



Volume 1

Introduction:

Hello! This is the first in a series of updates on the health coverage expansions that are coming later this year. Each of these updates will focus on an element of health reform that may be helpful for you to know.

Background:

As a result of the Patient Protection and Affordable Care Act, beginning January 1, 2014, 1) Medicaid will be available to more low-income people, and 2) a new Health Premium Tax Credit will help lower and middle-income families reduce their costs for coverage through a health insurance marketplace. Most U.S. citizens will be required to have health insurance. One of the primary goals of these expansions is to ensure people get healthcare early, and to improve their care overall. Another is to control rising healthcare costs. We estimate that 35,000 people in Boulder County are eligible for one of these expansions.

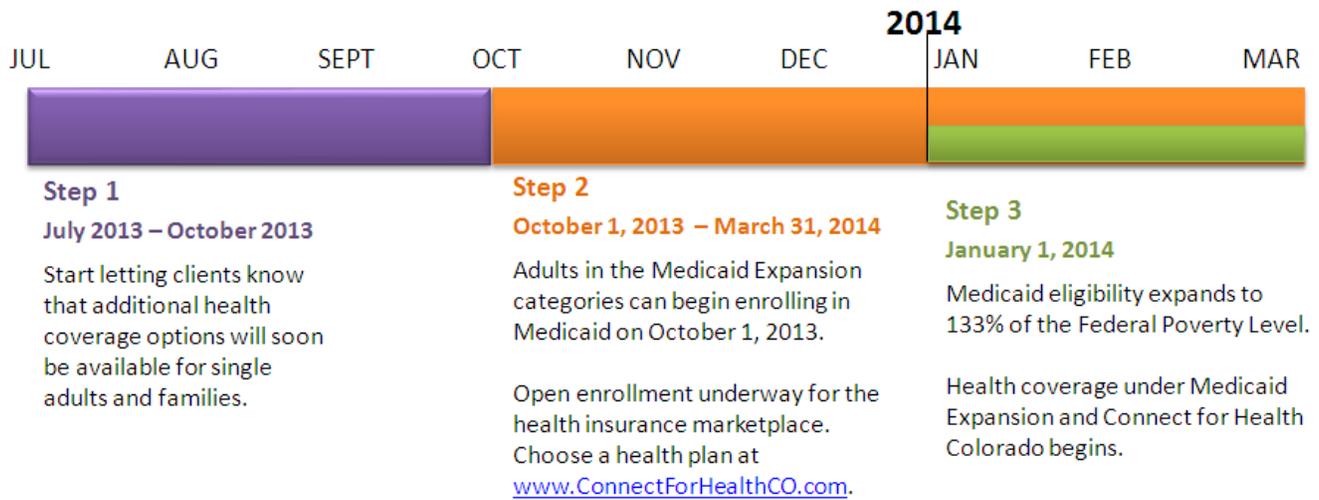
Here are some basic elements of the coming changes:

- 1) Beginning in January 2014, there will be additional health coverage options available for single adults and families in Colorado.
 - a. You may be eligible for Medicaid, or
 - b. You may be able to purchase health insurance at a reduced rate through the Connect for Health Colorado marketplace.
- 2) Starting now, you can access **CO PEAK** www.colorado.gov/PEAK to see if you are currently eligible for Medicaid.
- 3) Starting in October, you can also use the following resources to apply for health insurance that will start in January 2014:
 - a. **Colorado PEAK:** www.colorado.gov/PEAK
 - b. **Connect for Health Colorado:** www.ConnectforHealthCO.com
 - c. **Connect for Health Colorado:** 1-855-752-6749 (1-855-PLANS-4-YOU)
 - d. **Boulder County Health Coverage Guide**

Additional Information:

Here is a visual aid providing information regarding the January 2014 [coverage options by income](#).

Below is a snapshot of the health coverage expansion **timeline**:



This is an exciting time as we continue to make tremendous advances in getting quality affordable healthcare to our neighbors in Boulder County. We're proud to be part of this important effort.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division





Volume 2

This is the second volume of *Expansions*, which every two weeks will focus on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014. In Volume 2, you'll find information on the funding we've received and how it will be used, updates on the key personnel for the initiatives, and more detail on how the new insurance marketplace will work.

Funding

Connect for Health Colorado is awarding Boulder County **\$750,000** to oversee two core pieces of the health insurance marketplace:

- A **"Boulder County Assistance Site"** to provide in-person assistance for clients to enroll in the new health insurance marketplace
 - This initiative will be led by Health Coverage Guide Manager Gabriela Aguilar and Health Coverage Guides Amy Reddy and Saphia Elfituri (two additional guides will be hired as well).
- A **"Regional Hub"** for training and support of health coverage guides in eight counties: Boulder, Broomfield, Denver, Jefferson, Arapahoe, Adams, Douglas, and El Paso
 - The Colorado PEAK team, led by Patrick Kelly, will spearhead much of this training and coordination.

Diving into the details of the new insurance marketplace

[Connect for Health Colorado](#) (C4HCO) is a new health insurance marketplace that opens October 1, 2013.

This marketplace is sometimes referred to as the "health insurance exchange."

- The marketplace is a new way to shop for and enroll in health coverage. With one application, clients can compare plans based on price, benefits, and quality. It simplifies the search for coverage by gathering in one place all the options available to families and individuals.
- The marketplace is for Coloradans who currently buy insurance on their own or are uninsured, or don't have access to affordable coverage through their employer.
- People who have health insurance through their employers, like Boulder County employees, will continue to access insurance as they have in the past. However, if an employee pays more than 9.5% of household income for a health plan, that employee will be eligible to use C4HCO to find a health plan.
- The marketplace is not a government health care system like Medicaid. Individuals and families will be able to purchase health insurance through private companies like Cigna, Anthem, Kaiser, and Humana. There will be around 150 health plan options for individuals and families to choose from.

- Each plan will cover at least the same core set of benefits (“essential health benefits”), which will include emergency services, hospitalization, maternity/newborn care, prescriptions, mental health services, laboratory services, and pediatric services.
- No plan will be able to turn anyone away or charge a client more because of an illness or medical condition or gender.
- Those who qualify will only be able to access the federal tax credits when purchasing health insurance through the Connect for Health Colorado marketplace.
- Enrollment begins on October 1, 2013 for health coverage that will start January 1, 2014. Clients will be able to apply [through the C4HCO website](#). They may also receive assistance in-person through a Boulder County Health Coverage Guide or over the phone from a C4HCO Customer Service Center Representative.
- The official website is www.ConnectForHealthCO.com.

Thanks for taking the time to keep up with this very important effort to help connect more people in our community with health care and preventive services!

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division





Volume 3

This is the third volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Health Insurance Requirement

Beginning January 1, 2014, most individuals will be *required* to have health insurance. There are exemptions to the requirement, including people who have certain religious beliefs, people who are members of a federally recognized tribe or who cannot find an affordable plan. People who are not lawfully present in the United States and people who are incarcerated are also not subject to the mandate. The Internal Revenue Service (IRS) will be responsible for enforcing the requirement.

In order to help people meet the federal requirement to have health insurance, beginning January 1, 2014, two changes will be taking place.

- More individuals will be able to qualify for health insurance through Medicaid (Medicaid Expansion), and
- A new Health Premium Tax Credit will help lower and middle-income families reduce their costs for buying health insurance when they purchase it through the [Connect for Health Colorado](#) marketplace.

Medicaid Expansion – Who is eligible?

Beginning in January 2014, Medicaid eligibility requirements will expand to 133% of the [Federal Poverty Level](#) (FPL) for all individuals. Colorado Medicaid already covers children up to 133% FPL, so the expansion would increase coverage to **parents with Medicaid-eligible children** and to **adults without dependent children**.

The expansion means Coloradans earning up to 133%* FPL will be eligible for Medicaid:

- \$31,332 per year for a family of four
- \$15,288 per year for an individual

*Due to standard deductions that will be made to an individual's or family's gross income, households earning up to 138% FPL may be eligible (\$32,508 for a family of four; \$15,864 for an individual).

Health Premium Tax Credits from Connect for Health Colorado – Who is eligible?

The Federal Health Premium Tax Credit (also known as an Advanced Premium Tax Credit or APTC) is a new kind of tax credit that lowers monthly health insurance premiums. It is “up-front financial help”. These new tax credits will only be available for insurance purchased through the [Connect for Health Colorado](#) marketplace.

- Tax credits are available for income levels from 133% to 400% of the [Federal Poverty Level](#).
- Individuals earning between \$15,856 and \$45,960 per year can be eligible.
- Couples earning between \$21,404 and \$62,040 per year can be eligible.
- Families of four earning between \$32,499 and \$94,200 per year can be eligible.
- The amount of assistance will be determined on a sliding scale, which means the amount of the tax credit gets smaller the more you make in income.
- The tax credit can be applied up-front by the IRS.
- Tax credits are higher for older Coloradans, especially for those ages 55-64.
- Individuals or families earning more than 400% FPL can still purchase health insurance through Connect for Health Colorado, but the full cost of coverage will have to be paid (not eligible for the tax credit).

Additional Financial Assistance from Connect for Health Colorado

- Financial assistance to help pay for out-of-pocket costs (co-pays and deductibles) is available for income levels from 133% to 250% of the Federal Poverty Level.
- Individuals earning between \$15,856 and \$28,725 per year can be eligible.
- Families of four earning between \$32,499 and \$58,875 per year can be eligible.

Here is a [one-page flyer](#) with more details about Medicaid Expansion and Connect for Health Colorado that may be helpful for you and your clients.

Thanks for taking the time to keep up with this very important effort to help connect more people in our community with health care and preventive services!

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division





Volume 4

This is the fourth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Timelines for Expansions

Here's some more detail on the **timelines** for when you can apply for health insurance through Medicaid and Connect for Health Colorado.

Medicaid and CHP+

- You can sign up for Medicaid and CHP+ any time during the year.
- Individuals who are not currently eligible but may become eligible due to Medicaid Expansion (up to 133% of the Federal Poverty Level) can apply beginning October 1, 2013. Coverage would begin January 1, 2014 for these individuals.

Health Insurance through Connect for Health Colorado

- Open enrollment runs from October 1, 2013 to March 31, 2014.
- Future open enrollment periods will be shorter: for example, October 15, 2014 to December 7, 2014.
- Customers who sign-up by the 15th of the month will have coverage begin on the first of the next month. If you sign-up after the 15th, your coverage will be delayed by an additional month.
- There will be ways to sign-up for coverage outside of the open enrollment period (loss of job, marriage, divorce, move into the state, birth of child, change in income, etc.).
- Coverage is provided for the calendar year.



It Can Happen to You

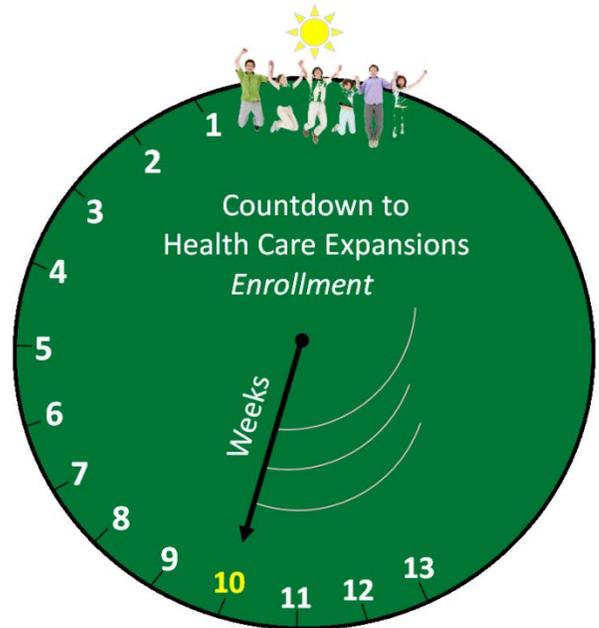
If you've not yet checked it out, the [Connect for Health Colorado website](#) features stories about families who've faced hardship due to medical bills and have important things to say about the need for health insurance.

Included in the videos on the site is [the story of Sarah](#), a business owner in Denver, whose husband has battled both cancer and heart disease in recent years. Sarah says they had medical bills totaling \$250,000 that would have bankrupted her family had they not had health insurance. "It's expensive to have health insurance, but it's not nearly as expensive as it would be if we didn't have it," she says. Sarah is optimistic that Connect for Health Colorado will help her find the right plan for her family.

It's a good example of how the coming health coverage expansions will help stabilize families and strengthen the safety net in our community.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division





Volume 5

This is the fifth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Check Out Our New Health Insurance Assistance Web Page!

We've been hard at work on creating a single point-of-contact for information about the new health coverage options that will soon be in place. We're happy to say our new Health Insurance Assistance web page is now up and running! Visit <http://www.BoulderCountyHealthCoverage.org>.

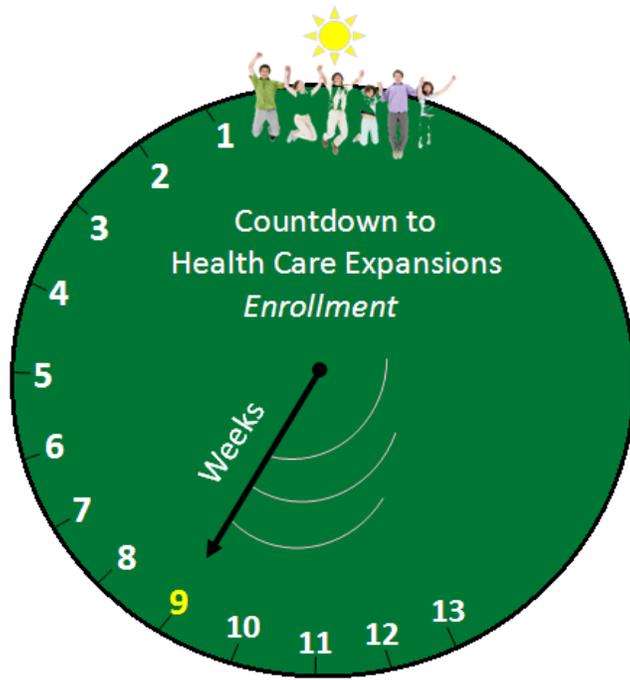
On this page, you'll find comprehensive information and helpful links on these topics:

- **Health Care Reform** in general: Get details on the changes that have already taken place as a result of the Patient Protection and Affordable Care Act, the new insurance requirements, and who will qualify for expanded insurance options beginning January 1, 2014.
- **Medicaid Expansion**: Find out how the increase in eligibility will work specifically, including income requirements and how to sign up.
- **Connect for Health Colorado**: This is a new [online marketplace](#) where individuals and small businesses in Colorado will be able to shop for, compare, pick, and purchase health insurance plans and apply for financial help to reduce the cost of premiums. This section on our page contains many specifics on how the marketplace works, who can use it, and who can be eligible for the tax credits.
- An easy **e-mail sign-up**: Get updates about the health coverage expansions as well as notices about enrollment events in Boulder County.

Thanks for taking the time to read this volume of *Expansions*. We are making progress toward preparing for both the Medicaid expansion and the health insurance marketplace sign-ups that begin October 1, 2013. In the meantime, let us know if you have questions or feedback!

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division





Volume 6

This is the sixth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Already Have Insurance?

If you already have health insurance through Medicaid, CHP+, or other health insurance, you already meet the requirement to have health insurance under the Affordable Care Act. If you already have health insurance through your employer, chances are the Connect for Health Colorado insurance marketplace won't be for you. However, some people have employer-provided coverage that costs more than they can really afford. In these cases, the marketplace can help.

What's considered "affordable" employer-provided insurance? Coverage that costs less than 9.5% of your household income. As an example, if you earn \$50,000 per year and you're paying more than \$4,750 toward insurance premiums for your employer-provided insurance, beginning October 1, 2013, Connect for Health Colorado can help connect you with financial help to reduce costs.

Family members and dependents of employees who are offered employee-only health insurance coverage through their employer may also purchase health insurance through Connect for Health Colorado. For example, if Sarah's employer only offers insurance for herself but not for her child, Sarah could purchase health insurance for her child through Connect for Health Colorado.

The Marketplace is not for Coloradans who are age 65 or older and eligible for Medicare, or are looking for supplemental health insurance.

Also, small businesses (2-50 full-time employees) can use the Connect for Health Colorado marketplace to acquire group coverage. The marketplace will provide a wide range of options for this, and tax credits will be available for some small businesses to help pay the group coverage costs.

What Does Insurance Purchased Through Connect for Health Colorado Cover?

All insurance plans offered through the marketplace are required to cover the same set of [essential health benefits](#):

- Ambulatory patient services
- Emergency services

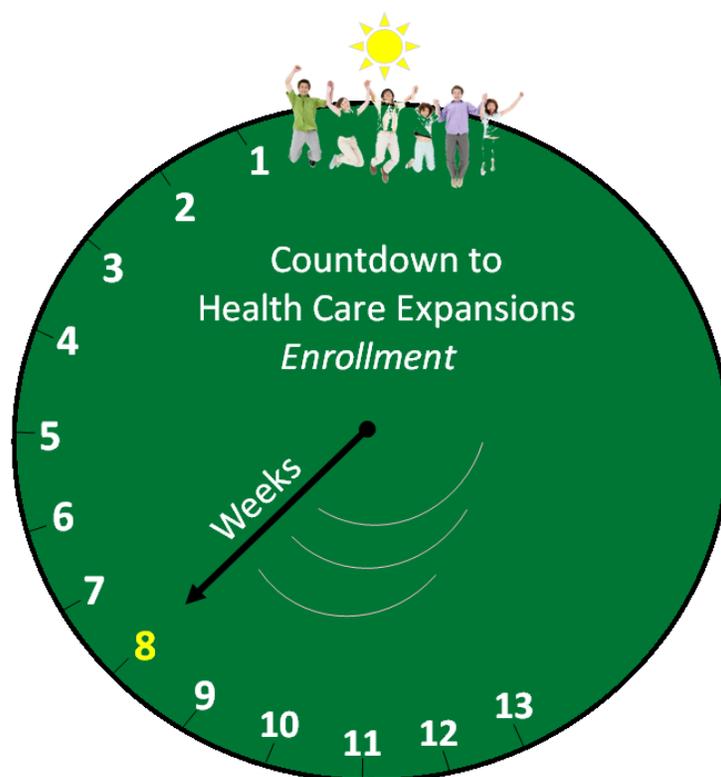
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services (including behavioral health treatment)
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services (including oral and vision care)

Essential health benefits are minimum requirements for all plans in the Marketplace. Plans may offer additional coverage. You will see exactly what each plan offers when you compare them side-by-side in the Marketplace.

Thanks for taking the time to review this volume of *Expansions*. As we approach the October 1st beginning of open enrollment for the Medicaid expansion and the Connect for Health Colorado insurance exchange, it's becoming clearer each day that these changes will make a tremendously positive impact in our communities.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

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Volume 7

This is the seventh volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Fees For Not Having Insurance

The Patient Protection and Affordable Care Act of 2010 mandated that beginning in 2014, anyone who can afford health insurance but doesn't have it must pay a fee.

- In 2014, 1% of your annual income or \$95, per person for the year, whichever is higher
- By 2016, fees increase to 2.5% of annual income or \$695 per person, whichever is higher
- In 2014, annual fee per uninsured child is \$47.50 (with a limit of \$285 per family)

It's important to remember that paying the fees will not result in a person having health insurance or getting medical costs covered. Anyone paying these fees would still be responsible for 100% of the cost of their medical care.

You won't have to pay the fee if you:

- are uninsured for less than three months of the year
- are determined to have very low income and coverage is considered unaffordable
- are not required to file a tax return because your income is too low
- are a member of a federally-recognized Indian tribe
- participate in a health care sharing ministry
- are a member of recognized religious sect with religious objections to health insurance

Open enrollment to purchase health insurance through the [Connect for Health Colorado Marketplace](#) runs from October 1, 2013 to March 31, 2014. After this period closes, you'll need to wait until the next enrollment period to sign up for marketplace coverage (unless you have a [qualifying life event](#)).

What is Minimum Essential Coverage?

"Minimum essential coverage" includes coverage under government-sponsored programs, eligible employer-sponsored plans, plans in the individual market, certain grandfathered group health plans, and other coverage as recognized by regulation.

In order to avoid fees in 2014, you'll need insurance that qualifies as one of these plans.

- Any Connect for Health Colorado Marketplace plan, or any individual insurance plan that you may already have
- Any employer plan (including COBRA) with or without "grandfathered" status. This includes retiree plans
- Medicare
- Medicaid
- Child Health Plan *Plus* (CHP+)
- TRICARE (for veterans and veteran families)
- Veterans health care programs
- Peace Corps volunteer plans
- Other plans may qualify: ask your health coverage provider

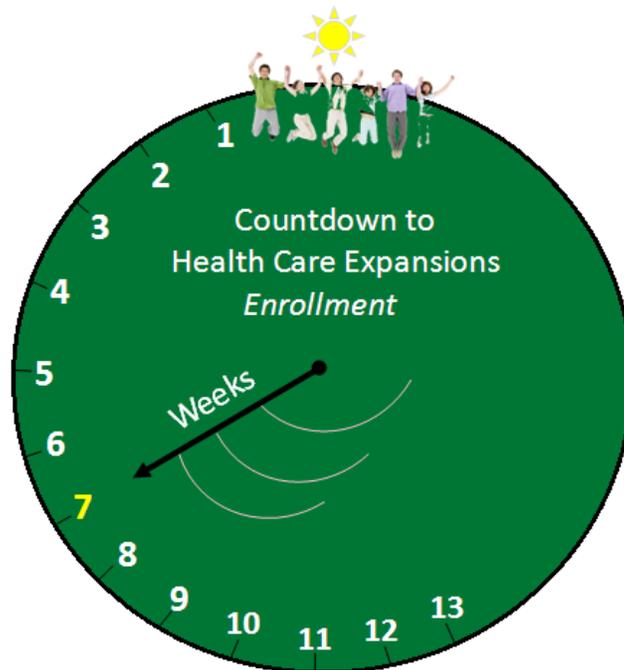
What is *Not* Minimum Essential Coverage?

- coverage only for vision or dental care
- workers' compensation
- coverage only for a specific disease or condition
- plans that offer only discounts on medical services

We know there are many questions about the coming expansions, so let us know if you have some we should address in these newsletters. Thanks for reading this volume of *Expansions!*

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division



Please remember that each volume of Expansions is up on our new [internal web page](#)!

Expansions, Volume 8

Common Questions About the Mandate



This is the eighth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Answers to some common questions

The Affordable Care Act requires that each person in the U.S. have health insurance (with some exceptions). Below are some common questions about the fee associated with not having insurance.

How will the Internal Revenue Service (IRS) know if a person has health insurance?

- The health insurance coverage you have in 2014 will be reported to the federal government. Health insurers, employers that sponsor health plans and agencies that administer government health plans will file annual reports to the IRS about who is covered under their plans. They will also provide the people they insure with documentation about the coverage.
- Starting in 2015, when you file your tax return for the previous year, you will report whether you and your family members had health insurance coverage.
- In June of each year, the Secretary of Treasury, acting through the IRS, will send a letter to individuals who do not have health insurance. This letter will also include information about how to enroll in health insurance and services available to help them enroll.

Does the fee for not having insurance get taken out of your refund (if you have one) and shown as "you owe us" if there is no refund?

- If you have a fee related to not having insurance, the IRS can offset that liability against any tax refund you might be due. The fee for not having insurance in 2014 would be paid on the 2014 federal income tax form, which is completed in 2015. If you already

have an underpayment when you file your taxes, you would add the fee amount to the check you send the IRS.

- It will be illegal for the IRS to use liens or levies to collect any payment you might owe related to the health insurance mandate.
- The IRS routinely works with taxpayers who owe amounts they can't afford to pay.

How will the IRS calculate fees for not having insurance for *part* of the year?

- The fee will be pro-rated based on the number of months during the year that you're uninsured.
- If you are uninsured for less than three months in a given year you would not be subject to the fee.

What if I don't pay the fee?

- Just as in similar non-payment situations, the IRS will send you a letter stating that you owe the money. Any unpaid fees would roll over to the next year's tax filing (with interest) and noted on the filer's account.

Can undocumented Coloradans apply for health insurance through the [Connect for Health Colorado](#) health insurance marketplace?

- To purchase insurance through the Marketplace, or to be eligible for public insurance, individuals must be lawfully present in the United States.
- Connect for Health Colorado has a [job aid](#) that summarizes the immigrant categories the federal government considers as lawfully present. Unlike for Medicaid, lawfully present individuals don't need to meet the five-year residency requirement to purchase insurance through Connect for Health Colorado.

Thanks for reading *Expansions*. Don't forget to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace. Six weeks to open enrollment!

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Hope for the future, help when you need it.

Expansions, Volume 9

Reaching the Uninsured



This is the ninth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Who Exactly are the Uninsured?

One of the major elements of the coming health care reform is identifying and then reaching out to those who may qualify for either the Medicaid expansion or health insurance through the Connect for Health Colorado marketplace. Based on CMS Consumer Research, the uninsured primarily fall into three categories:

- 1) **Healthy & Young** - These are younger people who have better health care status, feel that health care information is not important, and are not worried.
- 2) **Sick, Active & Worried** - These are people who have a worse health status, feel that health care information is important and are worried.
- 3) **Passive & Unengaged** - These are people who have slightly better health care status, do not feel that health care information is important, do not use prevention and are not worried.

Below are some of the details on these categories:

Reaching the Uninsured

Healthy & Young

- 47.8% of nonelderly uninsured adults.
- Take health for granted.
- Internet savvy, but don't search for health-related topics.
- 54% say cost is main reason they are uninsured.
- 62% say they would be interested in shopping for insurance in the new marketplace.

Sick Active & Worried

- 28.9% of uninsured; mostly Gen X and Baby Boomers
- Most likely to be in poor health, many are also caregivers.
- Actively seek information for health issues, but may need help interpreting.
- 79% say cost is major reason they are uninsured.
- 72% say they would be interested in shopping for insurance in the new marketplace.

Passive & Unengaged

- 15.3% of uninsured; spans the generations, but mostly 49 or older.
- Strong status quo bias; lives for today.
- Lower health insurance literacy skills, low motivation to enroll.
- 73% say cost is a main reason they are uninsured.
- 50% say they would be interested in shopping for insurance in the new marketplace.

What Should I Say (Or Maybe Not Say)?

Here are a few guidelines around the best ways to talk about the upcoming changes in health care:

How Do I Say It?

Well Received	Why
"The health care law"	Citing the health care creates a context for new rules, benefits and programs and helps consumers see change as worthy of attention.
"There's help for working families"	Most people consider themselves to be included in "working families," so they can feel this benefit may be for them.
"Insurance," when referring to the product that will be purchased.	"Insurance" does a better job communicating something you'd compare and choose or purchase.
"Coverage," when referring to the general benefit of having health insurance vs. being uninsured.	"Coverage" is a bit "friendlier" and, for some, represents what you get after you get insurance.
"More people can get free or low cost health insurance."	The Medicaid expansion will allow more people to receive health insurance that may be free or low cost.

How Do I Say It?

Use Carefully	Why
Messages that only mention "your family"	Single & childless people have trouble identifying with messages exclusively about "family."
"You may be surprised at the help you can get"	Consumers don't want surprises, they want predictability.
Benefits	Benefits are a little more confusing than insurance or coverage. For some, they are what you get from an employer; they include health insurance and vacation time.
Eligible	Leaves some doubt as to whether or not you'll get those benefits

Thanks for reading *Expansions*. Don't forget to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace. Five weeks to open enrollment!

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Hope for the future, help when you need it.



HUMAN
HOUSING & SERVICES

Expansions, Volume 10

Tax Credits - How Much?



This is the tenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

How Much Will Health Insurance Tax Credits Actually Be?

Connect for Health Colorado has an online ["cost calculator"](#) for individuals and families that estimates the tax credit you would receive from the government (beginning in 2014) to help pay for health insurance if you qualify. You enter information about the number of people in your household, their ages, and your total household income, and the calculator will show you where your family falls in relation to the Federal Poverty Level (FPL) and what your monthly tax credit might be.



As an example, a family of three (ages 45, 40, and 3) that makes \$70,000 per year is at 358% of FPL and could receive \$413 in monthly tax credits to help pay for health insurance.

Please keep in mind that the calculator does not yet include information about how much the insurance plans in the marketplace will cost. That information should be available on or after October 1, 2013.

How Will the New Insurance Marketplace Help Small Businesses?

The [Connect for Health Colorado marketplace](#), which opens for enrollment on October 1, 2013, will support small businesses by giving their employees more choices for health insurance (and for many of these employees, helping them pay for that insurance). Healthier employees tend to be happier and stay longer, helping businesses sustain themselves and maintain better connections with their communities.



[This video](#) from Connect for Health Colorado tells the story of full-serve gas station Bonnie Brae Conoco in southeast Denver, where since 1970 employees working at least 30 hours a week have had health insurance. As Bonnie Brae owner Lynn Wilson puts it, "It's just always been so completely confusing trying to compare one insurance to another, all the different

plans with each one...it's getting more and more difficult every year to be able to provide this for our employees as the costs just continue to rise and rise. Health insurance is the largest cost that we have."

And her son Ken Wilson, who manages the shop, says, "Ideally it would be great if employees could choose their own insurance, and pick their plans that met their needs the best."

That's exactly what the Connect for Health Colorado marketplace will help their employees do.

Our Outreach

Boulder County is working hard toward the beginning of the open enrollment period, now just one month away. We're getting our Health Coverage Guides in place and collaborating with clinics and hospitals in the county to locate people who might be eligible for the Medicaid expansion or the new insurance marketplace. We'll have more on our public outreach plans in the weeks ahead.

Also, soon you'll begin to see new marketing materials out in the community about Boulder County Housing and Human Services that are designed to help remove a bit of the hesitation that some people feel toward asking for help. Look for our new campaign in the papers, on the buses, and in a range of collateral materials (brochures, postcards, etc.), among other places. And please help us spread the word: We are here, and we are ready. Come to us when you need us.

Expansions, Volume 11

Presentations Near You!



This is the eleventh volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Learn More About Connect for Health Colorado

In a series of presentations beginning in October, the Boulder County Assistance Site will provide a general overview on health care reform, the Medicaid expansion, and Connect for Health Colorado, the new health insurance marketplace. The presentations, which will take place in locations all over Boulder County, will also provide information about how to apply for health insurance through Connect for Health Colorado and who qualifies for health premium tax credits and other types of financial assistance. These presentations are geared toward individuals and families, and will not cover details on options for small businesses. Also, please note that some of the presentations are Spanish-language-only.

It's likely that you or someone you know, including your clients, will find these presentations very useful. Please pass this along to anyone who might benefit from these presentations. Note the following Event Calendar is also available at www.BoulderCountyHealthCoverage.org.

And while it's not required, your registration will make it easier for us to communicate with you if there are unforeseen changes or cancellations in the schedule due to inclement weather or other issues. Please use the links in the presentation schedule to register.

October 2013 presentations:

Date	Day	Event Time	Location	Registration Link
October				
10/2	Wednesday	6:00PM-7:00PM	Boulder Public Library 1001 Arapahoe Avenue Boulder, Colorado 80302	https://hcrboulder1.eventbrite.com
10/5	Saturday	10:00AM-11:00AM	Manhattan Middle School 290 Manhattan Drive Boulder, CO 80303	Spanish-only https://hcrboulder2.eventbrite.com
10/9	Wednesday	6:00PM-7:00PM	Boulder Public Library 1001 Arapahoe Avenue Boulder, Colorado 80302	https://hcrboulder3.eventbrite.com
10/12	Saturday	10:00AM-11:00AM	Platt Middle School 6096 Baseline Road Boulder, CO 80303	https://hcrboulder4.eventbrite.com
10/16	Wednesday	6:00PM-7:00PM	Longmont Public Library 409 4th Avenue Longmont, CO 80501	https://hcrlongmont1.eventbrite.com
10/19	Saturday	10:00AM-11:00AM	Longmont Senior Center 910 Longs Peak Avenue Longmont, CO 80501	https://hcrlongmont2.eventbrite.com
10/23	Wednesday	6:00PM-7:00PM	Longmont Public Library 409 4th Avenue Longmont, CO 80501	Spanish-only https://hcrlongmont3.eventbrite.com
10/26	Saturday	10:00AM-11:00AM	Longmont Public Library 409 4th Avenue Longmont, CO 80501	https://hcrlongmont4.eventbrite.com
10/28	Monday	6:00PM-7:00PM	Lafayette Public Library 775 W Baseline Road Lafayette, CO 80026	Spanish interpreter may be available https://hcrlafayette1.eventbrite.com

November/December 2013 presentations:

Date	Day	Event Time	Location	Registration Link
November				
11/2	Saturday	11:00AM-12:00PM	Lafayette Public Library 775 W Baseline Road Lafayette, CO 80026	Spanish interpreter may be available https://hcrlafayette2.eventbrite.com
11/5	Tuesday	6:00PM-7:00PM	Louisville Public Library 951 Spruce Street Louisville, CO 80027	https://hcrloisville1.eventbrite.com
11/9	Saturday	11:00AM-12:00PM	Louisville Public Library 951 Spruce Street Louisville, CO 80027	https://hcrloisville2.eventbrite.com
11/13	Wednesday	6:00PM-7:00PM	Louisville Middle School 1341 Main Street Louisville, CO 80027	https://hcrloisville3.eventbrite.com
11/16	Saturday	10:00AM-11:00AM	Longmont Public Library 409 4th Avenue Longmont, CO 80501	https://hcrlongmont5.eventbrite.com
11/20	Wednesday	6:00PM-7:00PM	Lafayette Public Library 775 W Baseline Road Lafayette, CO 80026	Spanish interpreter may be available https://hcrlafayette3.eventbrite.com
11/23	Saturday	10:00AM-11:00AM	BVSD Education Center 6500 Arapahoe Road Boulder, 80303	https://hcrboulder5.eventbrite.com
December				
12/4	Wednesday	6:00PM-7:00PM	Centennial Middle School 2205 Norwood Avenue Boulder, CO 80303	https://hcrboulder6.eventbrite.com
12/7	Saturday	11:00AM-12:00PM	Louisville Public Library 951 Spruce Street Louisville, CO 80027	https://hcrloisville4.eventbrite.com
12/12	Thursday	6:00PM-7:00PM	Louisville Public Library 951 Spruce Street Louisville, CO 80027	https://hcrloisville5.eventbrite.com
12/14	Saturday	10:00AM-11:00AM	Longmont Public Library 409 4th Avenue Longmont, CO 80501	https://hcrlongmont6.eventbrite.com

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

We're just 20 days from open enrollment now!

Expansions, Volume 12

Health Insurance Premium Estimates



This is the eleventh volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Health Care Expansions Momentum Continues

We hope you and your family and friends are healthy and well during this time.

The catastrophic flooding in Boulder County has had a significant impact on many of the organizations that have been working hard to prepare for the major health care expansions that begin with open enrollment on October 1. Boulder County Housing and Human Services is working closely with non-profits and government agencies on the emergency and long-term response to the flooding, which includes helping ensure residents have access to shelter, food, financial help, and other crucial supports at this time.

We also continue to focus on and plan for both the Medicaid expansion and the implementation of the health insurance exchange ([Connect for Health Colorado](#)), and we want you to know we have made great strides toward being ready for October 1. We'll have many more updates in this forum in the weeks ahead!

County Snapshots

Starting in October, Coloradans will be able to learn about their health insurance and financial assistance options and shop for coverage that starts as early as January 1, 2014. Connect for Health Colorado health insurance plans will provide comprehensive benefits. Key preventive health screenings will be available at no additional cost - no copays, no deductibles - to help Coloradans protect their health. Nearly 500,000 Coloradans will be eligible for up-front financial help to reduce the cost of monthly premiums.

Connect for Health Colorado has created County Snapshots to help show you - based on where you live - your options for insurance carriers, the range of insurance plan prices before tax credit savings, and the ways that you can get help, including local organizations that are setting up Assistance Sites to provide in-person support to customers.

[Here is the snapshot](http://www.connectforhealthco.com/how-it-works/county-snapshots/) for Boulder County. Snapshots for other counties are available at <http://www.connectforhealthco.com/how-it-works/county-snapshots/>

Carriers that will offer individual and family plans in Boulder County include:

- Access Health Colorado
- Anthem Blue Cross and Blue Shield/HMO Colorado
- Colorado HealthOP
- Kaiser Permanente
- Rocky Mountain Health Plans

Examples of Individual Health Insurance Rates in Boulder County (more at County Snapshots):

Person & Coverage Level	Monthly Premiums (Before Tax Credit)	
	Low	High
27-year-old with CYA Plan	\$136	\$282
27-year-old with Bronze Plan	\$153	\$300
27-year-old with Silver Plan	\$201	\$381
27-year-old with Gold Plan	\$236	\$442
27-year-old with Platinum Plan	N/A	N/A
40-year-old with Bronze Plan	\$186	\$365
40-year-old with Silver Plan	\$245	\$465
40-year-old with Gold Plan	\$288	\$539
40-year-old with Platinum Plan	N/A	N/A

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

We're just 6 days from open enrollment now!

Expansions, Volume 13

Open Enrollment is Underway!



This is the thirteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Open Enrollment is Underway!

The wait is over. October 1st has passed and open enrollment is underway for both the health coverage plans available through the Connect for Health Colorado health insurance marketplace and the Medicaid expansion. As you may have heard, response was overwhelming during the first day of enrollment. NBC highlighted some of this in two [video features](#), including one focused primarily on [Colorado](#). While there were some delays with the marketplace during very heavy use the first day, [Connect for Health Colorado](#) indicated that [1,450 new accounts had been created](#) and 57,500 people had visited the website by late in the day. Colorado Health Care Policy and Finance Director Sue Birch said 3,000 applications for Medicaid had been accepted by 11 a.m. Tuesday with no problems.

How to Apply for Health Care Coverage

The [Application for Health Coverage & Help Paying Costs](#) (known as the "*Medical Only Application*" or the "*Single Streamlined Application*") can be used to apply for health care coverage.

This application will help determine whether you qualify for any of the following (see the [income guidelines](#) for details):

- Free or low-cost insurance from Medicaid or the Child Health Plan *Plus* (CHP+) program administered by the Colorado Department of Health Care Policy and Financing.
- A new tax credit that can immediately help lower your premiums for health coverage and is accessed through [Connect for Health Colorado](#).
- Affordable private health insurance plans available through Connect for Health Colorado that offer comprehensive coverage to help you stay well.

- A free or low-cost program for those who earn as much as \$46,000 a year for an unmarried individual or \$94,000 a year for a family of four.

If you want to apply for an **advance premium tax credit**, which can be used immediately to help lower your monthly premium, you'll need to work with the [Connect for Health Colorado](#) Customer Service Center. Tax credits are only available to those who've been denied Medicaid coverage, so you'll need to first fill out a Medicaid application. This can be done online, over the phone, on paper, or supported by a Customer Service Center representative.

What you may need to apply (see handout - [English](#) and [Spanish](#))

- Social Security Numbers (or document numbers for legal immigrants) for those who need insurance
- Employer and income information for everyone in your family
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to your family

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

This is a very exciting time! The response to the health care expansions has been tremendous. Our communities will only get healthier and stronger as a result of having better access to a range of health care services, including preventive care and regular visits to the doctor.

Expansions, Volume 14

Health Care Expansions Impacts on Young People



This is the fourteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Impacts of the Expansions on Young People

The Patient Protection and Affordable Care Act's (ACA) minimum essential coverage requirement means most Boulder County residents, including young people must have health insurance or pay a fee. At the same time, ACA requires health insurance companies to cover all young dependents under the age of 26 regardless of where they live. Children under 26 may be able to get coverage through their parents' health insurance plan, even if they are:

- Married
- Attending School
- Eligible to enroll in their employer's health plan
- Not living with their parents
- Not financially dependent on their parents

Young people between the ages of 18 and 26 (up to their 26th birthday) can file their own taxes and still be part of their parents' insurance plan, but may need to receive their tax credits at the end of the year. Those between 18 and 26 can also choose to have their own policy in order to be eligible for advanced premium tax credits (up-front tax credits) and cost-sharing reductions.

Young people under 30 are eligible to purchase lower-cost "Catastrophic" insurance plans through the [Connect for Health Colorado](#) marketplace. These "catastrophic" or Colorado Young Adult (CYA) plans provide limited benefits and are designed to protect customers from very high cost emergencies. The premium amount you pay each month for health care is generally lower than for other health plans, but the out-of-pocket costs for deductibles, co-payments,

and co-insurance are generally higher. Individuals who qualify for a "[Hardship Exemption](#)" (the federal government determines that you're unable to afford health coverage) may also be eligible for CYA plans.

Specifics for College Students

In terms of health insurance, college students have some options:

- They can purchase health insurance through the Connect for Health Colorado marketplace, and potentially be eligible for tax credits or cost sharing reductions.
- Students under 30 can opt to purchase a "Catastrophic" insurance plan through Connect for Health Colorado, which will likely have reduced rates.
- Students under the age of 26 may be able to get covered on a parent's health insurance plan. This applies even if they are not living at home, are eligible for their employer's plan, or are not financially dependent on their parents. It even applies if they are married.
- Students attending college in a foreign country are already presumed to have minimum essential coverage; these students can still apply for coverage through the Connect for Health Colorado's marketplace, and will need to indicate on their application that they are "temporarily absent."
- Some colleges have their own insurance requirements in addition to those of ACA.

One-on-One Help Applying for Health Insurance

If you need one-on-one help applying for health insurance through the Connect for Health Colorado marketplace, you can go to Boulder County's Certified Connect for Health Assistance Site and sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Learn About Connect for Health Colorado

In coming days, the Boulder County Assistance Site will provide information about how to apply for health insurance through Connect for Health Colorado and details on who qualifies for health premium tax credits and other types of financial assistance.

Saturday 10/12/2013 - **English** presentation

10:00 a.m. - 11:00 a.m.

Platt Middle School

6096 Baseline Road

Boulder, CO 80303

Register at <https://hcrboulder4.eventbrite.com>

Wednesday 10/16/2013 - **English** Presentation

6:00 p.m. - 7:00 p.m.

Longmont Public Library

409 4th Avenue Longmont, CO 80501

Register at <https://hcrlongmont1.eventbrite.com>

More presentations coming up: 10/19 (**English**), 10/23 (**Spanish**)...[here is the full schedule.](#)

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division

[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division

Hope for the future, help when you need it.



Expansions, Volume 15

Important Dates for Open Enrollment



This is the fifteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

What are the Important Dates for Open Enrollment?

[Open Enrollment](#) for Connect for Health Colorado (C4HCO) is now through March 31, 2014. In order to be covered by January 1, 2014, you must enroll by December 15 and pay the initial premium payment by December 25. In order to be covered by April 1 and avoid the fee for not having insurance, you'll need to enroll by March 15 and pay the initial premium payment by March 25. Application processing may take a couple of weeks, so you're encouraged to apply as soon as possible. When you file your taxes next year, you will need to provide proof of insurance to avoid the fee.



Photo by Geneva Bailey

After this first open enrollment period, the annual enrollment period will be from October 15 through December 7 each year. During this time you'll be able to browse options and apply for and enroll in a health plan through the [C4HCO Marketplace](#). If you miss the annual open enrollment period, you can apply for a special enrollment period if you meet certain qualifying events (listed below):

- Marriage/Civil Union

- Birth/Adoption
- Loss of Minimum Essential Coverage (MEC)
- Employer-sponsored coverage becomes unaffordable
- Gain of citizenship/immigration status
- Change in American Indian/Alaska Native status
- Change of residence (if moving out of a service area)
- Gain or loss of eligibility for APTC/CSR
- Change in incarceration status
- Misconduct on the part of a non-Marketplace entity that led a consumer to be incorrectly or inappropriately enrolled in coverage
- You are inadvertently or inappropriately enrolled or not enrolled in a health plan as a result of error, misrepresentation, or inaction by the Marketplace or one of its instrumentalities
- You demonstrate that your health plan has substantially violated a provision of its contract

In order to ensure accuracy in the cost of plans and amounts of advanced premium tax credits, Connect for Health Colorado will track changes to each client's situation, and requires that all changes be reported within 30 days.

Strong Outreach Continues

Our general overview sessions around Boulder County on health care options have been well-attended. 30 people attended the first event at the Boulder Public Library, and 40 people attended the second one. We'll be at the Longmont Public Library tonight (Wednesday 10/16) at 6 p.m., and then again on Saturday at 10 a.m. Sessions are coming up in Lafayette, Nederland, Louisville, and Boulder. See our [full schedule](#) for details, and please help spread the word! We want to be sure all our neighbors know there are new options for free and low-cost health coverage in our community.

Need One-on-One Help Applying for Insurance?

Please remember we can provide one-on-one help applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance

webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division.

Hope for the future, help when you need it.



Expansions, Volume 16

"Lawful Presence" and Indigent Care



This is the sixteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

"Lawful Presence": What Does it Mean?

To buy health coverage through Connect for Health Colorado, you need to be an American citizen or have other "lawful presence", as well as reside in Colorado. What does it mean to be "lawfully present" in the United States? Lawful presence means an individual has legal immigration status in the United States. Those lawfully present include citizens, legal permanent residents, anyone granted asylum, and refugees. [Connect for Health Colorado](#) will accept an applicant's self-attestation of Colorado residency, which means they will need to provide either a mailing or home address that is in the state of Colorado.

The Colorado Indigent Care Program

The Colorado Indigent Care Program (CICP) provides limited, *discounted* health care services to low-income individuals at participating providers. CICP is not health insurance, but it partially compensates participating providers who care for the uninsured and under-insured whose incomes are at or below 250 percent of the Federal Poverty Level. Individuals may be required to pay the difference between the provider's charges and the amount CICP pays. Health care services are provided by hospitals and clinics throughout Colorado, but not all hospitals and clinics participate in the program.

Beginning January 2014, individuals currently enrolled in CICP may be newly eligible for Medicaid or for new financial



assistance to purchase health insurance through the Connect for Health Colorado marketplace. Since CICP is not a health insurance program, it does not satisfy the requirement for most individuals to have health insurance beginning January 2014.

Who Can Be Eligible For CICP?

- A U.S. citizen or legal immigrant
- A Colorado resident or migrant farm worker
- Applicants who meet income and resource guidelines
- Applicants 18 years of age and older
- Applicants who are paroled
- Applicants who are not eligible for Medicaid or Child Health Plan *Plus* (CHP+)
- Applicants who have Medicare and other health insurance
- Applicants who are on a wait list for enrollment in Medicaid (Please note: Beginning January 1, 2014, there will not be a wait list for Medicaid; those who are determined eligible will be enrolled immediately.)

Services Provided Under CICP

Since CICP is not an insurance program, medical services will vary at each participating hospital or clinic. Covered services will be limited to those that determined "medically necessary" by the health care provider. All participating hospitals must provide emergency care, and many CICP providers also offer the following services, depending on available funding:

- Urgent care
- Inpatient hospital care
- Primary care
- Some prescription drugs



Health Care Expansions Presentations in Longmont and Lafayette

Boulder County's Certified Health Coverage Guides will be in Longmont and Lafayette over the next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).

Wednesday, Oct. 23 at 6 p.m. - Longmont Public Library
Saturday, Oct. 26 at 10 a.m. - Longmont Public Library

Monday, Oct. 28 at 6 p.m. - Lafayette Public Library

Need One-on-One Help Applying for Insurance?

Please remember we can provide one-on-one help applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division.

Hope for the future, help when you need it.



Expansions, Volume 17

Financial Help Available and How to Apply



This is the seventeenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

What Kinds of Financial Help are Available for Health Coverage?

There are two types of financial assistance available through [Connect for Health Colorado](#):

- Health premium tax credits for those who earn up to about \$45,000 a year for individuals and \$94,000 a year for a family of four
- Reduced out-of-pocket costs (co-payments and deductibles) for those who earn up to about \$28,000 a year for individuals and \$58,000 a year for a family of four

To be eligible for financial assistance through Connect for Health Colorado, you need to be ineligible for Medicaid or the Colorado Health Plan Plus (CHP+). You will also need a current Medicaid/CHP+ denial notice (from the last thirty days). And if you're married, you must file jointly with your spouse in order to receive tax credits.

Steps in Applying for Financial Assistance

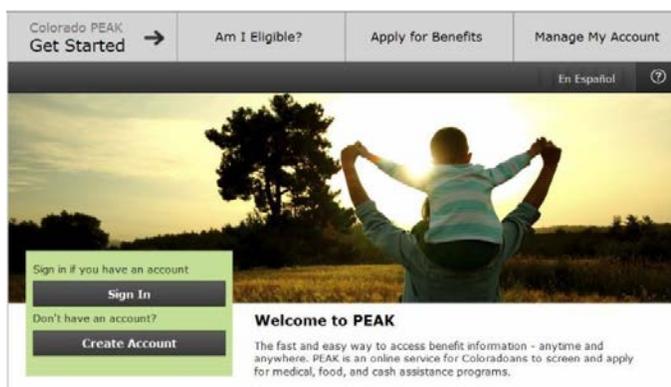
- Fill out the financial assistance application available at www.ConnectForHealthCO.com.
- You'll be directed to PEAK (www.Colorado.Gov/PEAK) to receive an approval or denial for Medicaid/CHP+.



- You'll learn how much financial assistance you can receive after you've been denied Medicaid/CHP+, and after you provide information about your projected 2014 annual income, tax household, and other details.
- You can choose a health plan and decide how much of the tax credit to use right away to reduce the monthly premium vs. claiming the credit on your taxes at the end of the year.
- The amount of tax credit will be the same regardless of the health plan you choose and regardless of whether you take the tax credit monthly or at the end of the year.
- If you experience any changes in income, you must report it to Connect for Health Colorado *within thirty days* to re-determine eligibility for financial assistance and any increase or decrease in tax credits.

What is Colorado PEAK?

PEAK stands for Program Eligibility and Application Kit, and it is an online service for Coloradans to screen and apply for medical, food, and cash assistance programs. PEAK is available in both Spanish and English. Once you're enrolled in benefits, you can use PEAK to check those benefits, print a Medicaid card, and update your account (for instance changes in income, adding household members, providing a new address or phone number, and more). The PEAK Outreach Training holds monthly webinars to help you learn more about how to help clients apply for benefits through PEAK. Starting in November, updated "Intro to PEAK" webinars will be offered the first Wednesday of each month.



Upcoming PEAK Outreach Trainings (Webinars)

- Wednesday, Nov. 6 at 9 a.m. - Intro to PEAK (60 minutes): <http://bit.ly/1aDwyn4>
- Tuesday, Nov. 12 at 11 a.m. - New Application Walk-Through (90 minutes): <http://bit.ly/1gcBfdB>
- Wednesday, Dec. 4 at 9 a.m. - Intro to PEAK (60 minutes): <http://bit.ly/1aoEI6u>
- Monday, Dec. 9 at 1 p.m. - New Application Walk-Through (90 minutes): <http://bit.ly/1gcBkxP>

Health Care Expansions Presentations in Lafayette, Nederland, and Louisville

Boulder County's Certified Health Coverage Guides will be in Lafayette, Nederland, and Louisville over the next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).



- Saturday, Nov. 2 at 11 a.m. - Lafayette Public Library - see the [event flyer](#)
- Monday, Nov. 4 at 6 p.m. - Nederland Community Center - see the [event flyer](#)
- Tuesday, Nov. 5 at 6 p.m. - Louisville Public Library - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

We are providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.



Thanks for reading *Expansions*. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 18

Introducing the Central Hub



This is the eighteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Introducing the Central Hub

Based out of the Boulder County Department of Housing and Human Services, the Central Hub is a regional training coordinator for the Connect for Health Colorado Assistance Network. The Central Hub serves eight counties across northern and central Colorado: Boulder, Adams, Arapahoe, Broomfield, Denver, Douglas, El Paso, and Jefferson.

The Hub's Key Mission

[Connect for Health Colorado](#) is a new health insurance marketplace that opened for business in October 2013. Many counties have Application Assistance Sites that contain Health Coverage Guides

who help connect their residents with what the marketplace has to offer. Just as these Guides are trusted local resources for clients, the Central Hub is a regional support system for the Assistance Sites and Health Coverage Guides. The Hub boosts the efforts of Assistance Sites in the form of trainings, webinars, support calls, quarterly meetings, in-person assistance, and the creation of education and outreach materials.



Hub Staff

The Central Hub is currently a three-person team led by Patrick Kelly, Director of the PEAK Outreach Initiative. The Hub has two Education and Outreach Specialists, Anna MacBriar and Amy Reddy, both of whom are also certified Health Coverage Guides.



Anna MacBriar joins the Central Hub Team from the University of Colorado where she worked as a full time instructor for the Program for Writing with a focus on critical literacy, civic learning, and community engagement. Her role in the Central Hub includes outreach to Metro Denver's assistant site organizations, with a special focus on developing effective

learning and assessment tools for clients and staff.

Amy Reddy joins the team from the Boulder County Healthy Kids Initiative where she focused on affordable healthcare outreach and Medicaid enrollment. As part of the Central Hub team, Amy looks forward to sharing her knowledge of public health insurance eligibility while supporting Health Coverage Guides through training, troubleshooting, and in-person assistance.



The Hub's Current Focus

In September, Central Hub staff joined Broomfield County Human Services to promote Connect for Health Colorado outreach at Broomfield Days, a local community festival attended by over 25,000 residents. In November, Anna and Amy plan to join Servicios de la Raza, Salud Family Health Clinic, and Commerce City Community Health Services at the 9News Health Fair in order to reach individuals and families looking for health insurance resources. The Central Hub has also visited a number of other Assistance Sites throughout the region including Jefferson County Human Services, The Center for African-American Health, Boomers Leading Change in Health, and the Central Presbyterian Church to learn more on how to support each organization with outreach and enrollment efforts. There are over 30 Assistance Sites within the Central Hub region and Anna and Amy plan to visit each one before December of 2013.

The Hub is currently working to develop support materials, create a robust website with a regional calendar, document index, and discussion forum, and conduct in-person trainings to aid Assistance Sites through the PEAK and Connect for Health Colorado eligibility systems.

To learn about upcoming events within the Central Hub, please view the online [regional calendar](#). If you have questions for the Central Hub staff or would like updates on regional activities, please email centralhub@bouldercounty.org or call 720-724-0483. Central Hub staff are eager to work with community organizations to increase access, affordability, and choice for individuals and small employers looking to purchase health insurance in Colorado.

More Health Care Expansions Presentations in Louisville

Boulder County's Certified Health Coverage Guides will be in Louisville twice over the next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).

- Saturday, Nov. 9 at 11 a.m. - Louisville Public Library - see the [event flyer](#)
- Wednesday, Nov. 13 at 7 p.m. - Louisville Public Library - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

Please remember we can provide one-on-one help applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach

Division.

Hope for the future, help when you need it.



Expansions, Volume 19

Introducing Boulder County's Assistance Site



This is the nineteenth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Introducing Boulder County's Assistance Site

The Boulder County Department of Housing and Human Services (BCDHHS) is a certified Connect for Health Colorado Assistance Site. We are responsible for conducting outreach and public education about the Connect for Health Colorado Marketplace in our communities. We also provide locations where we can assist customers in person, and we collect data to help measure impacts of the program.

Health Coverage Guides

Boulder County's Connect for Health Colorado Assistance Site has certified Health Coverage Guides, who provide fair and impartial information and services that help customers complete the application process to purchase health insurance through Connect for Health Colorado. Health Coverage Guides are also responsible for educating customers about available coverage options, tax credits and cost sharing programs, and how to prioritize, filter, and sort their options to meet their unique needs.

Boulder County has six Health Coverage Guides who can help customers sign up for coverage, make changes to their accounts when necessary, and help with renewals.

Saphia Elfituri

As a Colorado native, Saphia spent half of her childhood in the



Denver area and the other half in Boulder. After high school, she returned to Denver to attend college at the University of Colorado Denver where she received a BA degree in Sociology. Her professional background includes three years in the legal field and about a year and a half in the Human Services field. During her free time, Saphia enjoys hiking with her husband and son and challenging her husband to a game of tennis.

Jennifer Panicco

Jennifer brings 18 years of admissions and career guidance counseling experience in a vocational education setting, assisting adults achieve stability through attaining their career goals. She has worked for Boulder County for over a year learning the switchboard and the front desk, and has most recently been an administrative assistant to the Community Support and Case Management and Community Outreach Divisions of BCDHHS. She also holds an AAS Management/Paralegal (American Bar Association approved) Degree. Favorite quote: Do every act of your life as if it were your last... Marcus Aurelius



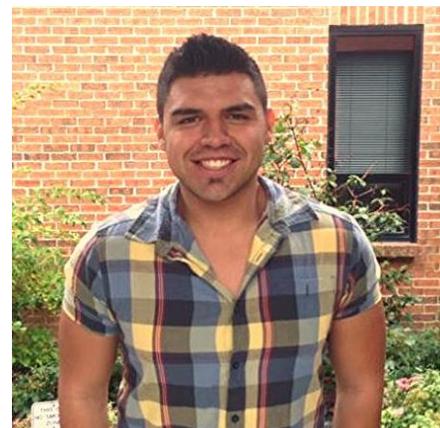
Angela Paras

Angela is originally from New Mexico. She lived in Las Vegas, Nevada for 20 years where she received her education in Social Work. In Las Vegas she worked in foster care, child support enforcement and as a medical social worker. She moved to Colorado in 2006. She has worked for Boulder County Departments of Community Services and Housing and Human Services.



Angel Torres

Angel was born and raised in Colorado. Currently he is in college and working full-time. His long terms goals are to obtain a BA in Business Management and to pursue a career in human resources. He is outgoing and enjoys traveling and hanging out with friends and family. Angel has worked with Boulder County for two years and brings with him a wealth of knowledge from his prior experience as a program assistant with the Healthy Kids Initiative. He then worked as a school-based outreach and enrollment eligibility worker in the Boulder



Valley School District and was recently promoted as a Health Coverage Guide.

Avilene Rodriguez

Avilene is a native Coloradan who studied Elementary Education and Spanish Language and Literature at the University of Colorado Boulder. After teaching English in Spain and France, she returned to her home in Colorado as a case worker for a public school district in Denver. With her interest in public work she decided to make the move to Boulder County where she currently provides assistance in both English and Spanish to the community with enrollment into the new Affordable Care Act (ACA) health options. As a current graduate student of Multicultural Education and Policy, she thoroughly enjoys assisting and educating the underrepresented individuals and families in Boulder County. She looks forward to seeing the great benefits and life changes that the ACA will bring to the greater national population.



Sebastián Sifuentes

Sebastián is originally from Perú and has been living in the US since 2001. Before moving to Colorado via Michigan, he worked for two non-profit organizations in Washington, DC, helping low-income individuals and families get connected with a variety of social services and resources in the District of Columbia. Sebastián enjoys art, has a BFA in painting, and is a huge soccer fan.

Gabriela Aguilar Assistance Site Manager

Gabriela Aguilar has spent over a decade providing public service in Colorado. She began working with Boulder County in 2008, where she helped to develop the Boulder County Healthy Kids Initiative. She then spent two years working with the community-based outreach and enrollment project helping ensure that families had access to health insurance through partnerships with local clinics and schools. In prior years,



Gabriela has worked for the City of Boulder and the Boulder Valley School District, and has a held variety of positions working in the non-profit and private sectors. Gabriela holds a B.S. in Business Administration with a minor in Public Administration and will graduate with an MBA in early 2014.

The Assistance Site's Work So Far

Since October 1st, when open enrollment began for Connect for Health Colorado Marketplace, Boulder County's Health Coverage Guides have provided assistance to 145 households, both through walk-ins and scheduled appointments in our Boulder and Longmont offices. As of last week, well over 3,000 people statewide have signed up for health insurance through the Connect for Health Colorado Marketplace.

More Health Care Expansions Presentations in Louisville, Longmont, and Lafayette

Boulder County's Certified Health Coverage Guides will be in Louisville, Longmont, and Lafayette over the next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).

- Wednesday, Nov. 13 at 6 p.m. - Louisville: Monarch High School - see the [event flyer](#)
- Saturday, Nov. 16 at 10 a.m. - Longmont Public Library - see the [event flyer](#)
- Wednesday, Nov. 20 at 6 p.m. - Lafayette Public Library - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

Please remember we can provide one-on-one help applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#), Director, Case Management & Community Outreach Division
[Mae Hsu](#), Health Coverage Manager, Case Management & Community Outreach Division.

Hope for the future, help when you need it.

Expansions, Volume 20 Health Coverage Success Stories



This is the twentieth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Health Coverage Success Stories

Boulder County Housing and Human Services' Health Coverage Guides have been hearing heartwarming stories from clients who are signing up for health insurance with our help.

Luk Ros: First Doctor Visit in 18 Years

Last week, Luk Ros came into our Longmont office at 1921 Corporate Center Circle. He was looking for a way to sign up for some kind of health insurance for next year. Luk is from Cambodia, and although her English is not fluent, Health Coverage Guide Avilene Rodriguez says "it was definitely enough for me to effectively communicate with her and guide her through the application process." Luk told Avilene that other than her part-time job as a nanny, she also helps her mother-in-law with self-care activities. She also said she has a son who is currently a college student. And she said that in all of her 18 years living in the United States, she had never once visited a doctor or had a dental exam.



Avilene began the process with Luk by completing a PEAK application and getting

a denial for Medicaid. This happened very quickly, since our Health Coverage Guides are able to help obtain real-time determinations on Medicaid (PEAK) applications. Avilene then explained to Luk that since she already had her Medicaid denial, she could very well be eligible for insurance through the Connect for Health Colorado (C4HCO) Marketplace.

Luk decided to come back later in the week to complete her C4HCO application. As soon as she did, she found out that she qualified for an Advanced Premium Tax Credit of \$482 per month to help cover the cost of her health insurance. Avilene sat with Luk and compared in detail the available insurance plans, and their benefits and co-pays. Luk decided on a plan that best suited her, and added a dental plan as well.

Avilene says, "After 18 years without seeing a doctor or a dentist, Luk was very happy to know that she will now have coverage that will allow her to do both."

Michael: Need for Assistance Leads to Big Savings

This story comes to us from Health Coverage Guide Jennifer Panicco:

Very recently Michael came in to our 3460 North Broadway office saying he wanted basic information about Connect for Health Colorado. Jennifer spent some time with him and explained the application process and some of the general details around C4HCO. Michael said he would fill out the application at home and call if he had questions.

Just a few days later, Michael came back to get help with the application, saying he was unable to get the electronic signature function to work. While Jennifer was helping him with this, she asked him if he'd filled out an application for financial assistance. He said he hadn't, because he thought he wouldn't qualify.

Jennifer explained that even if he qualified for just \$20 per month in assistance, it would be well worth his time.

Jennifer worked with Michael to apply for coverage through Colorado PEAK and receive a real-time Medicaid denial (which is required by C4HCO to

CONNECT FOR HEALTH COLORADO

Application for Health Coverage & Help Paying Costs

- Apply faster online**
 - Apply faster online at Colorado.gov/PEAK or ConnectforHealthCO.com. It may provide a faster determination.
- Use this application to see what coverage you may qualify for**
 - First or low-cost "Medicaid for Families" or the "Child Health Plus (CHP+) Program" administered by the Department of Health Care Policy and Financing (DHCP).
 - Affordable private health insurance plans that offer comprehensive coverage to help you stay well available through Connect for Health Colorado.
 - A new tax credit that can immediately help lower your premiums for health coverage and be accessed through Connect for Health Colorado.
 - You may qualify for a free or low-cost program even if you earn as much as \$46,000 a year for an unmet individual or \$92,000 a year for a family of 4.
 - Note: The Department of Health Care Policy and Financing and Connect for Health Colorado are partnering together to provide access to affordable health coverage. Also, filing out this application does not mean you have to buy health coverage.
- Who can use this application?**
 - Anyone who is interested in health coverage.
 - Applying will not affect your immigration status or chances of becoming a permanent resident or citizen.
- What you may need to apply**
 - Social Security Numbers (or document numbers for any legal immigrants) for those who need insurance.
 - Employer and income information for everyone in your family.
 - Policy numbers for any current health insurance.
 - Information about any job-related health insurance available to your family.
- Why do we ask for...**
 - We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. We will keep all the information you provide private and secure.

get financial assistance for insurance). Then together they called Connect for Health Colorado, gave them his newly-issued PEAK case number to confirm the denial, and completed the financial assistance application over the phone.

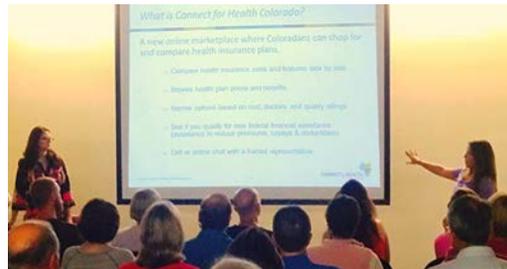
Jennifer says, "Michael was astounded when he found out he would be receiving \$300 each month in Advance Premium Tax Credits to help pay for his health insurance. Just two hours of his time had equated to over \$3,500 in annual savings, and he would now have good coverage." Michael's choice to seek help from Boulder County's Health Coverage Guides led to a significant savings for him. "He was very happy he had experienced technical issues and had chosen to come back to the Boulder County office for assistance," she adds.

Boulder County has six Health Coverage Guides who are helping customers sign up for coverage, many of them for the first time.

Health Care Expansions Presentations in Louisville and Longmont

Boulder County's Certified Health Coverage Guides will be in Lafayette and Boulder over the next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).

- Wednesday, Nov. 20 at 6 p.m. - Lafayette Public Library - see the [event flyer](#)
- Saturday, Nov. 23 at 10 a.m. - Boulder Valley School District Education Center - see the [event flyer](#)



Need One-on-One Help Applying for Insurance?

As you see from the stories above, we are providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find

lots of information
on both the Medicaid expansion and the Connect for Health Colorado health
insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division

[Mae Hsu](#),

Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 21

Happy Thanksgiving! (And a deadline extension)



Volume 21

This is the twenty-first volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Happy Thanksgiving!

This is an abbreviated version of *Expansions*. We hope you have a wonderful Thanksgiving with family and friends.



Deadline Extended for Applications

Connect for Health Colorado has extended the deadline for enrollment in its health insurance plans from December 15th to December 23rd. Individuals now have an extra eight days to sign up for benefits to ensure coverage begins on January 1, 2014. Colorado U.S. Senators Mark Udall and Michael Bennet sought the extension from the federal government to help ensure Coloradans have additional time to apply for free or lower-cost health insurance.

Boulder County's Health Coverage Guides will continue to provide application assistance throughout the extended enrollment period and beyond.

Change in 2014 Open Enrollment Dates

The open enrollment period for 2014 (to ensure health coverage in 2015) has been changed to November 15, 2014 through January 15, 2015. You might also qualify for



[special enrollment periods](#) outside of open enrollment if you experience certain events.

Comprehensive Health Coverage Expansions Information on Radio

Boulder County Housing & Human Services Health Coverage Manager Mae Hsu recently appeared on the KGNU-FM Radio program Labor Exchange for an in-depth discussion of the health coverage expansions prompted by the Affordable Care Act. The [28-minute interview](#) provides a range of details about the options available to Boulder County residents.



Upcoming Health Care Expansions Presentation in Boulder

Boulder County's Certified Health Coverage Guides will be in Boulder next week to provide information on the health care expansions. Complete information is available on the events [calendar](#).

- Wednesday, Dec. 4 at 6 p.m. - Centennial Middle School, Boulder - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

We continue to provide one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division

[Mae Hsu](#),

Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 22

Nearly 75,000 people helped thus far



Volume 22

This is the twenty-second volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Over 74,000 Coloradans Have Signed up for Free or Low-Cost Health Insurance

Between October 1st and November 30th, [more than 74,000 Coloradans](#) signed up or were approved for health insurance coverage that takes effect January 1st, 2014. About 64,000 of these (87%) have been for Medicaid coverage while about 10,000 have been for [private health insurance](#) through the [Connect for Health Colorado](#) (C4HCO) Marketplace.



About the numbers, C4HCO CEO Patty Fontneau said "the pace of enrollments is increasing, including one day last week when close to 600 people signed up for private health insurance plans through Connect for Health Colorado." She noted that a busy December is expected after a strong push for additional enrollments. The state of Colorado is working closely with C4HCO to identify Coloradans who could benefit from the expansions. As Director of the Colorado Department of Health Care Policy and Financing Sue Birch said, "having health insurance coverage is an important first step towards improved overall health."

Indeed, around 25,000 people (9%) in Boulder County are uninsured, and as many as 33,000

people (12%) are estimated to be under-insured, meaning their insurance wouldn't cover enough expenses in the case of a catastrophic health event. Many of these people qualify for free or low-cost coverage that resulted from changes in federal law. For all of these people, it's crucial that they have adequate insurance so they can make regular visits to the doctor. If you know someone without health insurance, with inadequate insurance, or who is paying too much for insurance, please let him or her know that now is the time to apply through [Colorado PEAK](#) or [Connect for Health Colorado](#)

. In either case, here in Boulder County, we have six Health Coverage Guides ready to help with the application process and selection of the right insurance plan.

Check Medical Assistance Application Status by Phone

An important first part of the process of getting financial assistance to purchase health insurance is [applying for Medicaid](#). Federal law requires a Medicaid denial in order to receive financial help through the Connect for Health Colorado insurance marketplace. For most people, it takes between 30 and 60 minutes to fill out a Medicaid application.



You can now check the status of your application by calling 1-800-359-1991. Customer services representatives will be able to help you find out where things stand with your Medicaid and Child Health Plan *Plus* applications between the hours of 8 a.m. and 6 p.m. Monday through Friday. All you need to provide is your Application Tracking Number, which you can find on the final screen of the [PEAK online application](#).

The Colorado PEAK teams report that processing time for Medical Assistance applications is averaging around 16 days. Applications that include accurate and complete information are much more likely to be able to receive an immediate eligibility determination.

Colorado PEAK also has [guidance](#) on what to look for after you submit your application and what to do if you're not contacted within a certain time frame. And the state of Colorado has guidelines in both [English](#) and [Spanish](#) on what information you'll need to apply for Medicaid or for insurance through Connect for Health Colorado.

Beginning December 15th, the Colorado PEAK online application will be more dynamic, and PEAK is also planning to incorporate re-determinations/renewals into the "Manage My Account" section of the web site at that time.

Please share this information with anyone who may need it. There are still many people in

Boulder County who are eligible for Medicaid or financial assistance for purchasing insurance.

Upcoming Health Care Expansions Presentation in Louisville

Please note that our Health Coverage Guide presentation scheduled for today (Wednesday, Dec. 4) in Boulder **has been cancelled** due to weather.

Boulder County's Certified Health Coverage Guides will be in Louisville this weekend to provide information on the health care expansions. Complete information is available on the events [calendar](#).

- Saturday, Dec. 7 at 11 a.m. - Louisville Public Library - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

We continue to provide one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our new Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division

[Mae Hsu](#),

Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 23

Enrollment is up, and success continues



Volume 23 **Dec. 11, 2013**

This is the twenty-third volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Enrollment is Increasing

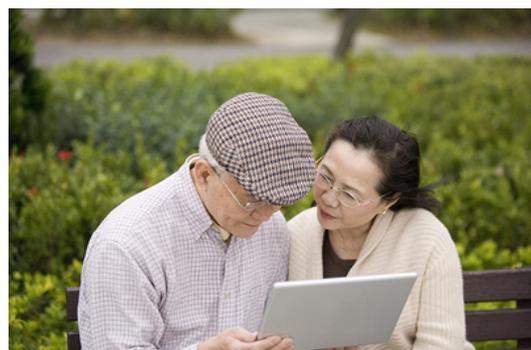
Things are picking up for enrollment in the health care expansions set in motion this year by the Patient Protection and Affordable Care Act. According to [a report](#) from the federal Health and Human Services Department, in November 258,497 people across the U.S. signed up for private health insurance through the new health insurance exchanges. This is two and a half times the 106,185 enrollments in October. At the same time, 803,077 people were found eligible for Medicaid or the Children's Health Insurance program in October and November.

More Health Coverage Success

Boulder County Housing and Human Services' Health Coverage Guides continue to hear heartwarming stories from clients who are signing up for health insurance with our help.

Robert and Kim: Saving Nearly \$1,000 a Month

Health Coverage Guide Jennifer Panicco was contacted recently by a couple (Robert and Kim) who needed some help navigating the [Connect for Health Colorado](#) (C4HCO) application process and the insurance options that are available to them. They



were only looking for coverage for Kim, because Robert has Medicare. Kim had been paying \$1,200 each month in insurance premiums. With a monthly household income of \$2,900, that put her health insurance costs at 41% of the family's income.

Jennifer helped Kim set up a C4HCO account, and she was then directed to the Colorado PEAK website to get her Medicaid denial (which is required before completing an application for assistance with C4HCO). Kim very quickly got a real-time eligibility denial in PEAK and was able to complete the online [financial assistance application](#) in C4HCO. All of this happened within a short period of time.

On the C4HCO site, Jennifer helped Kim apply for financial assistance for her insurance premiums, and Kim found out she qualified for \$274 per month in that assistance in the form of Advanced Premium Tax Credits. Jennifer and Kim then looked at specifics of the insurance plans and Kim purchased one with a monthly premium of just \$234 per month. Her insurance now costs about 8% of the family's income.

Jennifer says, "When Kim left the Boulder County office, she was excited and in complete disbelief about her new savings. She was moved and emotional over the amount of savings her family would get simply because she purchased a plan through the Connect for Health Colorado Marketplace. Her husband said he might now have enough money to buy some new shoes!"

Another Deadline Extension and More on Enrollment Periods

The deadline for submitting the first month's premium payment for January 1 coverage has been extended to January 10, 2014. Clients are still encouraged to send in premium payments as early as possible, but this extension should help some people who need additional time.

The deadline for enrolling through Connect for Health Colorado (C4HCO) for coverage that begins January 1 is still Monday, December 23.

At the same time, the open enrollment period for Connect for Health Colorado runs through March 31, 2014. Here are some details:

- Enroll in a C4HCO plan by 12/23, get coverage by 1/1/2014
- Enroll in a C4HCO plan by 1/15, get coverage by 2/1/2014
- Enroll in a C4HCO plan by 2/15, get coverage by 3/1/2014
- Enroll in a C4HCO plan by 3/15, get coverage by 4/1/2014
- Enroll in a C4HCO plan by 3/31, get coverage by 5/1/2014

More on the Income Levels to Qualify for Assistance

You or someone you know may be eligible for the new Advanced Premium Tax Credits to help pay the cost of health insurance premiums. You can qualify if:



- You're an individual earning between about \$15,000 and \$45,500 per year.
- You're a couple earning between \$21,500 and \$62,000 per year.
- You're a family of four earning between about \$31,000 and \$94,000 per year.

You could also be eligible for health plans with lower deductibles, co-payments, or coinsurance if:

- You're an individual earning between about \$15,000 and \$33,000 per year.
- You're a couple earning between about \$21,000 and \$38,000 per year.
- You're a family of four earning between about \$34,000 and \$71,000 per year.

Final 2013 Health Care Expansions Presentations in Louisville and Longmont

The final presentations for this year on the health care expansions are coming up in the week ahead.

Boulder County's Certified Health Coverage Guides will be in Louisville and Longmont over the next few days. Complete information is available on the events [calendar](#).

- Thursday, Dec. 12 at 6 p.m. - Louisville Public Library - see the [event flyer](#)
- Saturday, Dec. 14 at 10 a.m. - Longmont Public Library - see the [event flyer](#)

Need One-on-One Help Applying for Insurance?

We continue to provide one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division

[Mae Hsu](#),

Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 24

Boulder County Excels at Enrollment



Volume 24
Dec. 18, 2013

This is the twenty-fourth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.

Boulder County Excels at Health Care Enrollment

Boulder County's targeted outreach efforts around the new federal health care law appear to have been successful thus far. While Boulder County accounts for just 5 percent of Colorado's total population, nearly 10 percent of the 23,000 Coloradans who have enrolled in health insurance through Connect for Health Colorado, the new health insurance marketplace, are Boulder County residents. At the same time, Boulder County's ratio of enrolled residents compared to its number of uninsured residents is also nearly twice that of the state average.



"We have been out in the community since September giving presentations on the new health insurance options, and we have been doing targeted outreach through email and the U.S. mail," said Mae Hsu, Health Coverage Manager for the Boulder County Department of Housing and Human Services. "If they don't qualify themselves, most people in Boulder County know at least one person who is probably eligible for free or lower-cost health coverage. It's clear that one-to-one outreach to friends and family about the importance of regular health care can make a big difference."

Among other assistance, the Patient Protection and Affordable Care Act of 2010 created a Premium Tax Credit to help those who qualify cover the cost of health insurance premiums. According to data from Connect for Health Colorado, from October through mid-December 2,183 Boulder County residents have enrolled in health insurance. Many of these residents are utilizing the tax credits. An estimated 16,747 Boulder County residents are uninsured but qualify for the tax credits.

Boulder County has six Health Coverage Guides assisting clients both through walk-ins and scheduled appointments around the county. The guides have also conducted [20 presentations](#) on free and lower-cost health coverage options all over Boulder County since October. December 23 is the deadline for applying for coverage to begin January 1, 2014 through Connect for Health Colorado. Open enrollment runs through March 31, 2014, with policy start dates depending on the date of acceptance into the plan.

More Health Coverage Success

Boulder County Housing and Human Services' Health Coverage Guides continue to hear heartwarming stories from clients who are signing up for health insurance with our help.

Donna: Better Coverage for a Fraction of the Cost

In late November, Donna contacted the Boulder County Assistance Site, set up an appointment, then came in to see Health Coverage Guide Saphia Elfituri. Donna, who was paying \$378 per month for an insurance plan with a \$6,500 deductible, had tried filling out a Medicaid application, but -unsure of what information she needed to include - had become stuck. Saphia helped her finish the application on the Colorado PEAK website: www.colorado.gov/peak. They weren't able to get an immediate eligibility



determination (a Medicaid denial is required to get financial help for purchasing insurance through the [Connect for Health Colorado](#) Marketplace), so Donna went home a little concerned about whether she would be able to get coverage by January 1, 2014.

Just two days later, Donna checked her mail and was very surprised to see that she had already received her Medicaid denial letter from Colorado PEAK (real-time Medicaid denial notifications can take up to 72 hours). She immediately called Saphia and made an appointment to fill out a Connect for Health Colorado application. Once the application was completed, the two quickly found that Donna qualified for a \$478-per-month tax credit to help purchase health insurance. Donna also found plans she liked with monthly premiums ranging from \$1.67 to \$80 after the tax credit. Some of the plans had no deductibles.

Donna was ecstatic. "This is so great that these options are available to people like me," she said.

Presentations for Community Partners

Our Health Coverage Guides reached hundreds of Boulder County residents through [20 community presentations](#) on health coverage expansions options since October 1, 2013. We are also able to conduct presentations for community partner organizations. Please contact us at healthcoverage@bouldercounty.org to discuss the possibility.

Need One-on-One Help Applying for Insurance?

We continue to provide one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

[Angela Lanci-Macris](#),

Director, Case Management & Community Outreach Division

[Mae Hsu](#),

Health Coverage Manager, Case Management & Community Outreach Division.

Expansions, Volume 25

Help Still Available to Complete Applications



Volume 25
Dec. 24, 2013

This is the twenty-fifth volume of *Expansions*, which focuses on the effort to reach the estimated 35,000 people in Boulder County who might be eligible for expansions in health care assistance coming in 2014.



A record number of shoppers, and more help available this week

Connect for Health Colorado experienced record shopping activity on Monday, December 23rd, the deadline date for signing up for coverage to begin January 1, 2014. C4HCO reports that thousands enrolled in health coverage or began the process of signing up on Monday. So they have announced that C4HCO will help people complete the application process through Friday, December 27th.

- Between today and Friday, December 27, Connect for Health Colorado will work with Coloradans who complete



the enrollment process to get coverage effective January 1, 2014.

- C4HCO will help Coloradans who completed a financial assistance application by December 23 and are waiting to receive a Medicaid determination from the State to obtain coverage for January.
- If you purchase health insurance without applying for financial assistance between today and December 27, your application will be processed for January 1 coverage.
- If you submit a financial assistance application between today and December 27, you can get January 1 coverage if you receive an immediate answer of Medicaid eligibility from the state. If you need more time to determine Medicaid eligibility, the application will be processed for a later effective date.

The toll-free number for the Connect for Health Colorado Customer Service Center is 1-855-752-6749. Here are the center's hours:

- Tuesday, December 24th from 7:00 am to 6:00 pm
- Wednesday, December 25, closed in observance of Christmas
- Thursday, December 26 from 7:00 am - 8 p.m.
- Friday, December 27 from 7:00 am - 8 p.m.
- Saturday, December 28 from 7:00 am - 8 p.m.
- Sunday, December 29 from 9:00 am - 6 p.m.

Already signed up and wanting more details?

- Customers who have signed up for health insurance are receiving invoices from their carriers. Enrollment data is being transferred daily to carriers, so you can check with your carrier to confirm your enrollment.
- Customers need to pay their first month's premium to carriers to finalize their coverage. The deadline to submit your first month's premium payment (for January 1 coverage) is January 10, 2014. C4HCO encourages customers to send in the first premium payment as early as possible. If you access medical care after January 1 but have not paid your premium yet you may need to pay for the services and then submit a claim after your payment is received.
- C4HCO is working with state partners to get all of customers through the financial assistance application process in time for January 1 coverage. However, if you applied for financial assistance by December 23 but don't receive a Medicaid determination, you can purchase health insurance and pay the first month's premium and then get the tax credit applied to the rest of 2014 payments after receiving the Medicaid denial.
- You can also purchase health insurance without applying for financial assistance and receive the tax credit, if eligible, when you file taxes in 2015.



- The next deadline for coverage is January 15, 2014. Coloradans who sign up by January 15 will get coverage on February 1, 2014. Open enrollment continues until March 31, 2014.
- Information about the financial assistance application process is available [here](#).

Need One-on-One Help Applying for Insurance?

Boulder County is providing one-on-one help for applying for health insurance through the Connect for Health Colorado marketplace. At Boulder County's Certified Connect for Health Colorado Assistance Site you can sit down with a Health Coverage Guide who can help you understand your options. To schedule an appointment, call 303-441-1000 or email healthcoverage@bouldercounty.org.

Thanks for reading *Expansions*. Remember to visit our Health Insurance Assistance webpage at www.BoulderCountyHealthCoverage.org, where you'll find lots of information on both the Medicaid expansion and the Connect for Health Colorado health insurance marketplace.

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