

## ***Electronic ACA Copy from The Piton Foundation***

### **[LONG VERSION]**

#### **Your Happiness Begins with Your Health**

Because of new health care laws, you may qualify for free or lower-cost health insurance.

No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from high expenses. Because of the Affordable Care Act, health insurance is more affordable than you think. Lower and middle-income, uninsured Coloradans may be able to get free or low-cost health coverage through Medicaid or financial help to lower the cost of paying for health insurance.

#### **Get free or low-cost health coverage with Medicaid.**

Because of new eligibility rules, more Coloradans are now eligible for Medicaid. For example, if you are a person who makes less than \$16,200 or a family of four that makes less than \$33,400, you could get free health coverage through Medicaid. You can have a different family size or income and still qualify.

- Medicaid and Child Health Plan Plus already cover children under 19.
- Now, parents with Medicaid-eligible children and other adults without children may be able to get free coverage.
- Many Coloradans who can get Medicaid now are working people and families that made too much money to qualify in the past, but not enough to pay for their own health insurance.
- Average salaries for construction workers, home health aides, child care workers and many other jobs fall into this newly-eligible category.

You can enroll in Medicaid anytime. To find out if you can get Medicaid and to sign up, call 1-800-221-3943 or TDD 1-800-659-2656 to get help over the phone or to find in-person help near you, or visit [www.colorado.gov/peak](http://www.colorado.gov/peak).

#### **Buy lower-cost health insurance through Connect for Health Colorado.**

You could get up-front financial help from the federal government to buy private health insurance. For example, if you are a person making between about \$16,200 and \$29,400 or a family of four making between about \$33,400 and \$60,600, you may qualify for up-front financial help from the federal government to lower the cost of your premium, deductibles and co-pays. In fact, individuals with incomes up to about \$47,000 and families of four with incomes up to about \$97,500 may qualify for financial help to pay for the cost of premiums.

- To receive this financial help, you must purchase insurance through Connect for Health Colorado, a onestop, online health insurance marketplace where it's easy to shop for a health plan that fits your budget.
- This marketplace offers a variety of private health plans with good benefits. All plans cover prescriptions, hospital stays, doctor visits and more.
- Insurance companies can no longer deny you or your family coverage because of a preexisting condition.
- This federal tax credit, which is like the Earned Income Tax Credit, can lower the cost of buying health coverage. The amount of the credit is figured on a sliding scale based on your family size and income. Those who make less get a bigger credit and those who make more get a smaller credit.
- This tax credit can be taken up-front to lower the amount you pay each month. The federal government pays the money straight to your insurance carrier.

You can buy private health plans through Connect for Health Colorado from November 2015 through January 2016, and coverage starts as early as January 2016. To purchase health insurance through Connect for Health Colorado, call 1-855-PLANS-4-YOU (1-855-752-6749) to get help over the phone or to find in-person help near you, or visit [ConnectforHealthCO.com](http://ConnectforHealthCO.com).

### **[SHORT VERSION]**

#### **Your Happiness Begins with Your Health**

*Because of current health care laws, you may qualify for free or lower-cost health insurance.*

No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from high expenses. Because of the Affordable Care Act, health insurance is more affordable than you think. Lower and middle-income, uninsured Coloradans may be able to get free or low-cost health coverage through Medicaid or financial help to lower the cost of paying for health insurance.

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