

## How to Get and Pay for Health Care Insurance

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|                              | <p>It's important to always have health insurance to help pay for your healthcare needs. Make sure you understand your insurance options</p>   |
| <p>Private Insurance</p>     | <ul style="list-style-type: none"> <li>● <b>Healthcare insurance through your parents:</b> You may be able to stay on your parents' insurance. If your parents' insurance plan covers children, you may be able to stay on their plan until you turn 26 or longer if you have a verified disability.</li> <li>● <b>Insurance through your job:</b> your job may offer insurance – ask your employer. If there is more than one option, review each plan carefully before picking the best one for you. Select a plan as soon as you're able to or during open enrollment (when a company lets employees to choose insurance coverage).</li> </ul>  |
| <p>Marketplace Insurance</p> | <ul style="list-style-type: none"> <li>● Almost everyone can get a Marketplace insurance plan. Financial help is based on how much money you make. For information call 1-800-318-2596 or visit their website at <a href="http://www.benefits.gov/benefit">www.benefits.gov/benefit</a></li> <li>● Connect for Health Colorado – Colorado's official health insurance marketplace. Visit their website at <a href="http://www.connectforhealthCO.com">www.connectforhealthCO.com</a></li> </ul>  |
| <p>Public Insurance</p>      | <p>Public insurance options and changes that happen as an adult (Age 19 years)</p> <ul style="list-style-type: none"> <li>● <b>Supplemental Security Income (SSI):</b> people with disabilities may be able to get SSI.             <ul style="list-style-type: none"> <li>○ Apply the month you turn 18.</li> <li>○ If you apply before that, your parents' income will be added to your application</li> <li>○ If you qualify you'll have Medicaid coverage</li> <li>○ To start the process, call the Social Security Administration (SSA) at 1-800-772-1213 or go to <a href="https://www.ssa.gov/ssi">https://www.ssa.gov/ssi</a></li> <li>○ Ask a hospital or SSA social worker if you need help</li> </ul> </li> <li>● <b>Medicaid:</b> in Colorado, your insurance may change when you turn 19.             <ul style="list-style-type: none"> <li>○ You will need to apply for your own plan. Medicaid plans are based on how much money you earn.</li> <li>○ Medicaid (Health First Colorado)                 <ul style="list-style-type: none"> <li>▪ <a href="https://apps.colorado.gov/app">https://apps.colorado.gov/app</a></li> <li>▪ Phone 1-800-221-3943</li> </ul> </li> </ul> </li> <li>● <b>Medical Assistance Purchase Plan:</b> if you earn too much money to qualify for Medicaid, you may qualify for the Health First Colorado Buy-in Program for Working Adults with Disabilities. This program lets adults with disabilities “buy into” Health First Colorado.             <ul style="list-style-type: none"> <li>○ If you qualify, you pay a monthly premium. Your monthly premium is based on your total monthly earned and unearned income. Unearned income is money you don't earn at a job such as an inheritance or investments.</li> <li>○ How to apply:                 <ul style="list-style-type: none"> <li>▪ <a href="#">Health First Colorado Buy-In Program for Working Adults with Disabilities   Colorado Department of Health Care Policy &amp; Financing</a></li> </ul> </li> </ul> </li> </ul> |

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|                        | <ul style="list-style-type: none"> <li>• <b>Aging and Disability Resource Center (ADRC):</b> at age 17 and 6 months, contact the ADRC in your county. They can help you understand and find long-term support funding services.             <ul style="list-style-type: none"> <li>○ <a href="https://acl.gov/programs/aging-and-disability">https://acl.gov/programs/aging-and-disability</a>.</li> </ul> </li> </ul>   |
| <p>Local Resources</p> | <ul style="list-style-type: none"> <li>• <b>Metro Community Provider Network</b> <ul style="list-style-type: none"> <li>○ <a href="https://mcpn.org/">https://mcpn.org/</a></li> </ul> </li> <li>• <b>Stride Community Health</b> <ul style="list-style-type: none"> <li>○ <a href="https://stridechc.org/">https://stridechc.org/</a></li> </ul> </li> <li>• <b>Denver Health Satellite Clinics</b> <ul style="list-style-type: none"> <li>○ <a href="https://www.denverhealth.org/locations">https://www.denverhealth.org/locations</a></li> </ul> </li> </ul>   |
| <p>State Resources</p> | <p><b>Waivers for Medicaid patients</b></p> <ul style="list-style-type: none"> <li>• <a href="https://hcpf.colorado.gov/childrens-extensive-support-waiver-ces">https://hcpf.colorado.gov/childrens-extensive-support-waiver-ces</a></li> <li>• <a href="https://hcpf.colorado.gov/childrens-home-and-community-based-services-waiver-chcbs">https://hcpf.colorado.gov/childrens-home-and-community-based-services-waiver-chcbs</a></li> </ul>   |
| <p>Other Resources</p> | <ul style="list-style-type: none"> <li>• People with intellectual developmental disabilities who live in the Denver area can find advocacy assistance with Medicaid waivers. This includes help with education, navigating community center boards, vocational (job) training as well as other services.             <ul style="list-style-type: none"> <li>○ <a href="https://www.advocacydenver.org/our-programs/individual-advocacy/adult-advocacy/">https://www.advocacydenver.org/our-programs/individual-advocacy/adult-advocacy/</a></li> </ul> </li> <li>• <b>Find a doctor, dentist, or clinic</b> <ul style="list-style-type: none"> <li>○ <a href="https://www.healthfirstcolorado.com/find-doctors/">https://www.healthfirstcolorado.com/find-doctors/</a></li> </ul> </li> <li>• <b>Mental health resources</b> <ul style="list-style-type: none"> <li>○ I matter Colorado Program for Mental Health                 <ul style="list-style-type: none"> <li>▪ <a href="https://imattercolorado.org/">https://imattercolorado.org/</a></li> </ul> </li> <li>○ Colorado Community Mental Health Centers by County                 <ul style="list-style-type: none"> <li>▪ <a href="https://www.cbhc.org/find-services/behavioral-health-providers/">https://www.cbhc.org/find-services/behavioral-health-providers/</a></li> </ul> </li> <li>○ Employment Assistance                 <ul style="list-style-type: none"> <li>▪ <a href="https://www.abilityconnectioncolorado.org/programs/employment/ticket-work-job-placement/">https://www.abilityconnectioncolorado.org/programs/employment/ticket-work-job-placement/</a></li> </ul> </li> </ul> </li> </ul> |

Insurance  
Terms

- **In-network** – medical facilities and care providers that your insurance plan has partnered with to offer care services. Call your insurance company to find in-network information.
- **Out-of-network** – a medical facility or care provider that hasn't partnered with your insurance plan. Out-of-network facilities and doctors may cost more money to see.
- **Premium** - the amount you must pay for your insurance plan. This payment is usually paid once a month, 4 times a year (quarterly), or once a year (annually). This cost doesn't include deductibles, copays, or co-insurance.
- **Deductible** - the amount you owe for service before your insurance plan starts to pay.
- **Co-insurance** – the amount you may owe once your deductible has been met. This is typically a percent of the total amount. For example, if the bill is \$100, you may need to pay 20% or \$20, and the insurance company would cover the other 80% or \$80.
- **Co-payment (Co-pay)** - the amount you may need to pay at the time you go to a medical facility or care provider (for example \$25 for an office visit)
- **Maximum out-of-pocket** – a fixed amount that a person must pay before their insurance plan will pay 100% of their covered health care costs in a plan year.
- **Explanation of benefits (EOB)** is the insurance plans' written explanation about a claim. The EOB shows what the plan paid and what the patient may have to pay
- **Open-enrollment**- the set time each year where employees can add or change their employer-based insurance plans.