



BETBY

## **NEW! Health Care Coverage for Children with Disabilities**

Medicaid Buy-In program for Children with Disabilities (Children's Buy-In)

### **DID YOU KNOW?**

Beginning July 1, 2012, a new Medicaid program will be available for children with disabilities under age 19. Eligible families will pay a monthly premium based on their income so that their child can receive health care coverage through Medicaid.

### **The Children's Buy-In Program may help you if...**

- Your child with a disability needs additional health care coverage; *or*
- Your child with a disability is currently without health care coverage; *or*
- Your family's income/resources are too high to qualify for Medicaid/CHP+ or Supplemental Security Income (SSI); *or*
- Your child is on the waitlist for a Medicaid waiver; *or*
- Your child does not meet the level of care to qualify for a Medicaid waiver

### **How Children's Buy-In works...**

- Eligible families pay a premium based on household income and family size
  - Please refer to the income chart for premium amounts
- Children's Buy-In provides Regular Medicaid benefits
- Children must have a disability, but do not need to meet a certain level of care to qualify
- There is no waitlist for the Children's Buy-In
  - Children on the waitlist for a waiver may be able to stay on the waitlist AND be enrolled in the Children's Buy-In – (inquire for additional information)
- Medicaid will act as secondary coverage to "wrap-around" your primary health insurance

### **LEARN more and where to APPLY:**

- **For more information**
  - Visit our Web site: [Colorado.gov/hcpf/MedicaidBuyInPrograms](http://Colorado.gov/hcpf/MedicaidBuyInPrograms)
  - Call 1-800-221-3943 and ask about the Children's Buy-In program
- **Apply**
  - In person at a local county department of human/social services; or
  - Online at [Colorado.gov/PEAK](http://Colorado.gov/PEAK)

# Medicaid Buy-In Program for Children with Disabilities (Children's Buy-In)

The Medicaid Buy-In Program for Children with Disabilities (Children's Buy-In) is a Family Medical Assistance program that provides Medicaid benefits for children with disabilities whose adjusted family income is at or below 300% of the Federal Poverty Level (FPL).

Eligible families receive Medicaid benefits for their child with a disability by paying a monthly premium on a sliding scale based on their adjusted income.

## Who is eligible?

The Children's Buy-In is for children under age 19 who have a qualifying disability, and whose adjusted family income is at or below 300% of the Federal Poverty Level (FPL).

## What is a qualifying disability?

A qualifying disability is determined using the Social Security Administration (SSA) criteria.

There are two ways to determine disability for the Children's Buy-In program:

- A disability determination through the SSA; or
- If the child does not have a disability determination through the SSA, the disability determination will be made through the State Disability contractor using SSA childhood listings.

Detailed enrollment and eligibility information can be found in the Children's Buy-In FAQs on the Department Web site at [Colorado.gov/hcpf/MedicaidBuyInPrograms](http://Colorado.gov/hcpf/MedicaidBuyInPrograms)

## What are the benefits for children enrolled in the program?

Children enrolled in the Medicaid Buy-In Program receive Regular Medicaid benefits.

## What do the premiums for the Children's Buy-In program cost?

Premiums are based on adjusted monthly income on a sliding scale. The premium structure is as follows:

FPL	Monthly Premium
0-133%	\$0
134-185%	\$70
186-250%	\$90
251-300%	\$120

For information on how to estimate your monthly premium payment, please refer to the [Children's Buy-In Income Chart and Premium Guide](#) on the Children's Buy-In Web page: [Colorado.gov/hcpf/MedicaidBuyInPrograms](http://Colorado.gov/hcpf/MedicaidBuyInPrograms)

## Is this program currently available for enrollment?

Yes! The Children's Buy-In program launched on July 1, 2012

**CONTACT:** Program: Customer Service  
303-866-3513 OR 1-800-221-3943

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303-866-3921

# Medicaid Buy-In Program for Children with Disabilities: Income Chart and Premium Guide

## Children's Buy-In Eligibility Overview:

The Medicaid Buy-In Program for Children with Disabilities (Children's Buy-In) is a Family Medical Assistance program that will provide Medicaid benefits for children who are under age 19, have a qualifying disability and whose adjusted family income 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 an adjusted family income at or below 300% FPL. In general, the adjusted income is calculated by reducing the total income for the household family members by 33%. 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:

- a. Determine the number of family members in your household, including yourself.

### B. Estimate of Monthly Income:

- a. Add the 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.).
- b. Multiply the total monthly income amount by 0.6666 ( $\$ \times 0.6666 = \text{Estimate of Monthly Income}$ )

- C. Using your *Family Size* and *Estimate of Monthly Income*, refer to the Income Chart and Premium Guide.

Family Size	Monthly Income After Income Adjustments			
	0 - 1,239	1,240 - 1,723	1,724 - 2,328	2,329 - 2,794
1	0 - 1,239	1,240 - 1,723	1,724 - 2,328	2,329 - 2,794
2	0 - 1,677	1,678 - 2,333	2,334 - 3,153	3,154 - 3,784
3	0 - 2,116	2,117 - 2,944	2,945 - 3,978	3,979 - 4,774
4	0 - 2,555	2,556 - 3,554	3,555 - 4,803	4,804 - 5,764
5	0 - 2,994	2,995 - 4,165	4,166 - 5,628	5,629 - 6,754
6	0 - 3,433	3,434 - 4,775	4,776 - 6,453	6,454 - 7,744
7	0 - 3,872	3,873 - 5,386	5,387 - 7,278	7,279 - 8,734
8	0 - 4,311	4,312 - 5,996	5,997 - 8,103	8,104 - 9,724
9	0 - 4,750	4,751 - 6,607	6,608 - 8,928	8,929 - 10,714
10	0 - 5,189	5,190 - 7,217	7,218 - 9,753	9,754 - 11,704
Federal Poverty Level (FPL)	0% - 133%	134% - 185%	186% - 250%	251% - 300%

NOTE: This chart is based on 2012 Federal Poverty Level (FPL) guidelines.

Visit the Department Web site at [Colorado.gov/hcpf/MedicaidBuyInPrograms](http://Colorado.gov/hcpf/MedicaidBuyInPrograms) for additional information and resources

Contact Customer Service with any questions: 303-866-3513 or 1-800-221-3943

