



Getting Health Care Coverage Through Health First Colorado and Child Health Plan *Plus*

The economic downturn caused by the COVID-19 pandemic is having a significant impact on many Coloradans. Many have lost their jobs, and along with that, their employer-sponsored health benefits. During this pandemic – which is creating both health risk and increased stress and anxiety – it is especially important for all Coloradans to have health care coverage.

We may be able to help. You, or members of your family, may qualify for Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus* (CHP+) or financial assistance to purchase private health insurance through Connect for Health Colorado.

See If You Qualify for Health First Colorado or CHP+



Coloradans can apply for Health First Colorado and CHP+ any time of the year. Unlike employer-sponsored coverage or the Connect for Health Colorado marketplace exchange, there is no “enrollment period.” The quickest and easiest way to apply is online at CO.gov/PEAK. Apply online any hour of the day, upload needed documents with your application, and track the status of your application.

Find information on how to apply by mail at colorado.gov/hcpf/how-to-apply#by-mail, your

county's department of health and human services at colorado.gov/cdhs/contact-your-county, or an application site at apps.colorado.gov/apps/maps/hcpf.map. Apply over the phone by calling 1-800-221-3943, option 1 (State Relay: 711); hold times may be long. Call your county before visiting in-person during this “safer at home” time during the COVID-19 pandemic.

Apply now! It's the only way to know for sure if you qualify.

Connect for Health Colorado - The State's Marketplace Exchange



If you don't qualify for Health First Colorado or CHP+, you may qualify for financial help to purchase private health insurance through Connect for Health Colorado, which is Colorado's individual and family marketplace exchange. Many commercial carriers provide coverage policies on the Connect for Health exchange.

Connect for Health Colorado is the only place you can apply for financial help to lower the cost of private health insurance. The financial help you can get to lower your monthly payment is called a Premium Tax Credit. Information about financial assistance, discounts and tools

to help you estimate savings are available at Connectforhealthco.com/financial-help. Visit Connectforhealthco.com or call to learn more or to apply for private health insurance. 855-PLANS-4-YOU (855-752-6749); TTY 855-346-3432.

You can apply within 60 days of a life change event, such as job loss or marriage, or during Connect for Health Colorado's Open Enrollment Period.

While there is an open enrollment period for Connect for Health Colorado, losing your employer-sponsored coverage is a qualifying event that will enable you to purchase coverage outside of the traditional enrollment period.

ANSWERS to Your Health Coverage Questions



What is counted as “income” on the application?

Income can be money you get for working, called “earned income,” or from rentals, investments or a business where you are not actively working, called “passive income.” If you get a paycheck from your employer, most of the time, we can check your income without you giving us proof, like a paystub. If you work for yourself or have passive income, we will ask for proof. We will send you a letter if we need more information to see if you qualify. The COVID-19 relief payment the IRS is providing to individuals and families is NOT counted as income for Health First Colorado and CHP+ eligibility.

Do you count assets?



We will only ask you for information about your assets (like homes, cars, bank accounts) if you or someone else on the application may need long-term services and supports or has a disability. Assets are only counted for people who require these extra services - assets are not counted for anyone who only needs health insurance coverage for care such as prescription drugs, physician visits, counseling and hospitalization.

What Benefits Are Covered by Health First Colorado?

Health First Colorado covers doctor visits, hospitalization, prescription drugs, dental and behavioral health care are covered when you get the service from a participating provider. Members 20 years old and younger get extra benefits and services. Individuals with disabilities may qualify for more.

Members do not have a deductible under Health First Colorado, unlike employer-sponsored or commercial coverage; however, members may have co-pays for some services. There are no co-pays for behavioral health or dental services. There is a monthly limit on co-pays, and many Health First Colorado members do not have co-pays, including children 18 years and younger. Some services, like dental, have an annual maximum.

What Benefits Are Covered by CHP+?

CHP+ covers kids and pregnant women only. CHP+ covers health care services like doctor visits, hospitalization, prescription drugs, dental and behavioral health care when you get the service from a participating provider.

Some individuals who qualify for CHP+ may have to pay an annual enrollment fee and co-pays for certain services. Enrollment fees range from \$25 to \$105 a year, and are based on family size and income. Co-pays range from \$0 to \$50, and are based on the service, income and family size. There are no co-pays for preventive visits, family planning services or prenatal care services. Pregnant women, American Indians and Alaska Natives are exempt from both enrollment fees and co-pays.



How do I find out if my doctor accepts Health First Colorado or CHP+?

You are welcome to search for Health First Colorado or CHP+ doctors, pharmacies and other providers on the free PEAKHealth mobile app or through the Find a Doctor tool at HealthFirstColorado.com/find-doctors. Or you may simply ask your doctor(s). Download the PEAKHealth app in the Apple App store or Google Play store.