



A FAMILY OF 3 MAKING...

Less than

\$27,700

you may qualify for free or low-cost health insurance through Medicaid.

About

\$27,700-

\$50,200 you may qualify for up-front financial help to lower the cost of buying and using insurance.



A FAMILY OF 4 MAKING...

Less than

\$33,400

you may qualify for free or low-cost health insurance through Medicaid.

About

\$33,400-

\$60,600 you may qualify for up-front financial help to lower the cost of buying and using insurance.

*You must enroll through Connect for Health Colorado to be eligible for financial help. 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.

HEALTH INSURANCE BASICS

Shopping for health insurance can be confusing. When choosing a plan, it is important to understand all of the costs for each plan. Here are some important health insurance words you should know:

Premium: The money you pay the insurance company to buy the health plan. You usually pay this once a month.

Deductible: The amount you have to pay for your health care each year before your insurance starts paying for care. For example, if your deductible is \$300, you have to pay the first \$300 of your medical costs yourself before the insurance kicks in.

Copay: The money you may have to pay "out of pocket" for each service you receive. This could include a doctor visit, prescription medicine, or a hospital stay. For example, you may have to pay \$15 to see a doctor.

Out-of-Pocket Limit: The most you will have to pay each year for care covered by your plan. Once you hit that limit, your insurance pays for all of your covered costs.

Provider Network: The doctors who have agreed to work with your health insurance company.



HAPPINESS BEGINS WITH HEALTH.

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



THE PITON FOUNDATION

at Gary Community Investments

HEALTH COVERAGE— IT'S THE LAW!

Under current health care laws, most people, including children, must have health coverage. If you don't have health coverage in 2016, you may have to pay a fine.

People in your community can help you learn about these laws and the new options for free and lower-cost health insurance.

FOR MORE INFORMATION,
VISIT CONNECTFORHEALTHCO.COM,
OR CALL 1-855-PLANS-4YOU
(1-855-752-6749)



CONNECT FOR HEALTH COLORADO



No one plans to get sick or hurt, but most people will need to see a doctor at some point. Health insurance pays for these costs and protects you from very high medical bills.

You could get free or low-cost health coverage through Medicaid or financial help to lower the cost of paying for private health insurance.

In the chart below, see how you could get government help paying for health coverage.

IF YOU ARE...



AN INDIVIDUAL MAKING...

Less than

\$16,200

you may qualify for free or low-cost health coverage through Medicaid.

About

**\$16,200-
\$29,400**

you may qualify for up-front financial help to lower the cost of buying and using insurance.



A FAMILY OF 2 MAKING...

Less than

\$21,900

you may qualify for free or low-cost health insurance through Medicaid.

About

**\$21,900-
\$39,800**

you may qualify for up-front financial help to lower the cost of buying and using insurance.

These are examples only—you could have a different family size or income and still qualify. Children could qualify for low-cost coverage under Child Health Plan Plus (CHP+).



GET FREE OR LOW-COST HEALTH COVERAGE WITH MEDICAID.

More Coloradans can now get Medicaid. Even if you made too much money in the past, you could qualify now.

- Medicaid is free or low-cost public health insurance in Colorado.
- It offers important benefits to keep you healthy such as doctor's visits, emergency care, prescription drugs, preventative care, hospital stays and dental services.
- Now, more parents and adults without kids can qualify for Medicaid.

APPLY FOR MEDICAID. There is no deadline to apply.

Colorado.gov/PEAK

Dial 1-800-221-3943 or
TDD 1-800-659-2656 to find
in-person help near you.

BUY LOWER-COST HEALTH INSURANCE THROUGH CONNECT FOR HEALTH COLORADO.™

Connect for Health Colorado is a one-stop online health insurance marketplace where you can shop for a health plan that fits your budget.

- All plans cover prescriptions, doctor visits, hospital stays, preventive care and more.
- A federal tax credit, which is like the Earned Income Tax Credit, can lower the cost of buying health insurance. The amount you get is based on your family size and what you think your family's income will be that year. See examples below.
- This tax credit can be taken up front to lower the cost you pay each month. Connect for Health Colorado pays the money to your insurance company and you cover the rest.
- You can buy health plans from November 2015 through January 2016. Coverage starts as early as January 2016.

GET FINANCIAL HELP to lower the cost of health insurance.

ConnectforHealthCO.com

Dial 1-855-PLANS-4YOU (1-855-752-6749)
to find in-person help near you.