

WE CAN HELP YOU FIND HEALTH INSURANCE COVERAGE



DENVER HEALTH™

est. 1860

FOR LIFE'S JOURNEY

[DenverHealth.org/Enroll](https://denverhealth.org/enroll)

The basics of the health care law:

- Everyone is required to have health insurance (Health First Colorado (*Colorado's Medicaid Program*), CHP+, and health insurance programs comply with the law).
- You cannot be refused health insurance by a company because you are too sick or have a "pre-existing condition."
- There is an "open enrollment" period every year. This sets deadlines for when you must find and buy health coverage. Typically, you can start searching for and buying health coverage in November and must be signed up by January to comply with the law.
- You can sign up for Health First Colorado or CHP+ at any time during the year, so if you qualify for either program, you are not limited to the open enrollment period.
- There are also qualifying life events that may make you eligible outside of open enrollment.

Huge Savings! Coloradans who purchase through Connect For Health Colorado will see an average statewide decrease in premiums of more than 20%.

Why do I need health insurance?

When you have health insurance, you can:

- Improve your health and live longer
- Get care when you need it
- Have consistent health care providers
- Protect yourself from big financial risk related to medical costs

What are my options?

What you qualify for will depend on family size and income, but in most cases, we can find an option for everyone.

1. **HEALTH FIRST COLORADO:** Free or low-cost public health insurance also known as Medicaid. Under the new health care laws, many adults qualify for Health First Colorado.
2. **CONNECT FOR HEALTH COLORADO:** The new online marketplace for health insurance. There are several options and prices available. Depending on your income, you can qualify for tax credits and other programs that will help you pay for health insurance.
3. **CHILD HEALTH PLAN *PLUS* (CHP+):** Low-cost health and dental insurance for Colorado's uninsured children and pregnant women. CHP+ is public health insurance for children and pregnancy women who earn too much to qualify for Health First Colorado, but not enough to afford private health insurance.
4. **DISCOUNT PROGRAMS THROUGH DENVER HEALTH AND THE STATE OF COLORADO:** These are not health insurance, but can help many people access medical services at a discounted rate. Patients have co-payments due at the time of services.

Clients can make their CHP+ Enrollment Fee and Buy-In Premium payments at the main Enrollment location at 655 Bannock St. (payments can be made by check or cash only at this location).

About the Options

1. HEALTH FIRST COLORADO

Under the new health care law, Health First Colorado now covers more people and is mostly based on a person's income. This means that more people may qualify for Health First Colorado.

You may qualify for Health First Colorado if:

- You are a citizen of the United States, or have been a legal permanent resident for at least 5 years and/or;
- You are a legal permanent resident and a pregnant woman or child under 19 years of age and have not met the five-year bar requirement.

2. PURCHASE HEALTH INSURANCE THROUGH CONNECT FOR HEALTH COLORADO

If you don't qualify for Health First Colorado, you can purchase insurance through Connect for Health Colorado during enrollment periods or when you have a special life event (see page 6).

When you purchase health insurance through Connect for Health Colorado, you may qualify for tax credits and cost sharing options that can help you lower the cost for health insurance.

3. DISCOUNT PROGRAMS

Each of these programs help people without health insurance or those who need a little help with copays or other costs. These are discount programs, not health insurance, so they do not comply with the health care law.

4. HOSPITAL DISCOUNTED CARE

You may qualify for discounted care if your gross household income is at or below 250% of the federal poverty level. If you qualify:

- Hospitals and providers must limit your bills.
- You must be offered a payment plan based on your income.
- You may still qualify even if you:
 - Are not a citizen.
 - Are an immigrant.

Denver Health Sliding Fee Discount Program (DHSFDP)

assists patients in paying for health services provided by Denver Health providers. If you do not qualify for Medicaid or the state's Child Health Plan Plus (CHP+), you may be eligible for DHSFDP. Eligibility is determined by family size and income. Please note, DHSFDP is not health insurance.

MEDICAL CARE

DHSFDP is designed to reduce the cost of health care services at Denver Health. You will be asked to pay a flat fee or a deposit for your care, based on the type of medical service provided. Flat fee may be your only cost. Deposits will be applied to the final cost of your services, for which you will receive a bill. This new payment structure may lower the cost of care in some cases. Except in emergencies, payment is requested at the time of service.

DENTAL CARE

DHSFDP also helps cover dental services for Denver County residents who do not have an insurance plan or medical assistance program. Eligibility is based on family size, income, and resources. DHSFDP Dental covers a portion of some dental services, so patients do not have to pay the full amount. Patients pay a percentage of the charges for services provided, based on family size, income, and resources. Except in emergencies, a deposit is required before receiving services.



What if I didn't enroll in time? Or what if I lost my health insurance coverage?

There are special life events that allow you to purchase health insurance outside of the enrollment period.

- You lost health insurance coverage (including Medicaid and CHP+)
- You got married
- You turned 26 and are no longer covered by your parents health insurance
- You had a baby or adopted a child
- You moved to Colorado
- Your health insurance from your employer became too expensive for you
- You became a citizen or get legal immigration status
- You were released from prison/jail

Please contact an Insurance Broker who can help you understand your options:

Connect for Health Colorado: 855-752-6749
Elevate Exchange Plans: 303-602-2451

TIP! You can enroll in discount programs any time during the year.

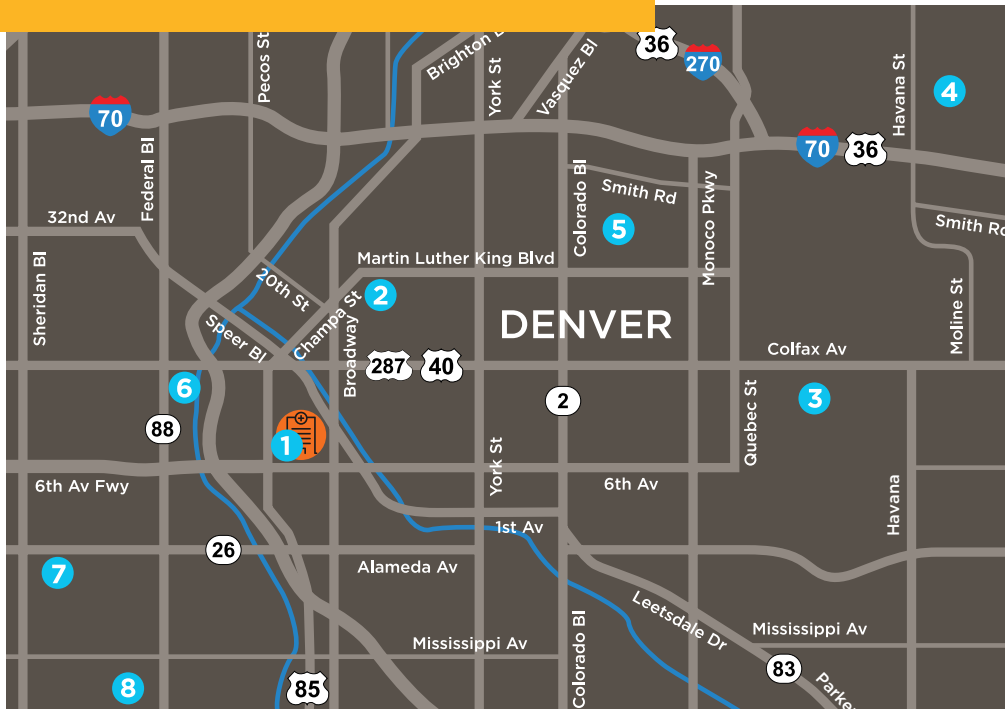
What if I didn't enroll in time? Or what if I lost my health insurance coverage?

There are special life events that allow you to purchase health insurance outside of the enrollment period.

- You lost health insurance coverage (including Health First Colorado and CHP+)
- You got married
- You turned 26 and are no longer covered by your parents health insurance
- You had a baby or adopted a child
- You moved to Colorado
- Your health insurance from your employer became too expensive for you
- You became a citizen or receive legal immigration status
- You were released from prison or jail

Please contact an Enrollment Specialist who can help you understand your options.

TIP! You can enroll in Health First Colorado (Medicaid) at any time during the year.



WHAT SHOULD I DO NEXT?

Let us help you! Denver Health Enrollment Specialists are here to help you apply for health coverage and help you understand your options for FREE!

The top priority of enrollment services is the health of our clients and staff, therefore all Enrollment Services locations will require clients to wear masks when being seen by Enrollment staff.



Denver Health Enrollment Office

655 Bannock St. | Denver, CO 80204
Pavilion I | 303-602-2300
Monday - Friday, 8 a.m. – 5 p.m.

*Some walk-in appointments are available each day.

Sites with Enrollment Specialists | 303-602-2300

1 Women's Care Clinic, Pavilion C

790 Delaware St.
Denver, CO 80204

2 Bernard F. Gipson Sr. Eastside Family Health Center

501 28th St.
Denver, CO 80205

3 Lowry Family Health Center

1001 Yosemite St.
Denver, CO 80230

4 Montbello Family Health Center

12600 E. Albrook Dr.
Denver, CO 80239

5 Park Hill Family Health Center

4995 E. 33rd Avenue
Denver, CO 80207

6 Sam Sandos Westside Family Health Center

1100 Federal Blvd.
Denver, CO 80204

7 Westwood Family Health Center

4320 W. Alaska St.
Denver, CO 80219

8 Federico F. Peña Southwest Family Health Center

1339 S. Federal Blvd.
Denver, CO 80219

NOTES

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

DENVER HEALTH™

est. 1860

FOR LIFE'S JOURNEY

Information in this brochure is subject to change.
For the most current information,
visit **DenverHealth.org/Enroll**