

Got Coverage Problems - Where to go for typical problems with health coverage

ISSUE	What to do / Who to Contact	Details
Disagree with Health First Colorado (Colorado Medicaid) decision	Request County / Medical Assistance Site dispute resolution conference (informal) <i>OR</i> Request State Level hearing (formal) <i>OR</i> Both Requests must be received 60 days from eligibility determination date on Notice of Action.	To request informal conference: send / take letter to county MA Site; include name, address, daytime phone and copy of Notice of Action or case number. To request a formal State Level hearing: Sign notice of action and send / fax to Office of Administrative Courts; <i>OR</i> Send / fax letter with name, address, daytime phone, reason for appeal and copy of Notice of Action to the Office of Administrative Courts.
Discontinuation of Health First Colorado benefits (Notice of Action says Health First Colorado benefits will stop and member wants to continue benefits while on appeal.)	Use State Level hearing (formal) process	Request for State Level process must be received by Office of Administrative Courts no later than the effective end date of benefits. Can request an expedited hearing if waiting would jeopardize life or health. In the request, say that an expedited hearing is requested and state why.
APTC-related billing issues	Connect for Health Colorado	See below.
General issues with Connect for Health Colorado	Connect for Health Colorado If believe issue was not fully addressed by Customer Service Center Representative, can escalate the issue by asking to speak with a Team Lead (supervisor).	Helpline: 855-PLANS-4-YOU (855-752-6749) TTY: 855-346-3432 <ul style="list-style-type: none"> • Regular Hours: M – F, 8AM – 6PM • Open Enrollment: M-Sat, 7AM – 8PM Live Chat Feature on ConnectforHealthCO.com <ul style="list-style-type: none"> • Regular Hours: M – F, 8AM – 6PM • Open Enrollment: M-Sat, 7AM – 8PM
Appeals with Connect for Health Colorado		Choose any of the following methods: <ul style="list-style-type: none"> • Log into Connect for Health Colorado account, upload the “Appeal Requests” form under the “My Documents” tab. • Call the Helpline: 855-PLANS-4-YOU (855-752-6749) TTY: 855-346-3432 • Mail appeal request to: Office of Conflict Resolution and Appeals 3773 Cherry Creek N. Drive, Suite 1005 Denver, CO 80209 • Fax appeal to 303-322-4217

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Billing Issues (not related to APTC)	Insurance companies / Division of Insurance	Division of Insurance: <ul style="list-style-type: none"> • 800-930-3745 / 303-894-7490 • DORA_Insurance@state.co.us • AskDORA.Colorado.gov • DORA.Colorado.gov/insurancecomplaints
Claims Denials	Insurance companies / Division of Insurance After contacting insurance company, but still believe that the company should not be denying your claim or coverage request.	Division of Insurance: <ul style="list-style-type: none"> • 800-930-3745 / 303-894-7490 • DORA_Insurance@state.co.us • AskDORA.Colorado.gov • DORA.Colorado.gov/insurancecomplaints
How to advocate for yourself with insurance companies	Colorado Division of Insurance	Division of Insurance: <ul style="list-style-type: none"> • 800-930-3745 / 303-894-7490 • DORA_Insurance@state.co.us • AskDORA.Colorado.gov • DORA.Colorado.gov/insurancecomplaints
General questions about how insurance works or health insurance laws in Colorado	Colorado Division of Insurance	Division of Insurance: <ul style="list-style-type: none"> • 800-930-3745 / 303-894-7490 • DORA_Insurance@state.co.us • AskDORA.Colorado.gov • DORA.Colorado.gov/insurancecomplaints