



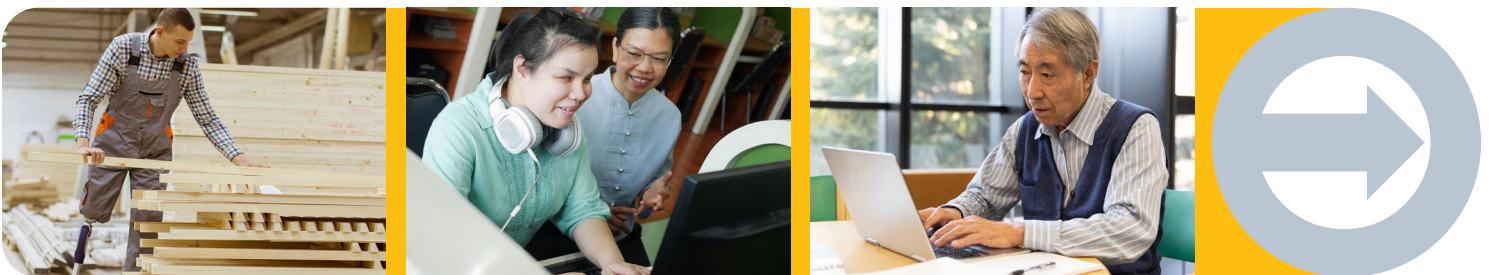
# Buy-In Program for Working Adults with Disabilities



What is it? **An opportunity to receive Health First Colorado (Colorado's Medicaid Program) benefits if you're an individual with disabilities working for pay.**

## You may qualify if you:

- Are 16 and older
- Have a disability
- Are working
- Earn 450% of the Federal Poverty Level or less (after income disregards)
- Are a U.S. citizen, legal permanent resident, refugee or asylee



## Is this program for me?

### This program may be an option for you if:

- Your earnings and/or savings are too high for other programs, or
- You would like Health First Colorado coverage in addition to other insurance coverage (including Medicare), or
- You qualify for Social Security Disability Income (SSDI) and are in the two-year waiting period for Medicare.

## You Should Know:

- Your resources (assets) will not be counted when deciding if you qualify, no matter how old you are.
- With Health First Colorado Adult Buy-In, you aren't forced to choose between employment and Health First Colorado benefits.
- Working adults with a disability are encouraged to apply for Health First Colorado, no matter how much they earn.
  - You may qualify for Health First Colorado Adult Buy-In even if you make more than 450% of the Federal Poverty Level (FPL).
  - For many applicants, over half the income you report won't be counted - you may qualify for Buy-In even if you have been denied for other Health First Colorado coverage.
- You may pay a monthly premium based on your earnings.
- You don't need a disability determination through the Social Security Administration (SSA) to qualify.
- You may be able to get Home and Community-Based Services (HCBS) as part of Health First Colorado Adult Buy-In benefits. HCBS can include help in your home with daily activities like bathing, dressing and cooking.
- If you are currently a Health First Colorado member receiving HCBS, Adult Buy-In can help you by allowing you to increase your earnings or savings, while still receiving HCBS benefits.
- These HCBS waiver benefits can be included for people who qualify for the Health First Colorado Adult Buy-In program:
  - Brain Injury (BI)
  - Community Mental Health Services (CMHS)
  - Elderly, Blind or Disabled (EBD)
  - Spinal Cord Injury (SCI)
  - Supported Living Services (SLS)
- If you also qualify for needing HCBS waiver services, resources (assets) will not be counted.



## Where can I learn more?

- Visit your county **Department of Human or Social Services** or a **Certified Application Assistance Site**
- Visit [co.gov/hcpf/buyin-adult](https://co.gov/hcpf/buyin-adult)
- Call the Buy-In experts toll free at 1-800-711-6994
- To find out more about how Adult Buy-In may affect other benefits that you receive, contact your **Community Work Incentive Coordinator (CWIC)** or **Social Security Benefits Planner: 1-866-968-7842**

## Where can I apply?

- By visiting [Colorado.gov/PEAK](https://colorado.gov/PEAK)
- At your county Department of Human or Social Services or a Certified Application Assistance Site

## Apply for Health First Colorado today!