What is it?

A new opportunity
to work for pay and receive
Health First Colorado
benefits. Pay a monthly
premium based on
your earnings.



You may qualify if you:

- are working
- are 16 64
- have a disability
- earn 450% of the Federal Poverty Level or less (after income disregards)
- are a U.S. citizen, legal permanent resident, refugee or asylee

Where can I learn more?

- Visit your county Department of Human or Social Services or a Certified Application Assistance Site
- Visit co.gov/hcpf/buyin-adult
- Call the Member Contact Center at 1-800-221-3943
- ◆ To find out more about how Adult Buy-In may affect other benefits that you receive, contact your Community Work Incentive Coordinator (CWIC) or Social Security Benefits Planner:1-866-968-7842



Where can I apply?

- At your county Department of Human or Social Services or a Certified Application Assistance Site
- By visiting Colorado.gov/PEAK









Colorado Department of Health Care Policy & Financing

Health First Colorado Buy-In Program for Working Adults with Disabilities





You Should Know:

Is this program for me?

This program may be an option for you if:



Your earnings and/or savings are too high for other programs, **or**



You would like Health First Colorado coverage in addition to other insurance coverage (including Medicare), or



You qualify for Social Security Disability Income (SSDI) and are in the two-year waiting period for Medicare.

Apply for Health First Colorado today! It's the only way to know for sure if you qualify.

- ◆ With Health First Colorado Adult Buy-In, you aren't forced to choose between employment and Health First Colorado benefits.
- ◆You may qualify for Health First Colorado Adult Buy-In even if you make more than 450% of the Federal Poverty Level (FPL). For many applicants, over half the income you report won't be counted you may qualify for Buy-In even if you have been denied for other Health First Colorado coverage. Working adults with a disability are encouraged to apply for Health First Colorado, no matter how much they earn.
- ◆ For Health First Colorado Adult Buy-In, resources (assets) will not be counted when deciding if you qualify.
- You don't need a disability determination through the Social Security Administration to qualify.

- ◆ You may be able to get Home and Community-Based Services (HCBS) as part of Health First Colorado Adult Buy-In benefits. HCBS can include help in your home with daily activities like bathing, dressing and cooking.
- ◆ If you are currently a Health First Colorado member receiving Home and Community-Based Services (HCBS), Adult Buy-In can help you. Health First Colorado Adult Buy-In allows you to increase your earnings or savings, while still receiving HCBS benefits.
- ◆ These HCBS waiver benefits can be included for people who qualify for the Health First Colorado Adult Buy-In program:
 - Brain Injury (BI)
 - Community Mental Health Services (CMHS)
 - Elderly, Blind or Disabled (EBD)
 - Spinal Cord Injury (SCI)
 - Supported Living Services (SLS)
- ◆If you also qualify for needing HCBS waiver services, resources (assets) will not be counted.