



Health First Colorado (Medicaid)
Buy-In Program

Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

Program Overview

The Health First Colorado Buy-In Program for Working Adults with Disabilities (formerly Medicaid Buy-In) lets individuals with disabilities, **ages 16 and older** who qualify "buy-in" to Health First Colorado (Medicaid). If you work at least one hour a month, are disabled, and earn too much to qualify for Health First Colorado you may qualify. If you qualify, you pay a monthly premium based on your income.

Adjusted Monthly Income	Monthly Premium Amount
\$0-\$486	\$0 premium
\$487-\$1,616	\$25 premium
\$1,617-\$2,430	\$90 premium
\$2,431-\$3,645	\$130 premium
\$3,646-\$5,468	\$200 premium

What benefits will I receive in the Adult Buy-In?

The program provides access to regular Health First Colorado (Medicaid) services, which may include, but is not limited to, office visits, hospitalizations, x-rays, home health services, durable medical equipment, and prescription medications.

Health First Colorado Buy-In Program for Children with Disabilities

The Health First Colorado Buy-In Program for Children with Disabilities lets families of children under the age of 19 with a [qualifying disability](#) to 'buy-into' Health First Colorado (Colorado's Medicaid Program) for that child. If your child and/or your family earns too much for Health First Colorado or Child Health Plan Plus (CHP+) your child may qualify. If your child does qualify, you may pay a monthly premium to be in the program. The monthly premium is based on the family's income.

What Does It Cost?

You have to pay monthly premiums based on your income to be in the program. The more you make, the more you pay.

Effective Date: April 1, 2023 based on 2023 FPL

Federal Poverty Level (FPL)	Monthly Income for an Individual	You Pay Each Month
0-40%	\$0- \$486*	\$0
41-133%	\$487 - \$1,616*	\$25
134-200%	\$1,617 - \$2,430*	\$90
201-300%	\$2,431 - \$3,645*	\$130
301-450%	\$3,646 - \$5,468*	\$200

*Some people earning more may still qualify.

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Department of Healthcare Policy and Finance (HCPF)

<https://www.colorado.gov/pacific/hcpf/medicaidbuyinprograms>

Customer Contact Center: 1-800-221-3943; Hours: Monday-Friday 8:00 am to 4:30 pm

- Call for information – you will need your Health First Colorado ID number (formerly “Medicaid number”), date of birth, and the last 4 digits of your Social Security Number.
- You can also view information about the status of your benefits, verify the premium amount due, and make a premium payment on the PEAK website with a login and password (www.colorado.gov/PEAK).
- For questions about Health First Colorado benefits:
 - The Customer Contact Center is available to assist Monday-Friday 8:00 am to 4:30 pm
 - Questions can also be emailed to customer service, visit www.colorado.gov/hcpf/contact-hcpf for more information.

How to Apply

Online

- www.Colorado.gov/PEAK
- If you apply through PEAK and you do not have a current disability determination from the Social Security Administration, you must fill out the Medicaid Disability Application and Medical release and submit it to your eligibility determination site.

In person or by mail

Complete the Application for Assistance:

<https://www.colorado.gov/pacific/sites/default/files/Medicaid%20and%20Child%20Health%20Plan%20Plus%20Paper%20Application%20-%20English.pdf>

The completed application needs to be submitted to: Jefferson County Human Services Building
900 Jefferson County Parkway, Suite 175
Golden, CO 80401
Phone: (303)271-1388 Option 1 Fax (303)271-4805

By phone

- 1-800-221-3943, TDD: 1-800-659-2656

Premium Information

How much is my premium payment and when is it due?

- Monthly premium payments are due by the 15th of each month.
- Monthly premium letters will be mailed on the 22nd of each month, indicating the amount due for the following month. The letters will specify the premium amount, due date and where to send the premium payment. If a payment is not due, the letter will show a zero or “not applicable” in that month’s balance due area.
- Failure to pay premiums within 60 days of the first missed payment will result in termination of benefits.

How do I pay my premium?

- Monthly premiums can be paid by mailing a check or money order to the address listed on the premium letter received each month.
- Premiums may also be paid in person at:
655 Bannock St, Pavilion 1,
Denver, CO 80204
Monday-Friday 7am -5pm.

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- You can also pay your premium online at www.colorado.gov/PEAK.
- Or send checks payable to “the Department of Healthcare Policy and Financing” to the address: 655 Bannock St, Pavilion 1, Denver, CO 80204

What if I have questions about my premiums?

- Call the call center at 1-800-359-1991.