

Children's Buy-In Program Changes & Improvements

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Department of Health Care
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Our Mission:

Improving health care equity, access and outcomes for the people we serve while saving Coloradans money on health care and driving value for Colorado.



Overview

- What is the Buy-In Program for Children with Disabilities?
- Why are we making changes?
- What changes are being made?
- What is the impact of those changes?
- Feedback on changes.



What is the Buy-In Program for Children with Disabilities?



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What are Buy-In Programs?

- Purpose of Buy-In:
 - Help more people access Health First Colorado benefits by allowing individuals to “buy-into” Colorado’s Medicaid Program.
- Types of Buy-In Programs
 - Buy-In Program for Working Adults with Disabilities (WAwD)
 - Buy-In Program for Children with Disabilities (Children’s Buy-In or CBwD)



Health First Colorado Buy-In Program for Children with Disabilities (CBwD)

CBwD is a category of Medical Assistance for children under age 19 with disabilities whose families are over-income or over resources for other Medical Assistance programs.

It allows children to buy into Medicaid by paying a monthly premium and includes:

- Sliding scale based on income
- Regular Medicaid benefits
- Retroactive coverage when requested



Eligibility Guidelines

Factors considered when an eligibility determination is made:

- Under age 19
- A full disability determination through SSA or state contractor
- Household income
- All household members' income will be used to determine eligibility
- Eligibility criteria is different from waived services, which cannot be simultaneously received.
- Premium
 - One premium per family, regardless of number of children on program



Financial Eligibility

- The household income must be less than 300% Federal Poverty Limit (FPL) after disregards
 - Income Disregard(s):
 - \$90 earned income disregard
 - 33% disregard of total household income before taxes (gross)
 - In limited circumstances, additional disregards may be applicable.
- Resources/assets are not considered (ex: checking accounts and savings accounts).

What is changing and why?



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Why are we making changes to Children's Buy-In?

- To align financial eligibility requirements with other aged, blind and disabled categories of Medical Assistance.
- To align with federal rule regarding availability of employer-sponsored healthcare coverage.



What will this look like?

- Disregard
 - \$20 General Income Disregard
 - Deduct the first \$65 of all earned income. Divide the remaining income in half.
 - Child support received by an applicant/recipient child is reduced by one third of the total child support payment.
 - The first \$400 of the gross monthly earned income is exempt for qualified children (blind or disabled child who is a student regularly attending school).
 - The exemption cannot exceed \$1,620 in a calendar year.

What will this look like?

- Employer sponsored insurance
 - If offered and eligible, employer sponsored insurance must be utilized if the employer contributes at least 50 percent of the total cost of annual premiums for such coverage.
 - The employer sponsored insurance information will be requested upon applying. It will be self-attested by members in the application.

What will be the impact of these changes?

- Increasing disregards will lower the financial threshold for program eligibility, expanding access.
- NOTE: The disability determination process is not changing.
- Expected impact to occur starting December 2024.



Questions & Discussion



Contact Info

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Thank you!

