

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 and 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 Health Colorado State Association of Health Underwriters 703-276-0220 www.nahu.org www.csahu.org</p>	<p>COBRA/Mini-COBRA Then convert to</p> <p>HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>Or</p> <p>State Continuation Coverage</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans 800-930-3745 303-894-7490 www.dora.state.co.us/insurance</p>	<p>CoverColorado (Colorado Medical Insurance Pool) 303-749-1111 888-770-1120 877-461-3811 (Billing) 303-863-1960 (Enrollment) www.covercolorado.org (Colorado Blue Cross Blue Shield Plan Administrator)</p>	<p>Colorado Health Plan (Medicaid) 800-283-3221 www.chcpf.state.co.us</p> <p>Also</p> <p>Contact your local county offices for Medicaid information in your county. List of numbers can be found here: http://www.cdhs.state.co.us/servicebycounty.htm</p>	<p>Child Health Plan Plus (CHP+) 800-359-1991 www.cchp.org</p>	<p>Women's Wellness Connection (WCC) 303-692-2581 866-951-WELL 866-951-9355 www.cdph.state.co.us/pp/cwcci</p>	<p>Indian Health Services 970-563-9443 www.ihs.gov/ FacilitiesServices/AreaOffices/AreaOffices_index.asp</p> <p>Listed under "Albuquerque Area" for "Southern Colorado UTE Service Unit"</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 www.irs.gov (key word 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><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA or Mini-COBRA: Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Individual-plan conversion benefits are based on the program selected and 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><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>CoverColorado offers a statewide major medical plan, with eight deductible levels to choose from</p> <p>Hospitalization, physician care, diagnostic tests, x-rays, prescription drugs, and some mental health care services</p> <p>If you have not been insured within the past 90 days prior to applying for CoverColorado, expenses related to any pre-existing medical condition will not be covered for the first 6 months that you are enrolled. This includes prescriptions</p> <p>If you have been insured, for at least six continuous months, within 90 days of application to CoverColorado, you will not be subject to the 6-month pre-existing waiting period</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Diagnosis (services to find out what is wrong), 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, Eye glasses, Hearing aids</p> <p>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>Some diagnostic services such as ultrasound, breast biopsy, surgical consultation, colonoscopy</p> <p>Cancer treatment for some women qualified through Medicaid</p>	<p>Care includes medical, nursing, dental, optometry, nutrition, health education, community health nursing, mental health, social services, substance abuse, and environmental health services, well-child, chronic diseases, allergy, women's health, and podiatry. Pharmacy, laboratory and radiology services are all provided at the centers, including in-patient and specialty care with providers in neighboring areas</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of COBRA if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</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>Two employees must be present for half of the preceding calendar quarter and work 20 hrs/week for coverage</p> <p>Owner can count as an employee</p> <p>Proprietor-name on license must draw wages</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply, (1-6 months respectively)</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA or Mini-COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>COBRA is for businesses with 20+ employees, Mini- COBRA is for business with under 20 employees</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</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, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>You must have resided in Colorado as a legal resident for at least six months prior to applying for coverage, unless you are HIPAA eligible or transferring from another state's high risk insurance pool; Cannot be eligible for Medicaid, Medicare or any other health insurance; Must not have been terminated from CoverColorado in the 12 months prior to your application or have received \$1,000,000 in benefits from the CoverColorado program; unless you are HIPAA eligible</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women and children under the age of 6 income at or below 133% of the FPL</p> <p>Children age 6-18 income at or below 100% of the FPL</p> <p>Parents income at or below 60% of the FPL</p> <p>SSI Disabled income at or below 74% of the FPL</p> <p>Some eligibility requirements change from county to county so contact your local county department</p>	<p>GUARANTEED COVERAGE</p> <p>Must not be eligible for Medicaid</p> <p>Colorado residents; U.S. citizens or permanent U.S. residents (who have had an Alien Registration number for at least 5 years)</p> <p>Not covered by any other insurances</p> <p>18 and younger</p> <p>Household income of 200% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Age 40-64</p> <p>Under-insured or uninsured</p> <p>Income below 250% FPL</p> <p>Must not have had pap or mammogram test in last 12 months</p>	<p>GUARANTEED COVERAGE</p> <p>The Southern Colorado Ute Service Unit serves the Southern Ute and the Ute Mountain Ute Tribes</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost</p> <p>Not enrolled in certain state plans</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 or Mini-COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, Mini-COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</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>Premiums vary based on the plan and deductible you choose and underwriting guidelines</p>	<p>\$0 for children and pregnant women; \$0 or small co-pays for Adults</p>	<p>\$0 for most members</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 or small share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

Other Programs & Resources

Medicare
(Age 65 and up)
800-MEDICARE
800-633-4227
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

Partnership for Prescription Assistance
888-4PPA-NOW
888-477-2669
www.pparx.org

Women-Infant-Children (WIC)
800-688-7777
www.cdph.state.co.us/ps/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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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 and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
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-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

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)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

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

(State program information)

Laws and regulations

Colorado Division of Insurance
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
www.csahu.org

(State organization of insurance brokers)



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.

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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

