

New Health Coverage for Coloradans

Starting on October 1, Coloradans will be able to enroll in affordable, comprehensive health plans through Colorado's health insurance marketplace, Connect for Health Colorado. Coverage begins on January 1, 2014.

THE FACTS

817,000 Coloradans will be able to receive financial help for health insurance.

This includes:



351,000

estimated to be eligible for coverage through the expanded **Medicaid** program

466,000

estimated to be eligible for **premium tax credits** through the marketplace

PRE-EXISTING CONDITIONS WILL BE COVERED

2,250,000



Coloradans with pre-existing conditions can no longer be turned down or charged more for coverage.

YOUNG ADULTS BENEFIT THE MOST

40%

40 percent of uninsured Coloradans are ages 18-34. Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, looking only at the financial help provided by the new premium tax credits, **more than one-third of eligible individuals in Colorado will be ages 18-34** (approximately 169,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



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THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

3 CASE STUDIES

Medicaid will provide comprehensive coverage to the lowest-income residents (those with incomes up to 138 percent of poverty—\$15,856 for an individual or \$26,951 for a family of three).

The Andersons:
family of three

Annual income:
\$23,000 (about 120% of poverty)

The Andersons apply for coverage through the marketplace. Based on their income, they are enrolled in Medicaid.

Starting on January 1, they will **receive comprehensive health coverage** at little or no cost.

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.

The Johnsons:
family of three

Annual income:
\$29,000 (about 150% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Johnsons:

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:
family of three

Annual income:
\$39,000 (about 200% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Robinsons:

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$5,789**.



*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

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ENROLLMENT INFORMATION



▶ Starting on October 1, Coloradans can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Colorado's health insurance marketplace, Connect for Health Colorado. Coverage begins on January 1.

Visit connectforhealthco.com or call 1-855-PLANS-4-YOU (1-855-752-6749).

▶ Today, Coloradans can get questions answered by calling 1-855-PLANS-4-YOU (1-855-752-6749).

IN-PERSON HELP

Throughout Colorado, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



Advanced Patient Advocacy
www.aparesults.com

Asian Pacific Development Center
www.apdc.org

Aurora Community Connections
www.auroracommunityconnection.com

Aurora Comprehensive Community Mental Health Center
www.aumhc.org

Aurora NAACP
www.auroracoloradonaacp.org

Baca County Public Health Agency
www.bacadem.com/publichealth.htm

Boomers Leading Change in Health
www.blcih.org

Boulder County Housing and Human Services
www.bouldercounty.org/dept/housinghumanservices

Broomfield Health and Human Services
www.broomfield.org/Index.aspx?NID=260

Center for African American Health
www.caahealth.org

Central Presbyterian Church
www.centraldenver.com

Centura
www.centura.org

Chaffee County Public Health
www.chaffee-hhs.org/chaffee-county-public-health

Clear Creek County
www.co.clear-creek.co.us

Colorado African Organization
www.caoden.org

Colorado Alliance for Health Equity and Practice
www.cahep.org/site

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Colorado's Community Health Centers
www.bphc.hrsa.gov/outreachandenrollment

Commerce City Community Health Services
www.chskidshealth.org

Community Partnership Family Resource Center
www.cpteller.org

Denver Health and Hospital Authority
www.denverhealth.org

Denver Human Services
www.denvergov.org/HumanServices

Denver Indian Family Resource Center
www.difrc.org

Denver Indian Health and Family Services
www.dihfs.info

Doctors Care
www.doctorscare.org

Eagle County Health and Human Services
www.eaglecounty.us/hhs

Family & Intercultural Resource Center
www.summitfirc.org

Family Resource Center Association
www.cofamilycenters.org

Family Voices Colorado
www.familyvoicesco.org

Fire for the Nations
www.fireforthenations.org

Garfield County Human Services
www.garfield-county.com/human-services

The Gay, Lesbian, Bisexual, and Transgender Community Center of Colorado
www.lgbtcenters.org/Centers/Colorado/25/Gay-Lesbian-Bisexual-and-Transgender-Community-Center-of-Colorado.aspx

Gilpin County
www.co.gilpin.co.us

Health District of Northern Larimer County
www.healthdistrict.org

Healthy Communities, El Paso County at Memorial Hospital
www.elpasocountyhealth.org/service/healthy-community-collaborative

High Plains Community Health Center
www.highplainschc.net

Hilltop Community Resources
www.htop.org

Jefferson County Human Services
www.jeffco.us/human-services

Kit Carson County Health and Human Services
www.kitcarsoncounty.org/Health_and_Human_Service.html

La Plata Family Centers Coalition
www.lpfcc.org

Lake County
www.lakecountyco.com

Lutheran Family Services Rocky Mountain
www.lfsc.org

Metro Community Provider Network
www.mcpn.org

Morgan Family Resource Center
www.morganfamilycenter.org

Mountain Family Health Centers
www.mountainfamily.org

Mountain Resource Center
www.mrcco.org

Mt. San Rafael Hospital
www.msrhc.org

North Colorado Health Alliance
www.northcoloradohealthalliance.org

Northeast Colorado Health Department
www.nchd.org

Northwest Colorado Community Health Partnership
www.nwcovna.org/community_partnerships.php

Northwest Colorado Council of Governments
www.nwccog.org

Otero County Department of Human Services
www.oterogov.com/index.php?option=com_content&view=article&id=95&Itemid=104

Parkview Medical Center
www.parkviewmc.com

Peak Vista Community Health Centers
www.peakvista.org

Pikes Peak Area Council of Governments
www.ppacg.org

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Pinon Project Family Resource Center
www.thepinonproject.org

Pitkin County
www.aspenpitkin.com/Departments/Health-Human-Services

Pueblo Senior Resource Development Agency
www.srda.org

Rio Grande Hospital
www.rio-grande-hospital.org

Rural Communities Resource Center
www.facebook.com/pages/RURAL-COMMUNITIES-RESOURCE-CENTER/106117066100579

Salud Family Health Centers
www.saludclinic.org

San Juan Basin Health
www.sjbhd.org

San Luis Valley Regional Medical Center
www.slvrmc.org

Servicios de La Raza
www.serviciosdelaraza.org

Small Business Majority Foundation
www.smallbusinessmajority.org

Southwest Health Systems
www.swhealthcaresystem.com

Stapleton Foundation
www.stapletonfoundation.com

Tri-County Health Network
www.tchnetwork.org

Tri-Lakes Cares
www.tri-lakescares.org

Valley-Wide Health Systems
www.vwhs.org

Volunteers of America
www.voa.org

Women's Resource Center
www.womens-resource.org

AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Coloradans have already experienced many gains that have made health coverage and care more accessible and affordable.

50,000

Approximate number of young adults in Colorado who have **gained insurance by staying on their parents' health plans** until they turn 26.

150,492

Coloradans who **received rebates totaling \$11,485,459** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

296,093

Medicare beneficiaries in Colorado who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

37,733

Medicare Part D beneficiaries in Colorado who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$645 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

Families USA, September 2013