

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (1-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Families & Medically-Needy	Low-Income Children	Women	Native American Indians	Trade Dislocated Workers (TAA Recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Colorado State Association of Health Underwriters 720-733-8000 www.csahu.org</p>	<p>COBRA/Colorado Continuation</p> <p>Then convert to a plan under:</p> <p>Colorado Conversion www.dora.state.co.us/insurance 800-930-3745 303-894-7490</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Colorado State Association of Health Underwriters 720-733-8000 www.csahu.org</p>	<p>CoverColorado (Colorado Medical Insurance Pool) 888-770-1120 303-863-1960 (Enrollment) www.covercolorado.org</p> <p>GettingUSCovered Federal program run by the Rocky Mountain Health Maintenance Organization, Inc. 877-779-0387 (Enrollment) 877-397-1109 (Customer Service) www.gettinguscovered.org www.PCIP.gov</p>	<p>Colorado Health Plan (Medicaid) 303-866-3513 (Metro Denver) 800-221-3943 (outside Metro Denver) www.chcpf.state.co.us</p> <p>Contact your local county offices for Medicaid information in your county. List of numbers can be found here: www.cdhs.state.co.us/servicebycounty.htm</p>	<p>Child Health Plan Plus (CHP+) 800-359-1991 www.chhp.org</p>	<p>Women's Wellness Connection (WCC) 303-692-2581 866-951-9355 womenswellnessconnection.org www.cdphe.state.co.us (Search: CWCCI)</p>	<p>Indian Health Services 505-248-4500 www.ihs.gov (Search: Albuquerque)</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>Assorted deductibles.</p> <p>Waiting periods for coverage on certain conditions may apply.</p> <p>There is a maximum look-back and exclusion period of 6 months for pre-existing conditions on enrollees who do not have prior coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>Colorado Continuation: Benefits are what you had with your previous employer. Coverage lasts up to 18 months.</p> <p>HIPAA/Colorado Conversion: Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Different plans will cover different medical services.</p> <p>There may also be a lifetime maximum of benefits, for example \$5M.</p> <p>There is a maximum look-back and exclusion period of 12 months for pre-existing conditions on enrollees who do not have prior coverage.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>CoverColorado: Covers Hospitalization, Physician care, Diagnostic tests, X-rays, Prescription drugs, and Some mental health care services. If you have not been insured within the past 90 days prior to applying, expenses related to any pre-existing medical condition will not be covered for the first 6 months. If you have been insured for at least 6 continuous months within 90 days of applying, you will not be subject to the 6-month pre-existing waiting period.</p> <p>GettingUSCovered: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Diagnosis, Physician services, check-ups (medical and dental), family planning, maternity, prenatal, and newborn care, prescriptions, hospital services, comfort care, hospice, dental services, drug and alcohol treatment, mental health services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Regular checkups, Immunizations (shots), Prescriptions (medicine), Hospital services, Eyeglasses, Hearing aids, Dental services up to \$600 a year including exams, Cleanings, and some other services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>The program provides breast and cervical cancer screening (mammograms, clinical breast exams, Pap tests and pelvic exams) and selected diagnostic services.</p> <p>Cancer treatment for some women qualified through Medicaid.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Health care team includes, Clinical psychologists, Dental assistants, Dental hygienists, Dental officers, Dietitians, Environmental health staff, Health educators, Medical officers, Medical records staff, Medical technologists, Mental health technicians, Nurses, Nutritionists, Pharmacists, Radiology technologists, Social workers.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 1–50.</p> <p>Eligible employees must work at least 24 hours a week.</p> <p>Owner can count as an employee.</p> <p>Proprietor-name on license must draw wages.</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>Colorado Continuation: Applies to employees of any employer group policy where COBRA doesn't apply. Must have been covered under employer's group plan for six consecutive months, and sign for continuation coverage within 30 days of termination.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p> <p>Colorado Conversion: Available for employees who were covered for less than 6 but more than 4 months by their employer's group plan, or at the end of continuation coverage, or upon termination of a small group policy. You have 31 days to sign up for a conversion plan with no pre-existing health condition exclusion.</p>	<p>Eligibility is subject to medical underwriting.</p> <p>If you are denied coverage for a medical condition, you may be eligible for CoverColorado, or GettingUSCovered. See next column.</p>	<p>GUARANTEED COVERAGE</p> <p>CoverColorado: Must have resided in Colorado as a legal resident for at least 6 months prior to applying. You may be HIPAA eligible or transferring from another state's high risk pool. Must have a qualifying health condition. Cannot be eligible for Medicaid, Medicare or any other health insurance. May be eligible through the Trade Adjustment Assistance Act (TAA) Coverage/Health Coverage Tax Credit (HCTC).</p> <p>GettingUSCovered: Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, a Colorado resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a Colorado resident and a U.S. citizen or legal alien.</p> <p>Income limits: SSI aged or disabled: 75% FPL. Pregnant women and children ages 0–5: 133% FPL. Children ages 6–18: 100% FPL. Parents/caretakers living with children ages 0–18: 66% FPL.</p> <p>Some eligibility requirements change from county to county so contact your local county department.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be U.S. citizens or permanent residents and live in Colorado (for at least 5 years), be children ages 0–18, or pregnant women ages 19 and over, must not be in prison or mental institutions, must be uninsured or ineligible for Medicaid, and earn up to 250% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>Must live in Colorado, be 40–64 years old, underinsured or uninsured, with income at or below 250% FPL, and must not have had Pap or mammogram test in last 12 months.</p>	<p>GUARANTEED COVERAGE</p> <p>Must exhaust all private, state, and other federal programs.</p> <p>Must be regarded by the local community as an Indian; is a member of an Indian or Group under Federal supervision; resides on tax-exempt land or owns restricted property; actively participates in tribal affairs; any other reasonable factor indicative of Indian descent; is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post-partum (usually 6 weeks); is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBG).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p>	<p>GUARANTEED COVERAGE</p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions.</p> <p>Certain veterans must have completed 24 continuous months of service.</p>
Monthly Cost	<p>Costs depend on employer contribution and +10% or –25% of the insurance company's index rate.</p>	<p>COBRA/Colorado Continuation: Premiums range from 102%–150% of group health rates.</p> <p>HIPAA/Colorado Conversion: Premiums will depend on plan chosen.</p>	<p>Costs depend on age and county/zone.</p> <p>If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax.</p>	<p>CoverColorado: Varies based on the plan and deductible you choose and underwriting guidelines.</p> <p>GettingUSCovered: Monthly premiums range from \$116.16 to \$729.21 depending on your age, county of residence and smoking status.</p>	<p>\$0–\$3 for children, pregnant women, and adults.</p> <p>\$10/day up to 50% of payment for first day of care for hospital admissions (except for mental institutions).</p> <p>\$2/hour for psychological consultation.</p>	<p>\$0 for most members and Native Americans.</p> <p>For those who have to pay, enrollment fee is \$25 for one child, \$35 for 2+children. Co-pays are \$2–\$15 per visit for routine medical care.</p>	<p>\$0 for most members.</p>	<p>\$0 or minimal share of cost.</p>	<p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p>	<p>\$0 and share of cost and co-pays depending on income level.</p>

Other Programs & Resources

Medicare
800-633-4227
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227
www.medicare.gov

Partnership for Prescription Assistance
888-477-2669
www.pparx.org

Women-Infant-Children (WIC)
800-688-7777
303-692-2400
www.cdphe.state.co.us (Search: WIC)

Colorado Indigent Care Program (CICP)
303-866-3513 (Denver Metro Area)
800-221-3943
www.chcpf.state.co.us

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Colorado Department of Human Services
303-866-5700
www.cdhs.state.co.us

(State program information)

Laws & Regulations

Colorado Division of Insurance
800-930-3745
303-894-7490
www.dora.state.co.us/insurance

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

Colorado Association of Health Underwriters
720-733-8000
www.csahu.org

(State organization of insurance brokers)

COLORADO

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Anthem Blue Cross and Blue Shield Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.