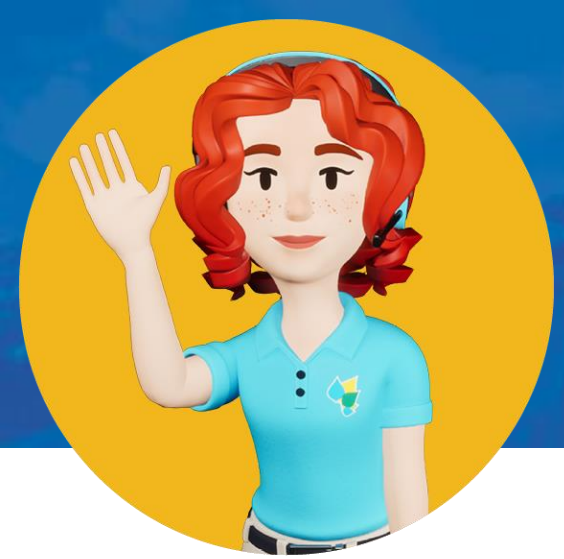


2025 Federal Hardship Exemption Guidance

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Reminder: What is a catastrophic plan?



Catastrophic plans are **low premium, high deductible** plans designed to protect against serious illness or injury

Customers **cannot** receive **premium tax credits** if enrolled in a catastrophic plan

These plans cover:

- The same Essential Health Benefits as other ACA plans
- ACA-required preventive services at no cost pre-deductible
- At least three primary care visits per year

Plans are available to:

- People under 30
- Others who qualify for a **hardship or affordability exemption**

Hardship and Affordability Exemptions on Connect for Health Colorado

Hardship and affordability exemptions on Connect for Health Colorado are processed through the Federally-Facilitated Exchange

- For customers over 30 to access catastrophic plans on Connect for Health Colorado, they must submit an [exemption form](#) by mail to CMS
- CMS reviews applications for exemption and, if approved, will provide an exemption certificate number
- Once an exemption is granted, the exemption certificate number should be entered into the Connect for Health Colorado application

Member Details pages in the Application

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Get Assistance

addelmocheck@gmail.com

Tell us about yourself

Help me understand this page

First name
Dilly

Middle name or initial optional

Last name
Bily

Suffix optional
Select Option

Date of birth
12/29/1996

Sex
 Female
 Male

Are you applying for health insurance?
 Yes
 No

Enter your Social Security number
If applying for health insurance, Social Security Number is required.
675-76-5675

I don't have a Social Security Number.

< Back Save and Continue

CONNECT for HEALTH COLORADO

Apply for Coverage Find a Plan My Account Get Assistance

ldnprf@gmail.com Sign Out

Additional information for yourself

Help me understand this page

What is your residential address?
 111 Red street, Parker, CO, DOUGLAS, 80154
 I have a different residential address (enter the address below)

What is your mailing address?

Address line 1

Address line 2

City

State
Select Option Zip Code
5 digit zip code

County

Are you a Colorado resident?
 Yes
 No

Are you part of a federally recognized tribe?
 Yes
 No

Are you a full-time student?
 Yes
 No

Do you have a hardship exemption?
 Yes
 No

Are you blind, unable to work, or have a disability?
 Yes
 No

Were you formerly in foster care in the State of Colorado?
 Yes
 No

Have you been found not eligible for Health First Colorado (Colorado's Medicaid) or Child Health Plan Plus (CHP+) in the last 60 days?
 Yes

Do you have a hardship exemption? ?

Yes
 No

Enter the exemption certificate number:

Exemption Certificate Number

Do you have a hardship exemption? ?

Yes
 No

2025 Updates to Federal Guidance

The application process through Connect for Health Colorado is not changing.

- Customers who are ineligible for APTC or CSR will be eligible for a hardship exemption (**anyone below 100% FPL or above 250% FPL**)
- Consumers in State-based Exchanges that use the Federally-managed exemptions process will still need to complete a paper exemption application in order to be approved for any hardship exemption
 - Select "Hardship 14 – You experienced another hardship" from the available options in Section 2 of the form
- New / Streamlined CMS review process:
 - “CMS may now approve a consumer for a different hardship reason than the one initially requested if the consumer meets the criteria for another applicable hardship reason that was not listed on the initial application”
 - Anyone below 100% FPL or above 250% FPL may be approved