

Income Chart and Premium Guide for Health First Colorado Buy-In Program for Children with Disabilities

Children's Buy-In Eligibility Overview:

The Health First Colorado Buy-In Program for Children with Disabilities (Children's Buy-In) is a Family Medical Assistance program that will provide Health First Colorado (Colorado's Medicaid Program) benefits for children who are under age 19, have a qualifying disability and whose gross family income after disregards is at or below 300% of the Federal Poverty Level (FPL).

Eligible families will receive Medicaid benefits for their child with a disability 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 Children's Buy-In, families must have a gross family income after disregards at or below 300% FPL. In general, the gross income is calculated by disregarding 33% of the total income for the household family members. Please note that there are further income adjustments that may be made at the time of application.

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

- A. Family Size:
 - i. Determine the number of family members in your household, including yourself.
- B. Estimate Monthly Income:
 - i. Add the gross monthly income (before taxes) for all of the family members in your household (Include income from a job and any other income, such as child support, alimony, etc.) Subtract \$90 from gross wages of the household. Use the calculation below.
 - ii. Multiply the total monthly income amount by 0.6666 ($\$ \times 0.6666 =$ Estimate of Monthly Income)
- C. Using your Family Size and Estimate of Monthly Income, refer to the Income Chart and Premium Guide below.
- D. For example: in 2021, a family of four may have a monthly income of \$10,128 and qualify. They may have additional income as well that is disregarded.



- E. Applicants should always complete the Health First Colorado application to find out if their income qualifies.

Income Chart and Premium Guide

Family Size	Monthly Income After Income Adjustments			
1	0 – \$1,428	\$1,429– \$1,986	\$1,987– \$2,684	\$2,685– \$3,220
2	0 – \$1,931	\$1,932– \$2,686	\$2,687– \$3,630	\$3,631– \$4,355
3	0 – \$2,434	\$2,435– \$3,386	\$3,387– \$4,575	\$4,576– \$5,490
4	0 – \$2,938	\$2,939– \$4,086	\$4,087– \$5,521	\$5,522– \$6,625
5	0 – \$3,441	\$3,442– \$4,786	\$4,787– \$6,467	\$6,468– \$7,760
6	0 – \$3,944	\$3,945– \$5,486	\$5,487– \$7,413	\$7,414– \$8,895
7	0 – \$4,447	\$4,448– \$6,186	\$6,187– \$8,359	\$8,360– \$10,030
8	0 – \$4,950	\$4,951– \$6,886	\$6,887– \$9,305	\$9,306– \$11,165
Federal Poverty Level (FPL)	0% - 133%	134% - 185%	186% - 250%	251% - 300%
Monthly Premium	\$0	\$70	\$90	\$120

NOTE: This chart is based on 2021 Federal Poverty Level (FPL) guidelines.

Additional Information and Resources

- Department of Health Care Policy and Financing Buy-In Programs website at: www.colorado.gov/hcpf/MedicaidBuyInPrograms

Questions?

- Contact your local county Human/Social Services Department, or
- [Customer Contact Center](#): Toll Free: 1-800-711-6994 Direct Buy-In Expert

