

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><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health</b> Colorado State Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>COBRA/ MiniCOBRA</b> ...Then convert to</p> <p><b>HIPAA</b> (Health Insurance Portability &amp; Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>...Or <b>State Continuation Coverage</b></p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> 800-930-3745 303-894-7490 www.dora.state.co.us/insurance</p>	<p><b>CoverColorado</b> (Colorado Medical Insurance Pool) 877-461-3811 Enrollment 303-863-1960 800-259-2656 (TTD) www.covercolorado.org (Colorado Blue Cross Blue Shield Plan Administrator)</p>	<p><b>Colorado Health Plan (Medicaid)</b> 800-283-3221 (FirstHelp) 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><b>Child Health Plan Plus (CHP+)</b> 800-359-1991 www.cchp.org</p>	<p><b>Women's Wellness Connection (WCC)</b> 303-692-2480 866-951-WELL (866-951-9355) www.cdph.state.co.us/pp/cwcci</p>	<p><b>Indian Health Services</b> 970-563-9443 http://www.ihs.gov/FacilitiesServices/AreaOffices/AreaOffices_index.asp</p> <p>Listed under "Albuquerque Area" for "Southern Colorado UTE Service Unit"</p>	<p><b>Health Coverage Tax Credit</b> 866-628-HCTC www.irs.gov (key word HCTC)</p>	<p><b>VA Medical Benefits Package</b> 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><b>Cobra Subsidy:</b> 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></p> <p><b>Cobra Subsidy:</b> If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 6 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>State Continuation Coverage lasts up to 6 mos. Must have had group plan for 3 months and request coverage within 10 days of termination</p> <p>COBRA is for 20+ employees, MiniCOBRA is for 2-19</p>	<p>Eligibility is subject to medical underwriting</p>	<p><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></p> <p>The Southern Colorado Ute Service Unit serves the Southern Ute and the Ute Mountain Ute Tribes</p>	<p><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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><b>Cobra Subsidy: 35%</b> of monthly premium</p> <p>Costs range from <b>102-150%</b> of group health rates</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><b>\$0</b> for children and pregnant women; <b>\$0</b> or small co-pays for Adults</p>	<p><b>\$0</b> 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><b>\$0</b> or small share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>20%</b> of the insurance premium</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level</p>

**Other Programs & Resources**

**Women-Infant-Children (WIC)**  
800-688-7777  
http://www.cdph.state.co.us/ps/wic/

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

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

**Medicare Prescription Drug Program**  
800-633-4227

**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.

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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](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://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](http://www.cdhs.state.co.us)

(State program information)

### Laws and regulations

**Colorado Division of Insurance**  
303-894-7490  
<http://www.dora.state.co.us/insurance/>

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://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](http://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.

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**FHCE** FOUNDATION FOR HEALTH COVERAGE EDUCATION

Helping people navigate their health care options



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**FOUNDATION**

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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