

Medicaid, SSI, CHP+ & Children's Buy-In Income Chart

(Effective April, 2014)



Fast Fact

| Buy-In Monthly Premium | \$70.00 | 90.00 | 120.00 |
|------------------------|----------|-------------------|----------|
| Family Size | 142% FPL | 185% - 195% FPL | 250% FPL |
| | | | 300% FPL |
| 1 | \$1,381 | \$1,897 - \$2,040 | \$2,756 |
| 2 | \$1,862 | \$2,557 - \$2,752 | \$3,719 |
| 3 | \$2,342 | \$3,216 - \$3,464 | \$4,681 |
| 4 | \$2,823 | \$3,876 - \$4,176 | \$5,644 |
| 5 | \$3,303 | \$4,536 - \$4,889 | \$6,606 |
| 6 | \$3,784 | \$5,196 - \$5,601 | \$7,569 |
| 7 | \$4,264 | \$5,855 - \$6,313 | \$8,531 |
| 8 | \$4,744 | \$6,515 - \$7,025 | \$9,494 |
| 9 | \$5,225 | \$7,175 - \$7,738 | \$10,456 |
| 10 | \$5,705 | \$7,835 - \$8,747 | \$11,419 |

| | | | |
|--|--|--------------------------|------------------------|
| Medicaid for Children (Ages 0 - 18, unless graduate before 19) | Medicaid for Pregnant Women & Children 0-5 and Medicaid Buy-In | CHP+ and Medicaid Buy-In | 0-300% Medicaid Buy-In |
|--|--|--------------------------|------------------------|

<http://www.colorado.gov/hcpf>

Income exception for Children's Buy-In...

Federal legislation sets the family income limit for the Medicaid Children's Buy-In at 300% of the FPL. However, Colorado has implemented a **33% income disregard** only for the Children's Buy-In, which allows families whose gross income is closer to 450% FPL to participate. Check the chart below to see if your family is eligible for this program.

| Family Size | Monthly Income | Annual Income |
|-------------|----------------|---------------|
| | 450% FPL | 450% FPL |
| 1 | \$4,962 | \$59,544 |
| 2 | \$6,694 | \$80,334 |
| 3 | \$8,427 | \$101,124 |
| 4 | \$10,159 | \$121,914 |
| 5 | \$11,892 | \$142,704 |
| 6 | \$13,624 | \$163,494 |
| 7 | \$15,357 | \$184,284 |
| 8 | \$17,089 | \$205,074 |
| 9 | \$18,822 | \$225,864 |
| 10 | \$20,554 | \$246,654 |

To estimate financial eligibility: Add total monthly income and then multiply by 0.6666. (\$ x 0.6666 = estimate)

Can children receive benefits through the Children's Buy-In and remain on the waitlist for the waiver?

- Children on the waitlist may qualify for the Children's Buy-In if all of the eligibility criteria are met.
- Children on the waitlist for the Children's Extensive Support (CES) or Children with Autism (CWA) waivers **can** remain on the waitlist and receive Medicaid benefits through the Children's Buy-In while awaiting waiver enrollment.
- Children on the waitlist for the Children's Home and Community Based Services waiver (C-HCBS) **cannot** remain on the waitlist and also receive Medicaid benefits through the Children's Buy-In. Because of this regulation of the C-HCBS waiver, families can discuss this with their case managers or other professionals to decide which program is most appropriate for their situation.

CHP+ Income Chart

Find your family size on the chart below to see if you may qualify. *Effective Oct 1, 2013*

| Family Size | Monthly Income | Weekly Income | Hourly Wage |
|-------------|----------------|---------------|-------------|
| 1 | \$2,490 | \$574 | \$14 |
| 2 | \$3,361 | \$775 | \$19 |
| 3 | \$4,232 | \$976 | \$24 |
| 4 | \$5,103 | \$1,177 | \$29 |
| 5 | \$5,974 | \$1,378 | \$34 |
| 6 | \$6,845 | \$1,579 | \$39 |

*A pregnant woman counts as two people

**Max amount allowed at 260% of FPL

<http://www.cchp.org>

SSI Income Chart – 2014

| All SSI payments <u>stop</u> once family reaches the following Gross Income limits. | | | | |
|---|-------------------------|--------------------------|-------------------------|--------------------------|
| Number of ineligible children in household | All income is earned | | All income is unearned | |
| | One parent in household | Two parents in household | One parent in household | Two parents in household |
| 0 | \$ 3,009 | \$ 3,701 | \$ 1,482 | \$ 1,843 |
| 1 | \$ 3,370 | \$ 4,092 | \$ 1,843 | \$ 2,204 |
| 2 | \$ 3,731 | \$ 4,453 | \$ 2,204 | \$ 2,565 |
| 3 | \$ 4,092 | \$ 4,814 | \$ 2,565 | \$ 2,926 |
| 4 | \$ 4,453 | \$ 5,175 | \$ 2,926 | \$ 3,287 |

What public programs offer help in paying for health care services?

Medicaid is a program that pays for health benefits for some Coloradans who cannot afford it. When financial eligibility criteria is met, Medicaid covers families with children, pregnant women, the elderly, and people with disabilities. People who are not US citizens can only get Medicaid to pay a life threatening medical emergency. Apply at your county Dept. of Human Services or any Certified Application Assistance Site or online at www.colorado.gov/PEAK.

Child Health Plan Plus (CHP+) is the next step in Colorado's public health insurance programs for uninsured pregnant women and children from birth to age 18 whose families make too much to qualify for Medicaid, but cannot afford private insurance for their children. Apply at your county Dept. of Human Services or any Certified Application Assistance Site or online at www.colorado.gov/PEAK.

Supplemental Security Income (SSI) is a Federal income supplement program for children and adults with disabilities. A child under age 18 can qualify if he or she meets Social Security's definition of disability for children, and if his or her family's income and resources fall within the financial eligibility limits. Apply at your local Social Security Administration Office (SSA) or online at www.ssa.gov.

Medicaid Buy-In Program for Children with Disabilities is for families who make too much to qualify for Medicaid, CHP+, and SSI. This program allows families to 'buy into' Medicaid coverage for their child with a disability (an SSI qualifying disability) by paying monthly premiums based on their family's income. Apply at your county Dept. of Human Services or any Certified Application Assistance Site. Visit www.colorado.gov/hcpf to read the full details of this program. *** A qualifying disability for the Children's Buy-In is determined using the Social Security Administration (SSA) clinical standards. The childhood listings can be reviewed on the SSA website: www.socialsecurity.gov/disability/professionals/bluebook/ChildhoodListings.htm

Home and Community Based Services (HCBS) Medicaid Waivers these programs provide additional Medicaid benefits to specific populations who meet special eligibility criteria. Clients must meet medical and program criteria to access services under a waiver. Financially, they can earn up to 3 times more than they can with SSI. A client who receives services through a waiver is eligible for all basic Medicaid covered services except nursing facility and long-term hospital care. There is generally a waiting list for many waivers. Families can apply at either their County Dept. of Human Services, Community Centered Board, or their Single Entry Point Agency.