Health First Colorado
(Colorado’s Medicaid Program)
for Justice Involved Adults

A Resource Guide for Criminal Justice Professionals

July 2018

COLORADO CRIMINAL JUSTICE REFORM COALITION
More Resources and Information:

Take Care Health Matters website
W: www.takecarehealthmatters.org

Contact Us:

Colorado Criminal Justice Reform Coalition
W: www.ccjrc.org
P: 303-825-0122
A large proportion of people cycling in and out of the justice system now have the ability to have access to health insurance, predominately through Health First Colorado (Colorado’s Medicaid Program). Criminal justice agencies play a critical role as an entry point for justice-involved individuals to get connected to health care and on a path toward improved health and reduced recidivism.

**People in the criminal justice system have an acute need for health insurance.** They have higher rates of asthma, diabetes, hypertension, hepatitis and HIV/AIDS compared to the general public. Substance use disorders and mental illness are also substantially higher among people in the justice system. If left untreated, these health conditions contribute to cycling in and out of incarceration and lead to poor health outcomes.

Ensuring justice involved people have access to Health First Colorado (Colorado’s Medicaid Program) offers new opportunities to break this cycle by making health insurance and access to care in the community a possibility for thousands of people involved in the criminal justice system.

**What You Will Find in this Resource Guide**

This resource guide is divided into the following sections:

1. Health First Colorado Basics: Eligibility & Coverage  
2. Enrollment: How the process works  
3. Covered Benefits: Health care services available through Health First Colorado  
4. Getting Care: How to access health care services
Health First Colorado (Colorado’s Medicaid Program) provides an opportunity to connect justice involved people to health care coverage. Approximately 70% of the over 120,000 justice involved people in Colorado are eligible for Health First Colorado. People ineligible for Health First Colorado may be able to purchase health insurance and apply for financial assistance to reduce the cost of monthly premiums through Colorado’s health insurance marketplace, Connect for Health Colorado. The following section highlights the basics of eligibility and coverage of Health First Colorado and Connect for Health Colorado.

What is Medicaid?
Medicaid is a public health insurance program created by Congress in 1965. States operate their own Medicaid program within certain federal guidelines. In Colorado, the Department of Health Care Policy & Financing (HCPF) administers Health First Colorado (Colorado’s Medicaid Program). The Affordable Care Act (ACA) allowed states to expand eligibility for Medicaid to all legal residents ages 19 to 64 with an income up to 133 percent of the Federal Poverty Level (about $1,350/month for a single adult). Colorado is one of 32 states plus Washington D.C. to take advantage of the opportunity to expand Medicaid under the ACA.

Health First Colorado (Colorado’s Medicaid Program) covers doctor visits, emergency care, behavioral health treatment, preventive care such as screenings and immunizations, and other procedures and treatments. Health First Colorado does not have enrollment fees or monthly premiums but in some circumstances, co-pays may be required.

Medicaid is sometimes confused with Medicare. Medicare is also a public insurance program but focused on providing coverage for people over 65 years old and certain people with disabilities. Medicare is administered by the federal government and eligibility is not dependent on income. Some seniors and people with disabilities with low incomes can be eligible for coverage under both Medicaid and Medicare.

What is Connect for Health Colorado?
Connect for Health Colorado (C4HCO) is Colorado’s health insurance marketplace. Health Insurance marketplaces were established by the ACA and serve as a resource for individuals to purchase private health insurance and access tax credits to reduce the cost of monthly premiums. Connect for Health Colorado is an online resource where you can shop for a variety of private health insurance plans that will best meet one’s health needs. For individuals who earn too much money for Health First Colorado (Colorado Medicaid’s Program), C4HCO may be a great option to refer people to in order to help them purchase private health insurance.
Tax credits to reduce the monthly cost of insurance premiums are available to people making up to 400 percent of the Federal Poverty Level (about $4,000 month for a single adult). For people with annual income below 250 percent of FPL (about $2,500 month), additional dollars are available to help pay out-of-pocket costs like deductibles, copayments and coinsurance.

- Private health insurance plans are available for individuals, families and small businesses and must also offer coverage for what are called 10 essential health benefits.
- Plans can be purchased through C4HCO during the open enrollment period (generally November 1 to January 31).
- Certain “qualifying life events,” including being released from jail or prison, allow someone to purchase health insurance outside of the enrollment period. A person has 60 days from the qualifying life event to enroll.
- You can purchase both dental and vision plans any time of the year through C4HCO.

**How to Qualify for Health First Colorado or Connect for Health Colorado**

The vast majority of justice involved individuals will be eligible for Health First Colorado but there are several criteria to consider. To be able to qualify for Health First Colorado depends on one’s income, household size and status in the criminal justice system. Those who do not qualify for Health First Colorado due to their income may be able to purchase a health insurance plan and possibly qualify for tax credits to reduce monthly premium costs through C4HCO. An individual cannot qualify for both Health First Colorado and tax subsidies to purchase private insurance. You may only qualify for one or the other.

**Income & Household Size**

To qualify for Health First Colorado, a person must earn less than 133% of the Federal Poverty Level (FPL). This equates to about $1,350 a month for a single adult and goes up with household size. These FPL thresholds are updated annually.

**2018 Federal Poverty Level Thresholds for Health First Colorado**

<table>
<thead>
<tr>
<th>Household Size*</th>
<th>Adults (Ages 19 – 65) 133% FPL</th>
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<tbody>
<tr>
<td></td>
<td>Annual</td>
<td>Monthly</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>$16,040</td>
<td>$1,346</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>$21,600</td>
<td>$1,825</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>$27,159</td>
<td>$2,304</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>$32,718</td>
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<tr>
<td>5</td>
<td>$38,278</td>
<td>$3,261</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>$43,837</td>
<td>$3,740</td>
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</tr>
</tbody>
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* Household size is based on who you claim and how you file your taxes, not necessarily who lives with you.
There are other categories and programs in Health First Colorado, which include health care coverage for pregnant women and children. For more information, visit colorado.gov/hcpf or call the Health First Colorado Customer Contact Line at 1-800-221-3943.

**Criminal Justice Status**

**People considered inmates of a correctional facility do not qualify for Health First Colorado.** If someone is incarcerated in prison, jail or are on work release from jail, they do not qualify for Health First Colorado based on their status in the criminal justice system. While in prison or jail, the correctional facility is responsible for providing health care services. Health First Colorado will cover the costs of healthcare services for people who are incarcerated who must be hospitalized for more than 24 hours. The person will have to be enrolled in Health First Colorado at the hospital (or within 90 days after services) to take advantage of this coverage option.

People on parole, probation, involved in problems solving courts, or who are on residential/non-residential status in community corrections¹ may qualify for Health First Colorado based on their income, just like any other person in the community. Their status in the criminal justice system does not preclude them from qualifying for coverage.

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¹ As of June 1, 2016 all residents of Community Corrections facilities in Colorado, except for people living in Gateway: Through the Rockies, are eligible for Health First Colorado as long as they meet the income requirement. People living in federal residential reentry centers are not eligible for Health First Colorado as the Bureau of Prisons is responsible for paying for health care services.
[2] ENROLLMENT

How the Process Works

Professionals working with justice involved people can facilitate the enrollment process in a number of ways. There are many resources available to assist with the enrollment process. You are not expected to become experts on health care enrollment. Rather, having a basic understanding of the opportunity for health care coverage, eligibility criteria, and where to go to enroll will be enormously helpful for justice involved individuals.

When Can People Enroll for Health Coverage?

Health First Colorado does not have an open enrollment time period (as is the case with private insurance). People can apply for Health First Colorado at any time. There are a few timing considerations to keep in mind though:

- **Enroll Prior to Release**: The Department of Corrections (DOC) is enrolling people prior to release. It is estimated the majority of jails are also enrolling people upon release. That being said people still fall through the cracks and may need assistance in checking their enrollment status. You may get requests to help people track down their Health First Colorado card/member ID number.

- **Retroactive Eligibility**: Health First Colorado coverage may be retroactive up to 3 months before the date of the application. This means that a person has 3 months from the date of treatment to apply for Health First Colorado so that coverage will be retroactive to cover the treatment received. Ask for retroactive Health First Colorado when filling out an application for Health First Colorado, if needed.

- **In Community**: If someone is on parole, probation or in a community correction facility and they do not have health insurance, they can apply anytime for coverage through Health First Colorado to see if they qualify.

Enrollment for private insurance coverage through Connect for Health Colorado is limited to an annual open enrollment period that generally runs from **November 1 to January 31**.

- Release from incarceration is a qualifying life event for enrollment outside the open enrollment period. (Other qualifying life events include losing employer provided health coverage, getting married or having a baby.)

- A person has 60 days from the qualifying life event to apply for health coverage through C4HCO.
Information Needed for Enrollment

People will need the following information when applying for health insurance coverage either through Health First Colorado or Connect for Health Colorado (C4HCO). If applying in person, it is recommended that you call and confirm exactly what information will be needed to get enrolled.

- Full name and Date of Birth
- Social Security Number or Legal Permanent Resident documentation
- Tax information (where applicable for C4HCO private insurance)

How to Enroll

There are several options for enrolling in Health First Colorado or private insurance through C4HCO. Applications can be submitted online, over the phone, in person or by mail. Health First Colorado enrollment is open year-round.

Variety of Enrollment Options

<table>
<thead>
<tr>
<th>Apply Online</th>
<th>Apply by Phone</th>
<th>Apply in Person</th>
</tr>
</thead>
</table>
| Color PEAK (online resource to enroll 24/7/365)  
Health First Colorado, food and child care  
W: coloradopeak.secure.force.com | Health First Colorado  
Health First Colorado Customer Contact Center  
P: 1-800-221-3943 | County Human Services Office  
W: colorado.gov/pacific/cdhs/contact-your-county |
| Connect for Health Colorado  
W: connectforhealthco.com | Private Insurance  
Connect for Health Colorado  
P: 1-855-PLANS-4-YOU (1-855-752-6749) | Local Application Assistance Site  
Organizations able to assist with Health First Colorado applications  
W: apps.colorado.gov/apps/maps/hcpf.map |
| Free In-Person Help  
Assistance applying for Health First Colorado or private health insurance  
W: connectforhealthco.com/person-help |
Health First Colorado offers a comprehensive benefit package for both physical and behavioral health care services.

**What Health Care Services are covered?**

Health First Colorado covers a variety of basic health care services. A list is provided below as well as more detail on a few of the covered services that may be particularly relevant to your clients. A complete list of Health First Colorado covered services is available at: healthfirstcolorado.com/benefits-services

- Doctor’s visits
- Preventative and wellness services
- Emergency care
- Surgery
- Hospital stays
- Substance abuse treatment (limited)
- Mental health
- Home health care (if qualifies)
- Emergency and non-emergency transportation
- Prescription drugs
- Family planning
- Labs and x-rays
- Dental services
- Physical, occupational and speech therapy
- Immunizations

**Health Care Provider Visits**

- Visits to a primary care medical provider for illness or injury.
- Visits to a specialist for injury or illness, including a cardiologist, urologist, or endocrinologist.
- Access to providers via telemedicine for clients who live far away from providers.

**Dental Services**

- Covers some dental services such as exams, x-rays, cleanings, fillings, extractions, root canals, crowns and dentures. Cosmetic dentistry, implants, bridges and braces are not covered.
- There is a $1,000 cap on dental services for each adult Health First Colorado client per year (July to June). Full or partial dentures are not included under the $1,000 cap.

**Vision Services**

- Vision visits are only covered when there is a problem.
- Standard eye glasses and contact lenses are available only after eye surgery.
Medications
- Health First Colorado covers most medications. For some medications, the doctor may have to request prior approval from Health First Colorado.

Non-Emergency Medical Transportation
- Health First Colorado can provide transportation to medical appointments if the client does not have a way to get to appointments.
- When calling to request transportation, the client will need to provide their name, date of birth, Health First Colorado number, date the ride is needed, pick-up address and name of the doctor the client is planning to see.
- Contact these transportation companies early in the process as some of these agencies require a patient/client to be certified before transportation services can occur. Becoming certified can take anywhere from 48 hours to two weeks.
- To arrange transportation in Eagle, Grand, Jackson, Park, Pitkin, or Summit counties, call Mountain Ride Transportation Resource Center at 844-686-7433.
- To arrange transportation in Logan, Morgan, Phillips, Sedgwick, Washington or Yuma counties, call County Express at the relevant location below:
  - Fort Morgan: 970-867-6494
  - Sterling: 970-542-6440
  - Yuma: 970-848-0300
- To arrange transportation in Alamosa, Conejos, Costilla, Mineral, Rio Grande, or Saguache counties, call Red Willows at 719-589-5734
- If the client lives in a county not listed above, call the local county department of human/social services to inquire about transportation services.

Emergency Services
- Emergency room visits.
- Ambulance services and transportation.
- Visits to urgent care center.
- Outpatient services and surgery.

Mental Health and Substance Use Treatment
- Individual behavioral health counseling and therapy.
- Alcohol and/or drug assessment and case management services.
- Mental health and substance use disorder outpatient, non-residential treatment.
- Inpatient substance use disorder treatment is NOT covered.
**How Much Does it Cost?**

There are no monthly premiums or enrollment fees for Health First Colorado and there are no limits to medical benefits. Clients may have a small co-payment for some services such as a doctor's appointment ($2 per visit) or a prescription ($1 to $3).

While there are no co-payments for mental health and substance use disorder treatment services, Health First Colorado may limit the amount of services it will pay for based on one’s diagnosis and “medical necessity.” Medical necessity is determined through an assessment conducted by a licensed behavioral health provider to determine the type and amount of treatment services that Health First Colorado will cover.

**Will Health First Colorado Cover Court-Ordered Treatment?**

In order for Health First Colorado to pay for treatment, the following four conditions must be met:

- Individual is enrolled in Health First Colorado
- Provider is enrolled in Health First Colorado
- Service needed or ordered is covered by Health First Colorado
- Service is deemed medically necessary by Health First Colorado

If the court orders services that are not covered by Health First Colorado or are not deemed medically necessary, the court will have to pay for those services. For more information on covered behavioral health diagnosis and services within Health First Colorado, please contact the appropriate regional organization criminal justice care coordinator for more information (see page 14 for a list).
[4] GETTING CARE

How to Access Health Care Services

Once a client has applied to Health First Colorado and received notice that they have been approved, it’s time to start accessing health care services. This section briefly describes how Health First Colorado is structured and how clients can begin to take full advantage of their health care benefits. Once a client has been approved for Health First Colorado, they will:

- Receive a Health First Colorado card in the mail within 7 to 10 days or can print a copy of their card if they applied online. Call the Health First Colorado Customer Service Center if the card was not received: 1-800-221-3943.
- Receive an enrollment packet within 30 days, which will include information on selecting a Health First Colorado health plan and more information on health care benefits.

Clients can start using their benefits right away. In fact coverage will start the first day of the month that the client applied. For example, if a client applies on April 20 and is approved on May 1, the client will be covered starting April 1.

Accessing Health & Behavioral Healthcare Services

Health First Colorado has a variety of different programs to choose from based on what program will best meet the healthcare needs of an individual.

- The Accountable Care Collaborative (ACC) is Health First Colorado’s primary health care program.
- The majority of Health First Colorado enrollees will automatically be enrolled in the ACC Program and assigned to one of seven regional organizations. See Page 14 for a map of the regional organization catchment areas.
- A person will be assigned to a regional organization based on what primary health care provider or clinic they go to the most.
- Regional organizations will help your client navigate the health care system, including help with finding a primary care provider, treatment services, dental care, and other social service supports that may help your client achieve success in the community.
- If a Health First Colorado member would like to confirm which regional organization they are assigned to, would like to change health care programs, or change who their primary care provider is they are encouraged to call Health First Colorado Enrollment (1-888-367-6557).
• Denver County Health First Colorado members will most likely be automatically assigned to the Denver Health Medicaid Choice health plan. To find out more about Denver Health Medicaid Choice, call: 303-602-2116.

Safety Net Clinics

For individuals who want to contact a clinic or health care provider directly or who remain uninsured, you may want to connect with one of the following safety net clinics where services are provided for free or on a sliding fee scale. It is strongly advised that individuals call a health care clinic prior to going to ask about cost of services and to schedule an appointment. These clinics include:

• **Community Health Centers** (aka Federally Qualified Health Centers) provide a variety of health care services. You can find a health center near you by using the online map or calling the [Colorado Community Health Network](http://cchn.org/map).
  
  **W:** cchn.org/map  
  **P:** 303-861-5165

• **Rural Health Clinics** provide a variety of health care services to those who live in rural and frontier parts of Colorado. You can see a map and a list of Rural Health Clinics near you online or by calling the [Colorado Rural Health Center](http://coruralhealth.org/resources/maps-resource).
  
  **W:** coruralhealth.org/resources/maps-resource  
  **P:** 303-832-7493
## Helpful Health Contacts

| Health First Colorado Customer Service Center | For information and/or questions on Health First Colorado benefits, programs, and services. You can also report problems and file an appeal. You may also apply directly to Health First Colorado by phone by calling this number. | **W:** [www.colorado.gov/hcpf](http://www.colorado.gov/hcpf)  
**P:** 1-800-221-3943  
M – F  7:30 am to 5:15 pm |
| --- | --- | --- |
| Health First Colorado Enrollment | Health First Colorado health plan information, selection, and changes. | **W:** [https://www.colorado.gov/hcpf/choose-plan](https://www.colorado.gov/hcpf/choose-plan)  
**P:** 1-888-367-6557  
M – F  8 am to 5 pm |
| PEAK | Sign up for and manage public benefits online, including Health First Colorado and food stamps. | **W:** [www.colorado.gov/PEAK](http://www.colorado.gov/PEAK) |
| Health First Colorado Nurse Advice Hotline | Free hotline for questions about your health and if you should go to a doctor. | **P:** 1-800-283-3221  
Available 24 hours a day, 7 days a week for Health First Colorado members |
| Connect for Health Colorado | Find local enrollment centers and certified health coverage guides to help individuals apply for Health First Colorado or private health plans through C4HCO. | **W:** [connectforhealthco.com/person-help/](http://connectforhealthco.com/person-help/)  
**P:** 1-855-752-6749  
M – F  8 am to 6 pm / Sat  8 am to 5 pm |
| Colorado Crisis Services | Free, confidential and immediate support to those in need of mental health, substance use disorder, or emotional help. | **W:** [coloradocrisisservices.org](http://coloradocrisisservices.org)  
**P:** 1-844-493-8255  
Available 24 hours a day, 7 days a week |
| Colorado’s Quit Line | Get free help to quit smoking. | **P:** 1-800-784-8669  
M – F  7 am to 9 pm  
Weekends: 8 am to 4:30 pm |
Regional Organization Criminal Justice Care Coordinator Contacts

<table>
<thead>
<tr>
<th>Regional Accountable Entity</th>
<th>Contact Person</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region 1: Rocky Mountain Health Plans</td>
<td>Carol Ann Hendriske</td>
<td>970-263-5481</td>
</tr>
<tr>
<td>Region 2: Northeast Health Partners</td>
<td>Tina Gonzalez</td>
<td>719-579-7894</td>
</tr>
<tr>
<td>Region 3: Colorado Access</td>
<td>Nicole Grandberry</td>
<td>720-744-5585</td>
</tr>
<tr>
<td>Region 4: Health Colorado Inc.</td>
<td>Tina Gonzalez</td>
<td>719-579-7894</td>
</tr>
<tr>
<td>Region 5: Colorado Access</td>
<td>Nicole Grandberry</td>
<td>720-744-5585</td>
</tr>
<tr>
<td>Region 6: Colorado Community Health Alliance</td>
<td>Van Wilson</td>
<td>720-256-1717</td>
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<tr>
<td>Region 7: Colorado Community Health Alliance</td>
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