



OPERATIONAL MEMO

Title: Addition of the Developmental Disabilities (DD) Waiver to the Buy-In Program and Process to Opt-Out	Topic: Buy-In Program
Audience: Members, Case Managers, Stakeholders	Sub-Topic: HCBS-DD
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Purpose and Audience:

The purpose of this Operational Memo is to inform members of the Developmental Disabilities (DD) waiver, case managers, family members, and other interested stakeholders of recent changes to the Buy-In Program and the steps they need to take if they wish to opt-out of the Buy-In Program.

Information:

The Health First Colorado Buy-In Program for Working Adults with Disabilities (Buy-In) is a Medical Assistance program that provides Medicaid benefits for working individuals with disabilities, ages 16 and older, whose *adjusted* (net) individual gross income is at or below 450% of the Federal Poverty Level (FPL). The 450% of Federal Poverty Level (FPL) equals \$5,468 in 2023 but because some income may not count towards the income limit, a member may still qualify if their income is higher.

Eligible individuals receive Health First Colorado benefits by paying a monthly premium on a sliding scale based on their gross individual income that is adjusted with applicable disregards. Every applicant is considered a family size of one for this program. For waiver members, the Buy-In Program allows individuals to work while still maintaining the necessary supports they receive through their waiver benefits.

Prior to 2020, all members had to be determined ineligible for Long Term Care before they could access the Buy-In Program. Based on stakeholder feedback, in February 2020, the Department implemented a change to the enrollment process. This change allowed all members who are eligible, to automatically be placed into the Buy-In Program. Since that time, members who are employed and whose income is below the 450% income threshold are automatically enrolled in the Buy-In Program. Those members have a choice to either stay in the Buy-In Program or actively opt-out of the Buy-In Program. This process applies to all Buy-In participants.

In January 2023, as part of Colorado Senate Bill 21-039, Buy-In was implemented for members on the DD waiver. The auto-enrollment policy applies across all the Buy-In program and as such, members on the DD waiver who are employed and whose income is below the 450% income threshold were automatically enrolled in the Buy-in Program. Therefore, the same opt-out policy applies. Because the policy applies to all members across the Buy-In program, it was not communicated to members at the time of implementation. The Department of Health Care Policy & Financing (HCPF) understands this may have caused confusion for the DD waiver community and apologizes for any issues members have had as a result.

HCPF continues to review the process for members entering the Buy-In and the eligibility hierarchy in place. Any changes to the process will be communicated to members with advanced notice. Until such time any changes, if any, are made, members can choose to opt-out of the program.

If a member wishes to no longer participate in the Buy-In program, they will need to actively opt-out from the program. All new DD waiver members will continue to be automatically placed into the Buy-In Program and must actively opt-out if they do not wish to remain enrolled in the program. Premiums for the program will not be charged until the Department concludes post Public Health Emergency processes. This means that members who choose to remain on Buy-In will not currently pay premiums and considerable advanced notice will be provided before premiums are reinstated.

Action To Be Taken:

Members can choose to opt-out of the Buy-In by accessing their Online PEAK account at CO.gov/PEAK. From the dashboard, scroll down to 'Benefit overview.' To disenroll

from the Buy-in program, choose 'End benefits.' and then select 'Disenroll from the Health First Colorado Medicaid Buy-In for Working Adults with Disabilities. They can also call the Buy-In Eligibility vendor at 1-800-711-6994 and ask to opt-out. Members choosing to opt-out of the Buy-In should also reach out to their case manager to ensure both financial eligibility through the county and functional eligibility for enrollment back onto HCBS waiver.

Members may have questions about how participating in Buy-In or choosing the opt-out could impact their benefits and their current or future employment. If a member wants support understanding the impact of this decision on their personal situation, they can take advantage of a new DD waiver benefit: Benefits Planning. Benefits Planning was added to the DD waiver as of July 1, 2023. It connects DD and SLS waiver members with certified benefits planning professionals. These professionals can provide personalized and accurate information to members and their support teams about how work impacts eligibility for benefits, including the role of the Buy-In Program. Members interested in Benefits Planning should contact their case manager.

Attachment(s):

None

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