



## OPERATIONAL MEMO

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<b>Title:</b> Health First Colorado Buy-in for Working Adults with Disabilities 2025 Income Chart and Premium Guide	<b>Topic:</b> Eligibility Policy
<b>Audience:</b> Eligibility Site Staff	<b>Sub-Topic:</b> Income & Resource Eligibility
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### **Purpose and Audience:**

The purpose of this operational memo is to advise county departments of human/social services and Medical Assistance sites of income changes to the Health First Colorado Buy-In Program for Working Adults with Disabilities (WAwD). Please share this information with anyone who works with this program.

### **Background:**

The income limits for the WAwD program are based on federal poverty level (FPL) guidelines that are updated annually. The 2025 guidelines were published on January 17, 2025 (Federal Register, Vol 90, No. 11, pages 5917-5918).

## Information:

The Colorado Benefits Management System (CBMS) has been updated to reflect the new income guidelines for the Health First Colorado Buy-In Program for Working Adults with Disabilities according to the chart below.

### Adult Buy-In Eligibility Overview

The Health First Colorado Buy-In Program for Working Adults with Disabilities (Adult Buy-In) is an Adult Medical Assistance program that provides Health First Colorado (Colorado's Medicaid Program) benefits for working individuals with disabilities, ages 16 and above based on their gross individual income that is adjusted with applicable disregards. The calculated amount must equal or be below \$5,869 which is 450% of the Federal Poverty Level (FPL) in 2025. Eligible individuals receive Medicaid benefits by paying a monthly premium on a sliding scale based on their adjusted income.

### Estimation Calculation for Financial Eligibility and Premium Payment

To qualify financially for the Adult Buy-In, individuals must have an adjusted income at or below 450% FPL. In general, both income from a job and all other sources of income are used to determine eligibility for the Adult Buy-In program; however, about half of the income from a job is excluded (disregarded) in determining eligibility and a monthly premium.

The guide below is provided to help estimate income and premium level for the Adult Buy-In program. Please note that there are further income disregards that may be made at the time of application.

To estimate financial eligibility and monthly premium, use the following steps:

#### A. Family Size:

All eligible individuals are a family size of one for the Adult Buy-In. In the following steps, only the individual applicant's information should be used. If more than one person in the home is applying, complete the following steps for each person.

#### B. Income Adjustment Information:

##### a. Unearned Income (any income received that is not from a job):

Step 1. Subtract \$20 General Income Disregard from the total amount of monthly income received that is not from a job (Unearned Income-\$20 =

Estimated Monthly Unearned Income). If there is less than or no Unearned income, apply any remaining part or all of this disregard to Earned income in

Example

Unearned Income: \$13

Income Disregard \$20

Remaining Disregard -\$7

(Unearned Income-\$20 = Estimated Monthly Unearned Income)

i. Earned Income (monthly income from a job before taxes):

Step 2. If the estimated monthly Unearned Income results in a negative number (such as -\$7), subtract the negative number from the Earned Income.

Example

Earned income: \$300

Remaining Disregard: -\$7

Earned Income total: \$293

Or, if there is no Unearned Income, subtract \$20 from the Earned Income (Earned Income-\$20 = Estimated Monthly Earned Income)

Step 3. Subtract \$65 from the total amount of monthly income from a job (Earned Income -\$65 = \$\$). (This can only be done once no matter how many jobs a person has.)

Step 4. Divide the remaining amount in Step 3 by 2 (Step 3 Amount ÷ 2 = Estimated Monthly Earned Income).

C. Estimate of Total Monthly Income after Income Adjustments:

Add the estimated monthly Unearned (B.i) and Earned (B.ii) incomes from the previous steps (Estimated Monthly Unearned Income + Estimated Monthly Earned Income = Estimate of Total Monthly Income).

D. Example: A person who meets all other qualifications for the Adult Buy-In may have a gross monthly earned income of \$10,279 and qualify. After adjustments are applied to a gross monthly earned income of \$10,279, the

countable income is \$5,097 which meets eligibility requirements. Additional income may also be disregarded.

- E. Applicants should always complete the Health First Colorado application to find out if their income qualifies for the Adult Buy-In.
- F. Using the Estimate of Total Monthly Income, refer to the Income Chart and Premium Guide below.

### 2025 Income Chart and Premium Guide

Monthly Income After Income Adjustments					
Federal Poverty Level (FPL)	0% - 40%	41% - 133%	134% - 200%	201% - 300%	301% - 450%
Family Size: 1	\$0 - \$522	\$523 - \$1,735	\$1,736 - \$2,609	\$2,610 - \$3,913	\$3,914 - \$5,869
Monthly Premium	\$0	\$25	\$90	\$130	\$200

This chart is based on 2025 Federal Poverty Level (FPL) guidelines.

#### Action To Be Taken:

Eligibility Sites should ensure these updated resource limits are being applied in calculations to make an accurate eligibility determination.

#### Attachment(s):

None

#### HCPF Contact:

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