



HEALTH FIRST COLORADO BUY-IN PROGRAM

for Working Adults with Disabilities

Health First Colorado (Colorado’s Medicaid Program) Buy-In offers health care coverage for working adults with disabilities whose earnings and resources might otherwise make them ineligible for Health First Colorado.

Who Qualifies



Must meet disability criteria



Available to people ages 16 - 64



Must be employed



Cannot exceed 450 percent of the Federal Poverty Level (disregards may apply)

How It Works¹

Members pay a monthly premium according to the chart below.

Income Chart and Premium Guide²

	Monthly Income After Income Adjustments				
Family Size: 1	\$0 - \$417	\$418 - \$1,385	\$1,386 - \$2,082	\$2,083 - \$3,123	\$3,124 - \$4,684
Federal Poverty Level (FPL)	0% - 40%	41% - 133%	134% - 200%	201% - 300%	301% - 450%
Monthly Premium	\$0	\$25	\$90	\$130	\$200

Benefits



Eliminates barriers to employment



Empowers people with disabilities to live independently



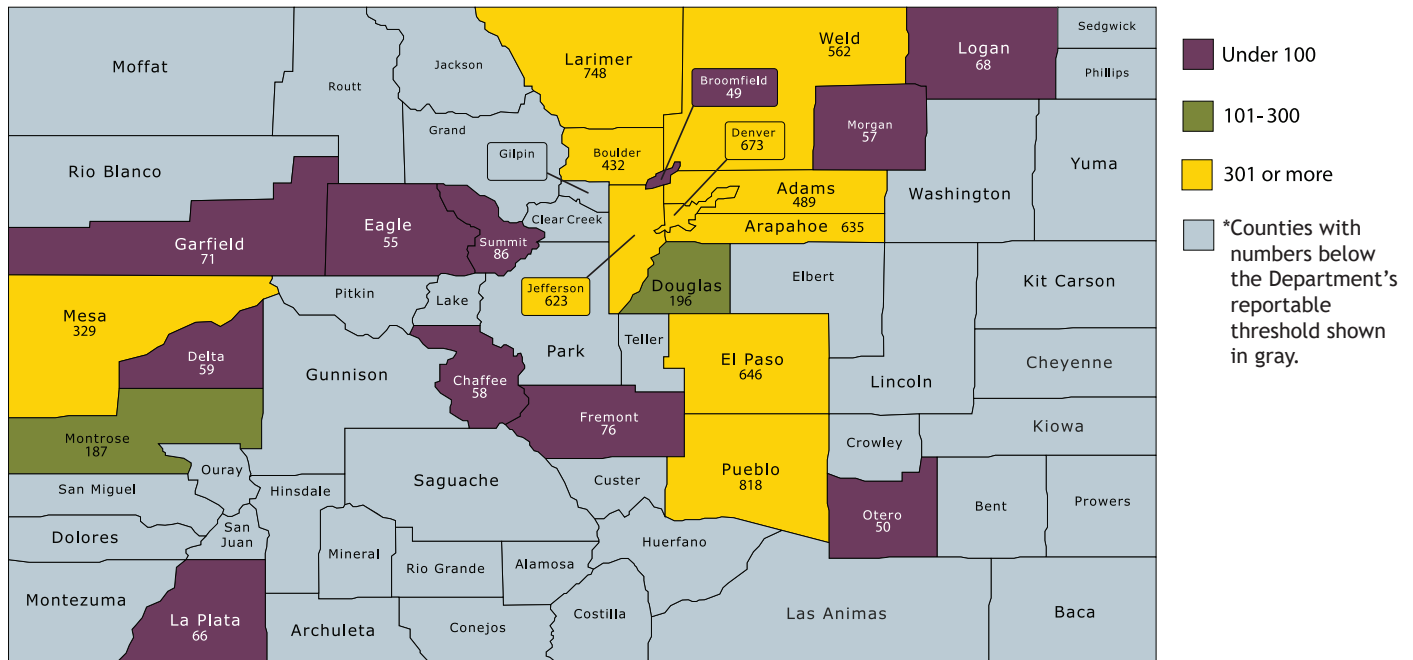
Includes all regular Health First Colorado benefits



Includes some long-term services and supports³.

Before Buy-In, many people with disabilities chose to work low paying jobs or refused promotions to access Health First Colorado services and supports which often are not available in commercial health insurance.

Buy-In for Adults with Disabilities by County*



Nicole's Story



Nicole has long had to deal with a problem many people would never dream of: She has had to refuse a living wage.

Nicole is quadriplegic, and for years has had to keep her annual earned income at a certain level in order to maintain the government-funded

home and personal care she needs.

Nicole has turned down jobs, worked for free and declined raises. She has constantly been on the lookout for ways to keep both a job, her home and personal care benefits. For four of the 14 years she has lived with her disability, she resided in government-subsidized housing.

“I can’t believe how hard I’ve worked at ‘working but not working,’ ” she says.

But there’s good news. Nicole is now enrolled in the

Health First Colorado Buy-In Program, which has liberated her from the earned-income threshold mandated by the federal Social Security Disability Insurance (SSDI) program. She now happily accepts full payment for her work as a full-time counselor at Craig Hospital.

“It’s such a huge thing to be able to say: Yes, I work.”

Nicole is exactly where she wants to be. She has been enrolled in the Health First Colorado Buy-In program since 2014, and in 2015 she became a full-time employee at Craig, helping others navigate the ups and downs she’s been through since her own accident.

She now thinks about her future in terms of what she can do rather than what she can’t. Her earned income can go to retirement and other assets. She has security.

“It’s such a huge thing to be able to say, ‘Yes, I work,’ ” Nicole says. “In our culture, that’s the second thing people ask. To be able to say, ‘I’m a counselor at Craig Hospital’ is huge.”

¹ For more information on Health First Colorado Buy-In for Adults with Disabilities, visit <https://tinyurl.com/ya6wtvov>

² Chart is based on 2019 Federal Poverty Level (FPL) Guidelines.

³ Long-term services and supports as defined under these waivers: Elderly, Blind and Disabled; Community Mental Health Services; Brain Injury; Spinal Cord Injury or Supported Living Services for People with Intellectual or Developmental Disabilities.