

Quality Plans and Choice

You will be able to choose from a broad range of health plans that all offer comprehensive coverage, so you can shop with confidence. All health plans will cover, at a minimum, a package of services such as preventive and wellness care, emergency care, behavioral health services and prescription drugs. You can also look at health plans that include your doctor or preferred medical facility.

Help to Shop

There are many ways to find out more about Connect for Health Colorado and to get free help. You can visit ConnectforHealthCO.com. When enrollment starts, Health Coverage Guides and certified health insurance agents and brokers will be available in your area to sit down with you. Customer Service Center Representatives will be available by phone at 1-855-PLANS-4-YOU (855-752-6749) or through online chat. As a non-profit, our goal is to serve Colorado and help you find quality health coverage.

A Break on Costs

Nearly 500,000 Coloradans are eligible for a new kind of tax credit to lower the cost of health insurance and Connect for Health Colorado is the only place where you can get this help. If you are an individual earning between \$15,000 and \$45,500, a family of two earning between \$21,500 and \$62,000 a year or a family of four earning between \$31,000 and \$94,000 a year, you may qualify for a break on your monthly premiums or a zero-premium plan. You may also be eligible for health plans with lower co-pays and deductibles, based on income. The Marketplace will be an important resource for Coloradans looking to follow the requirement to have health insurance starting in 2014.

We can also check to see if you may qualify for free or low-cost coverage through Medicaid or Child Health Plan *Plus*. The new Individual Marketplace is not for those who are eligible for Medicare.



Participating Plans:

Access Health Colorado

Anthem Blue Cross and Blue Shield / HMO Colorado

BEST Life and Health Insurance Company

Cigna

Colorado Choice Health Plans

Colorado HealthOP

Delta Dental of Colorado

Dentegra Insurance Company

Denver Health Medical Plan

Guardian

Humana

Kaiser Permanente

MetLife

Premier Access Dental and Vision

Rocky Mountain Health Plans

SeeChange Health

UnitedHealthcare

855-PLANS-4-YOU (855-752-6749)
TTY: 855-346-3432

ConnectforHealthCO.com



A new way to
*Shop for Health
Insurance*





Connect for Health Colorado™ is a new online marketplace where individuals, families and small employers in Colorado can shop, compare, pick and purchase health insurance plans and apply for financial help to reduce costs! You can no longer be denied health insurance, even if you have had a serious illness or a pre-existing condition.



Open enrollment is October 1, 2013 through March 31, 2014. If you buy before December 15, 2013, benefits start January 1, 2014.

Help for Individuals & Families

Connect for Health Colorado is available to you and your family if you buy your own health insurance, currently do not have health insurance or do not have access to affordable coverage through an employer.

- **Look before you buy.** Browse a broad range of health plans to get a sense of benefits and prices.
- **Check for savings.** Get a quick estimate of how much financial assistance you may qualify for based on your income.
- **Apply for financial assistance.** Fill out the online application for financial assistance, and if eligible, use those benefits right away to reduce your costs.
- **Organize your choices.** Find health plans based on how much you want to pay each month, which doctors you want to see and which health insurance companies you prefer.
- **Make the right choice for you.** Shop and compare our entire line of health insurance plans even if you don't qualify for financial assistance.

Help for Small Business Owners & Non-profit Organizations

Starting in October, small businesses and non-profit organizations with 2–50 full-time employees can use our Marketplace to provide their employees with quality health insurance.

- **Simplify Choices.** The Marketplace will provide side-by-side comparisons of health plan benefits and premiums.
- **Expand Employee Options.** Small employers have the opportunity to offer their employees a multi-carrier, multi-plan menu of choices previously not available in the small employer market.
- **Reduce Costs.** Some small employers may qualify for a tax credit to offset up to 50 percent of the premiums paid by employers for their employees and their dependents.

Connect for Health Colorado is the only place where Coloradans can see if they qualify for new federal financial assistance to help them reduce the cost of health insurance.

For more information, log on:

 ConnectforHealthCO.com

