

Connect for Health Colorado Overview



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- Colorado's official health insurance marketplace for individuals, families, and small businesses to purchase **private health and dental insurance**.
- The only place where individuals and families can access financial help to pay for health insurance and compare plans and costs in one place.
- Typically, customers can only enroll during the annual Open Enrollment Period: November 1-January 15.
- Under certain circumstances, called qualifying life change events, customers can buy coverage outside the annual open enrollment period.

Connect for Health Colorado Customers

Generally, *Connect for Health Colorado Customers tend to be Colorado residents who:*

- Do not have Employer Sponsored Coverage
- Are self-employed or contracted employees
- Are changing jobs and COBRA may not be the best option
- Earn more income than the Health First Colorado (Medicaid) threshold
- Are not eligible for Medicare
- Are not eligible for Veterans' coverage

Financial Help

There are two forms of financial help offered through Connect for Health Colorado that are designed to lower health insurance premiums and out of pocket costs for those who qualify. If eligible, customers can receive both forms of financial help.

Premium Tax Credit (PTC)

- This is a federal tax credit that can be taken in two ways:
 - Monthly to lower the costs of monthly health insurance premiums. This is called the Advanced Premium Tax Credit (APTC).
 - At the end of the year when an individual files their taxes. This comes in the form of a tax refund.

Cost-Sharing Reductions

- Also referred to as “health care discounts”. Makes copayments, deductible, prescriptions and out-of-pocket maximum lower for those who have an income between 100-250% FPL.

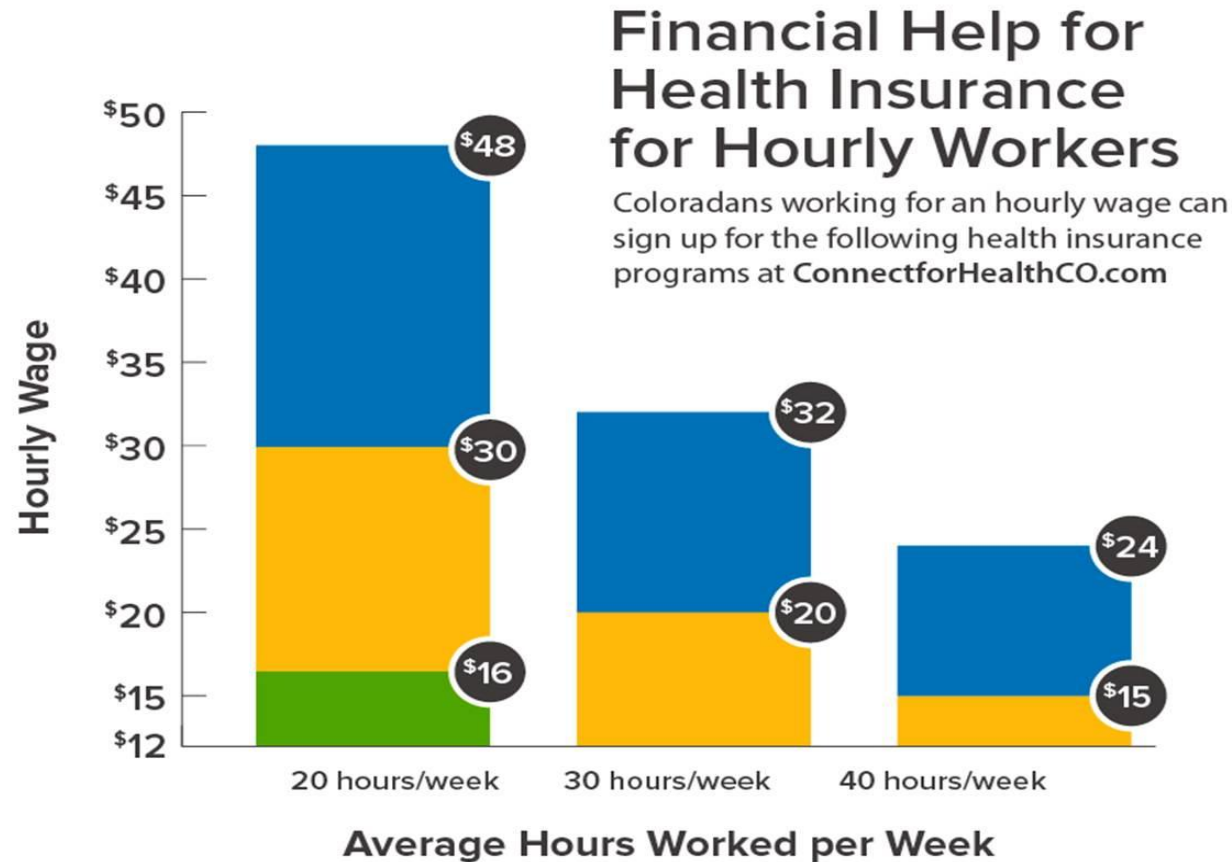
APTC Eligibility Criteria

To qualify for APTC, customers must

- Be enrolled in an Exchange plan (non-catastrophic)
- Have a combined tax household income between 100-400% FPL*
- File taxes and if married, must file jointly.
- Not be eligible for other minimum essential coverage
- Be a U.S. citizen or have a status considered “lawfully present”
- Not be incarcerated (except if pending disposition of charges)

*Certain immigrants with income below 100% FPL may qualify

APTC/CSR Income Eligibility Criteria - Hourly



ConnectforHealth

- Financial help to lower their monthly premiums
- Financial help to lower their monthly premiums & healthcare discounts
- Free or lower-cost healthcare from Health First Colorado (Colorado's Medicaid program)



APTC/CSR Income Eligibility – Annual Income

If you are a family of	With this income range, you may qualify for BOTH Lower Monthly Premiums and Health Care Discounts	With this income range, you may qualify only for Lower Monthly Premiums
1	\$16,612 – \$31,225	\$31,226 – \$49,960
2	\$22,490 – \$42,275	\$42,276 – \$67,640
3	\$28,369 – \$53,325	\$53,326 – \$85,320
4	\$34,248 – \$64,375	\$64,376 – \$103,000
5	\$40,126 – \$75,425	\$75,426 – \$120,680
6	\$46,005 – \$86,475	\$86,476 – \$138,360

Special Enrollment Periods

Customers can only enroll in coverage outside of the annual open enrollment period if they experience a Qualifying Life Change Event, such as:

- Loss of health insurance
- Marriage
- Move to Colorado or to a new service area
- Had a baby
- Release from incarceration

Under HB 1236, a new SEP was created for tax filers who participate in the Easy Enrollment Program and are determined eligible for APTC.