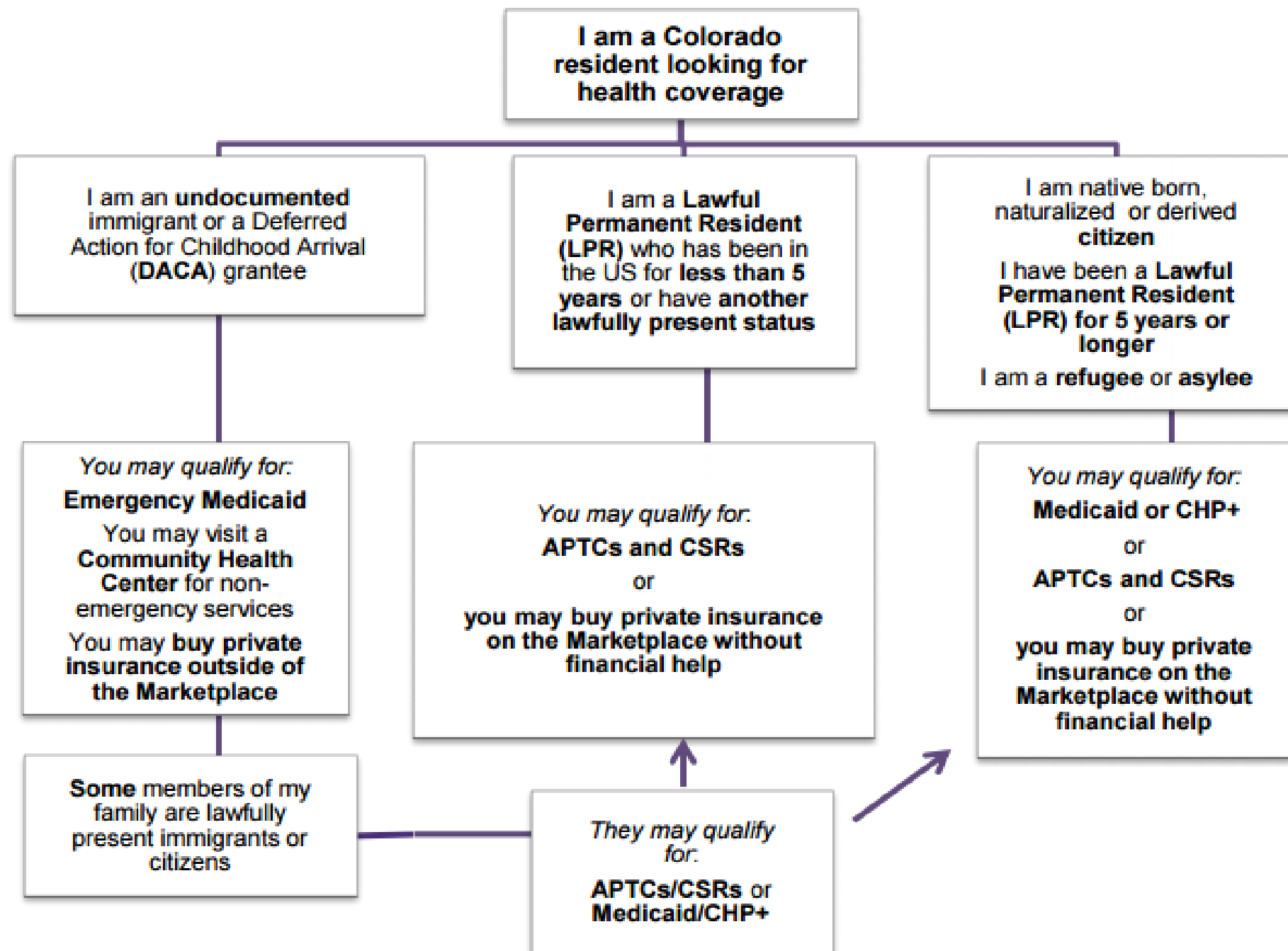
<http://www.findyourplan.org/en/colorado-bridge>



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APTCs: Advanced Premium Tax Credits

CSRs: Cost Sharing reductions

Reference: <http://cchn.org/ckf/wp-content/uploads/2015/02/Immigrants-and-the-ACA-Factsheet.pdf>

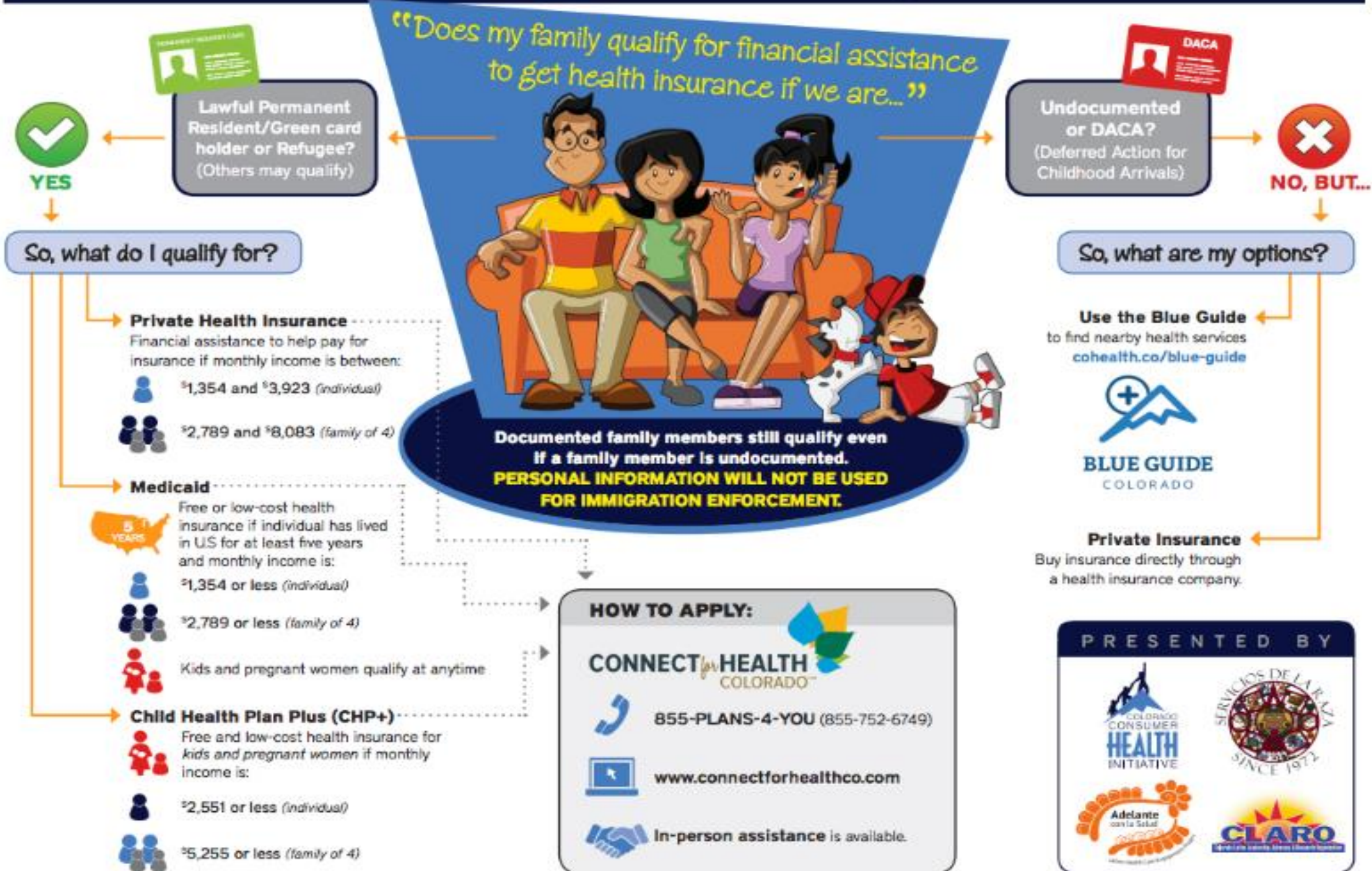


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Affordable Health Insurance for Immigrant Families



<http://cohealthinitiative.org/blog/2014-09-18/new-infographic-affordable-health-care-immigrant-families>



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PEAK- Am I Eligible Feature

- ❖ It does not require detail personal information from users and the information provided is not stored or distributed
- ❖ Users will get results where programs are listed under to primary categories: programs they may be eligible for and programs they may NOT be eligible for



Connect for Health Colorado

Quick Cost and Plan Finder Tool



Save Money

Quickly see if you might qualify for financial assistance to lower your costs.



Estimate Your Costs

Get an estimate of your out-of-pocket costs based on healthcare usage.



Browse Plans

Filter plans based on your preferred doctors, hospitals and medications.



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**HEALTH FIRST COLORADO
Modified Adjusted Gross Income (MAGI)
Monthly Maximum Income Guidelines¹
Effective April 1, 2016**

Family Size	Parents & Caretaker Relatives 68% Poverty Level	Adults (Ages 19-65) 133% Poverty Level	Children (Ages 0-18) 142% Poverty Level	Pregnant Women 195% Poverty Level
1	674	1,317	1,406	1,931
2	908	1,776	1,896	2,604
3	1,143	2,235	2,386	3,277
4	1,377	2,694	2,876	3,949
5	1,612	3,153	3,366	4,622
6	1,847	3,611	3,856	5,295
7	2,082	4,071	4,347	5,969
8	2,318	4,532	4,839	6,645
9	2,553	4,994	5,331	7,321
10	2,789	5,455	5,824	7,997
¹ Co-payments may apply; no co-pays for American Indians, Alaska Natives, or for a pregnant woman and her household.				

Our mission is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources.
www.colorado.gov/hcpf



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<https://www.colorado.gov/pacific/hcpf/colorado-medicaid>

Locate Services Near You



NEED HELP?

SEARCH OUR STATEWIDE DATABASE OF COMMUNITY RESOURCES

Search by Service Type:

Click on the icons below to search for services by Category:



HOUSING
& SHELTER



FOOD
ASSISTANCE



LEGAL



EMPLOYMENT



HEALTH
SERVICES



MENTAL HEALTH
& ADDICTION



CRISIS &
EMERGENCY



CHILD CARE
& EDUCATION



AGING &
DISABILITY



BASIC NEEDS
& FINANCIAL

<https://211colorado.communityos.org/cms/node/322>



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Search by Category:

Start typing, then choose a **bold** term from the dropdown list then press "Submit".

Submit

OR you can Search by Keyword and Zip Code:

Enter a keyword AND zip code below to search for services:

Enter Keyword:

AND

Enter Zip
Code:

ZIP Code Lookup

SEARCH

Try using quotations, such as "food
pantry", or "homeless shelter".

[Search For Shelter](#)



<https://211colorado.communityos.org/cms/node/322>



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Resources

- ❖ Community Health Centers <http://cchn.org/>
- ❖ Safety-Net Clinics <http://www.clinicnet.org/community-safety-net-clinics/affiliate-clinics/>
- ❖ Federal Qualified Centers http://findahealthcenter.hrsa.gov/Search_HCC.aspx?byCounty=1
- ❖ Connect for Health Colorado <http://connectforhealthco.com/>
- ❖ Health First Colorado <https://www.healthfirstcolorado.com/>
- ❖ Kaiser Bridge Program <http://www.findyourplan.org/en/colorado-bridge>
- ❖ Immigration <http://www.immigrationadvocates.org/nonprofit/>
- ❖ 211: <https://211colorado.communityos.org/cms/node/322>
- ❖ Colorado Consumer Health Initiative <http://cohealthinitiative.org>
- ❖ Application Assistance sites <http://www.colorado.gov/apps/maps/hcpf.map>
- ❖ Services by County <https://sites.google.com/a/state.co.us/humanservices/home/services-by-county>

C4HCO Resources

Find a Broker or Have one Call you

<https://prd.connectforhealthco.com/individual/broker>

Find an Assister Near You

<http://connectforhealthco.com/person-help/find-a-health-coverage-guide/>

Find an Enrollment Center

<http://connectforhealthco.com/person-help/enrollment-centers/>

Customer Service Center

[855-PLANS-4-YOU\(855-752-6749\)](tel:855-PLANS-4-YOU)

TTY: 855-346-3432



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Questions, Concerns or Follow up

Norma “Patty” Velasquez, Home visiting Program Patient Navigator, norma.velasquez@state.co.us, 303-866-5228

Julie Becker, Home Visiting Program Director, julie.becker@state.co.us, 303-866-5205

Thank You



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