

The Colorado Health Insurance Buy-In Program

2025

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.*

Health Insurance Buy-In (HIBI) Program Objective

»Partner with Health First Colorado (Colorado's Medicaid Program) to:

- Offer cost savings to the State on Health First Colorado health care claims
- Help individuals with high health care costs save money
- Grow HIBI program in Colorado by increasing awareness of benefits

The HIBI Program Benefits the State

» *Cost-savings*

- Commercial insurance pays primary on all claims
 - Health First Colorado pays secondary (if billed)
 - Savings on health care costs
- » *The sooner a member is enrolled in HIBI, the sooner the State can begin saving*
- » *Refer members immediately after Health First Colorado enrollment*

Eligible Health First Colorado Members

» HIBI program participant benefits:

- Monthly premium payment
- Wider provider network through commercial insurance coverage
- Coverage of medical expenses by commercial insurance **AND** Health First Colorado, including benefits Health First Colorado may not cover
- Reimbursement for deductibles, coinsurance, and co-pays*
 - When visiting a non-Health First Colorado provider
 - Enrolled Health First Colorado provider will bill Health First Colorado directly

**HIBI will not pay a deductible, coinsurance and/or co-pay for a claim that has been denied by commercial insurance*

Eligibility for HIBI

» HIBI program participants must:

- Be enrolled in Health First Colorado
- Have access to commercial insurance that covers at least one Health First Colorado member
- Have a case that is cost-effective

Cost-Effective Determination

» HBI eligibility advisors approve an applicant if he/she meets all qualifications:

- Case is determined cost-effective if:
 - Insurance premiums are less than medical costs + out-of-pocket costs + administrative costs
- Insurance premiums tend to be less than medical costs if:
 - Expensive medical conditions are involved
 - Including asthma, cancer, pregnancy, diabetes, allergies

Applying for HIBI

» Complete an application:

- Submit online or fax

» Include copy of:

- Insurance card—front and back
- Health insurance rate sheet
- Summary of benefits for those with employer-sponsored insurance
- Paystub or other proof of premium payment

After HIBI Enrollment

»The participant will:

- Provide proof of premium payment upon request
- Notify of changes to insurance policy or plan
- Notify of changes in employment
- Receive monthly premium payments via check or direct deposit
- Receive reimbursements for paid deductibles, coinsurance, and co-pays

Fostering Partnerships

- » By providing education, communication, and support, we will increase your knowledge and understanding of the HBI program
- » Increasing awareness and participation
 - Optimize State savings
 - Increase number of Health First Colorado individuals covered by commercial insurance
 - Assist individuals with high health care costs
- » You can have a significant impact on the growth of this program by simply referring a pre-qualified Health First Colorado members

Frequently Asked Questions

1. Do I need to be enrolled in a health insurance policy before applying?
 - » No. An applicant must have access to a health insurance policy.
2. Once enrolled, do I lose my Health First Colorado benefits?
 - » No. Once enrolled, all Health First Colorado benefits will continue as long as they qualify for Health First Colorado.
3. Does my Health First Colorado dependent need to have a catastrophic illness to be eligible?
 - » No. Any individual with a medically expensive condition will be considered.
4. How will I find out if I have been accepted?
 - » You will receive an acceptance or a denial letter in the mail.

For more FAQs, visit www.MyCOHIBI.com and click on FAQs.

Next Steps

» Refer likely candidates to HIBI

- Inform Health First Colorado members about resources available on our Website
- Distribute HIBI brochures that include an application and contact information
- You may contact us at any time with ideas and suggestions

Colorado HIBI Resources

» Use the following resources for program and referral information:

- (855) MyCOHIBI or (855) 692-6442
- www.MyCOHIBI.com which provides:
 - Program information
 - Online application
 - Printable materials including:
 - Brochure, poster, presentations, fact sheet

HIBI Program Contact Information

- Phone:
 - (855) MyCOHIBI or (855) 692-6442
Available 8:00 a.m. – 5:00 p.m. Monday- Friday MT
- *Email:*
MyCOHIBICustomerService@GainwellTechnologies.com
- *Fax:*
 - (855) 226-4424
- Website: www.MyCOHIBI.com

Thank You!

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HIBI Program

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