

# COLORADO HEALTH COVERAGE COMPARISON TOOL



What is it?

## Connect For Health Colorado Option Plans

Health insurance plans offered through Connect for Health Colorado. Every [Colorado Option Plan](#) will have the same benefits and cost-sharing regardless of the insurance company. Plans may differ on the monthly premium and the available provider network. Insurance companies are required to lower the monthly premiums when offering these plans. Continued premium reductions are expected over the next three years.

## OmniSalud Plans

Allows people living in Colorado without documentation or who have DACA status to purchase Colorado Option plans through Colorado Connect. Creates financial assistance for those with low income that are not eligible for Medicaid or premium tax credits due to their immigration status. The savings are capped at 10,000 enrollees per year.

## Cover All Coloradans

Beginning January 1, 2025, full health insurance benefits will be available for pregnant people and children living in Colorado without documentation, who are otherwise eligible for Medicaid/CHP+, including 12 months postpartum coverage.

## Emergency Medicaid

Also called "Emergency Medical Services." Provides short-term medical coverage for eligible people that otherwise do not qualify for Medicaid, but need treatment for life-threatening medical emergencies.

## Reproductive Health Care Program

Expands Emergency Medical Services to cover family planning services for individuals otherwise eligible for Medicaid if not for their immigration status.



## What services are covered?

### Connect For Health Colorado Option Plans

Covered services include, but are not limited to:

- Free primary care visits
- Free mental health care visits
- Free prenatal and postpartum visits
- Free diabetic supplies

### OmniSalud Plans

See services covered under the Connect for Health CO Option Plans.

### Cover All Coloradans

All benefits and services provided by the Health First Colorado will be covered through Cover All Coloradans.

### Emergency Medicaid

[Covered services](#) include, but are not limited to:

- Life-threatening health emergencies (such as chest pain, heart attack, COVID-19, etc.)
- Labor and delivery (not including prenatal or postpartum care)
- Dialysis for End-Stage Renal Disease at a freestanding dialysis center

### Reproductive Health Care Program

Covered services include, but are not limited to:

- Birth control methods
- Sterilization services
- Basic fertility assessments
- Contraceptive counseling



## Who is Eligible?

### Connect For Health Colorado Option Plans

People living in Colorado with U.S. citizenship, nationality, or legal status.

### OmniSalud Plans

People living in Colorado who are undocumented (including those with DACA status).

### Cover All Coloradans

Pregnant people and children living in Colorado who are undocumented (including those with DACA status).

### Emergency Medicaid

Must meet Medicaid eligibility criteria (dependent on household size, age, and income).

Must have a qualifying life- or limb-threatening medical emergency that is covered by Emergency Medicaid.

People with immigration status that disqualifies them from Medicaid:

- DACA recipients
- Undocumented people
- Non-immigrant visa holders (e.g., tourists, students, etc.)
- People with Temporary Protected Status
- Adult legal permanent residents ("Green Card" holders) who have not been in the U.S. lawfully for at least 5 years

### Reproductive Health Care Program

Must meet Medicaid eligibility criteria (dependent on household size, age, and income).

People with immigration status that disqualifies them from Medicaid:

- DACA recipients
- Undocumented people
- Non-immigrant visa holders (e.g., tourists, students, etc.)
- People with Temporary Protected Status
- Adult legal permanent residents ("Green Card" holders) who have not been in the U.S. lawfully for at least 5 years

## Connect For Health Colorado Option Plans

Sign up for a Colorado Option plan through [Connect For Health Colorado](#).

You may enroll in or make changes to your current plan throughout the year if you have a [qualifying life event](#).

## OmniSalud Plans

You can sign up through this program by first starting at [Connect for Health Colorado](#) and completing the application for insurance. When you have the option, select that you would like to sign up for a plan through Colorado Connect.

If you would like assistance in finding the right plan and signing up, [find a broker in your area](#) that can help for free.

You may enroll in or make changes to your current plan throughout the year if you have a [qualifying life event](#).

## Cover All Coloradans

This program will begin covering children and pregnant persons regardless of immigration status by January 1, 2025.

## Emergency Medicaid

To join this program, eligible persons must complete the [Health First Colorado application](#) (available online, by phone, by mail, or in person).

You may enroll for short-term coverage prior to, at the hospital, or after the emergency.

## Reproductive Health Care Program

To join this program, eligible people must complete the [Health First Colorado application](#) (available online, by phone, by mail, or in person).



### How to sign up



*Note: You may be eligible for more than one program at the same time. If you have questions about Emergency Medicaid and the Reproductive Healthcare Program, contact [CBMS.Help@state.co.us](mailto:CBMS.Help@state.co.us) or 1-800-221-3943. For questions about Connect for Health Colorado and OmniSalud, [view contact options here](#).*