




# HEALTH FIRST COLORADO BUY-IN PROGRAM


for Children with Disabilities

Health First Colorado (Colorado’s Medicaid Program) Buy-In offers health care coverage for children with disabilities whose family earnings and resources might otherwise make them ineligible for Health First Colorado.


## Who Qualifies




People who meet disability criteria




Children ages 0 - 18



People who may have private insurance that excludes or limits essential services




Family incomes not exceeding 300 percent of the Federal Poverty Level (disregards may apply)



Children with complex needs not covered through most private insurance plans

## How It Works<sup>1</sup>

-  Families pay a monthly premium according to the chart below.

Income Chart and Premium Guide<sup>2</sup>

FAMILY SIZE	Monthly Income After Income Adjustments			
1	\$0 - \$1,385	\$1,386 - \$1,926	\$1,927 - \$2,602	\$2,603 - \$3,123
2	\$0 - \$1,875	\$1,876 - \$2,607	\$2,608 - \$3,523	\$3,524 - \$4,228
3	\$0 - \$2,365	\$2,366 - \$3,289	\$3,290 - \$4,444	\$4,445 - \$5,333
4	\$0 - \$2,854	\$2,855 - \$3,970	\$3,971 - \$5,365	\$5,366 - \$6,438
5	\$0 - \$3,344	\$3,345 - \$4,652	\$4,653 - \$6,286	\$6,287 - \$7,543
6	\$0 - \$3,834	\$3,835 - \$5,333	\$5,334 - \$7,207	\$7,208 - \$8,648
7	\$0 - \$4,324	\$4,325 - \$6,015	\$6,016 - \$8,128	\$8,129 - \$9,753
8	\$0 - \$4,814	\$4,815 - \$6,696	\$6,697 - \$9,048	\$9,049 - \$10,858
<b>Federal Poverty Level (FPL)</b>	0% - 133%	134% - 185%	186% - 250%	251% - 300%
<b>Monthly Premium</b>	\$0	\$70	\$90	\$120

## Benefits

**+** Before Buy-In, families often had to restrict how much the parents worked so their child could qualify for essential services through Health First Colorado. Buy-In can make the difference between a family's financial survival, bankruptcy or debt.

**1** Helps reduce waitlists for waiver services

**2** Allows children who do not meet institutional care criteria to access Health First Colorado

**3** Includes all regular Health First Colorado benefits

**4** No co-pays

## How It's Funded

**✓** Funded by the Hospital Provider Fee.

**✓** No State General fund is used.

## By the Numbers

**+** More than 1,000 Colorado children are in the Buy-In Program.

### TOP 9 COUNTIES<sup>3</sup>

ARAPAHOE

**150**

CHILDREN

EL PASO

**114**

CHILDREN

ADAMS

**87**

CHILDREN

JEFFERSON

**92**

CHILDREN

LARIMER

**97**

CHILDREN

DOUGLAS

**88**

CHILDREN

DENVER

**73**

CHILDREN

WELD

**84**

CHILDREN

BOULDER

**62**

CHILDREN

ALL OTHER  
COUNTIES

**231**

CHILDREN

<sup>1</sup> For more information on Health First Colorado Buy-In Program For Children with Disabilities, visit <https://tinyurl.com/y9xi7qnb>.

<sup>2</sup> Chart is based on 2019 Federal Poverty Level (FPL) Guidelines.

<sup>3</sup> June 2018 enrollment numbers.