

Health First Colorado Buy-In Program for Working Adults with Disabilities (WAwD) & Health First Colorado Buy-In Program for Children with Disabilities (CBwD)

Presented by:
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Health Care Policy & Financing

Our Mission

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial **resources**

**Thank you for Partnering to Help our
Citizens in accessing Health Services.**

**We rely on you and other partners to be the
front line helping applicants understand
what they may be eligible for and
completing applications.**

**We appreciate being able to share what we
know from each of our unique perspectives
and hopefully will answer some of your
questions.**

Buy-In Benefits:

- Access needed medical services when one is over income or resources for regular Medicaid
- Access to services that may not be covered by commercial insurance
- Able to pair with commercial insurance (Medicaid will be secondary)
- Services are the same as regular Medicaid*
- Earn more/Build Resources/No Trusts needed

Disability Determination Application

- ARG aka Arbor aka State Disability Determination vendor- specially certified medical personnel that make determinations
- Uses a number of factors including medical conditions identified by medical records, work challenges, and educational challenges
- Considers physical, mental health and behavioral challenges
- A signed release must be included with this application to allow the vendor to access records at no cost to the applicant
- Currently a manual process, sent out by the county upon initial application or when the disability determination is ending (end date=diary date)
- Tip: Do not pre-screen as many people have hidden disabilities and even medical professionals may not find qualifying medical conditions found by the Disability Determination vendor
- Coming in 2021, an updated, automated application

Health First Colorado Buy-In Program for Working Adults with Disabilities (WAwD)

Buy-In Program for Working Adults with Disabilities (WAwD)

- Ages 16-64; Considered a Household of One
- Must work however no minimum number of hours or amount of wages
- Must be disabled either through Social Security (SSDI), or State Vendor determination which can be full disability or limited (not considering substantial gainful employment)
- Monthly sliding scale premium (0-\$200) based on a calculation that disregards a portion of income- in 2020, a person can have a monthly income of **\$9,655** and still qualify
- Retroactive Coverage when qualified; Medical Savings Program when qualified (QMB or SLMB)

Some WAwD members are eligible for additional Long-Term Care (LTC) services under the following Home and Community-Based Services (HCBS) Waivers

Once found eligible for WAwD, no additional financial review!

Elderly Blind and Disabled (EBD)

Brain Injury (BI)

Community Mental Health Supports (CMHS)

Spinal Cord Injury (SCI)

Supported Living Services (SLS)

Health First Colorado Buy-In Program for Children with Disabilities (CBwD)

Health First Colorado Buy-In Program for Children with Disabilities (CBwD)

Children under age 19 with a Disability Determination through Social Security or the State Vendor

- Monthly Sliding scale premium (0-\$120) based on family income calculation that disregards a portion of income- in 2020, a family of four can have a monthly income of **\$9,924**
- Regular Medicaid benefits (including EPSDT)
- Waiver Services are not available for Children's Buy-In members
- Retroactive Coverage when qualified

Cardinal Rules to Remember

1. Apply for Medicaid, not for a particular program like Buy-In
2. Everyone is entitled to apply- Do not prescreen
3. Assist people to answer key questions that will cause a disability determination application to be sent if a person has not already been determined through Social Security or through the state vendor

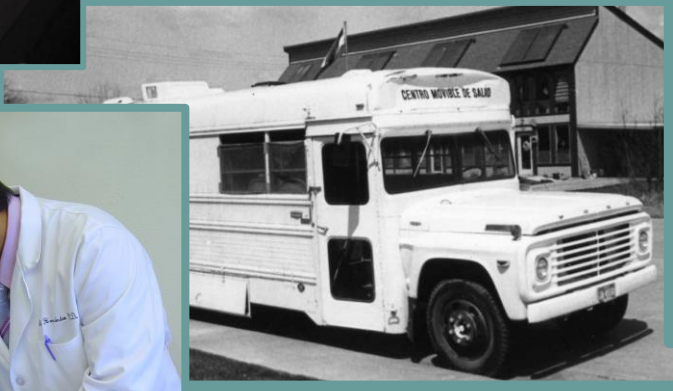
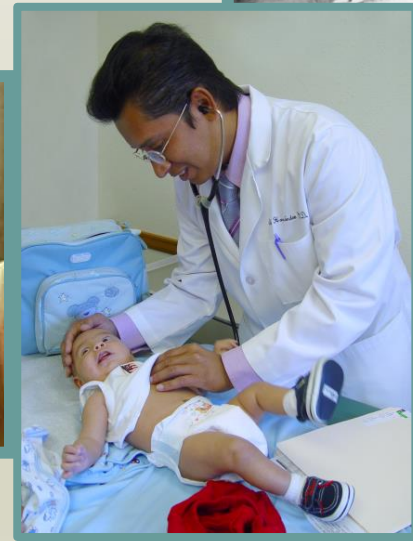
Resources

- Printable Brochures

[English version](#)

[Spanish version](#)

- New Additional Phone Number
directly connecting to Buy-In
Customer Contact Experts
1-800-711-6994

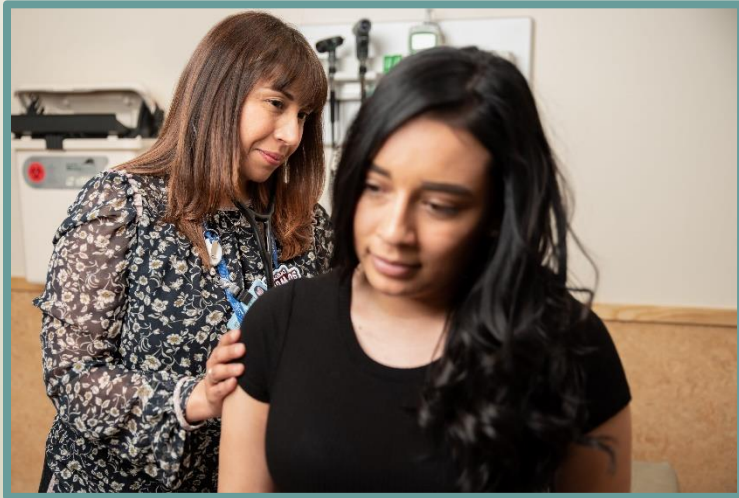


Assisting with Health First Colorado Buy-in Applications

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Our Mission

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**To provide a quality,
integrated health care home
to the communities
we serve.**

Agenda

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- Eligibility Job Aids
- How to talk to clients about the program
- Completing the application

Eligibility Job Aid-Adults

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Adult Medicaid Buy-in Program – Eligibility Job Aid

ADULT MEDICAID BUY-IN PROGRAM	
Age Requirement	<ul style="list-style-type: none">• Must be between 16 – 64 years old
Lawful Presence Status	<ul style="list-style-type: none">• Adult must be a US Citizen or have been a lawful permanent resident for five years or longer• Pregnant women must simply be lawfully present (no five year bar applies)
Employment Status	<ul style="list-style-type: none">• Must be employed or self-employed• Any type of job a client is receiving money for could qualify including more informal jobs like house sitting, dog walking, mowing someone's lawn, recycling aluminum cans etc.
Disability Status	<ul style="list-style-type: none">• Must have a qualifying health condition (that has lasted or is expected to last 12 months or longer)• Not required to have or apply for Social Security Disability• Many types of conditions could qualify, for example anxiety/depression, high blood pressure, borderline diabetes, anemia, tinnitus, an old injury etc.
Income Requirement	<ul style="list-style-type: none">• Adjusted individual income is at or below 450%• Only the applicant's income is looked at, not the entire household's• In general, both income from a job and all other sources of income are used to determine eligibility but about half of client's income from a job is excluded when determining eligibility

- *Tip: an adult can be making up to \$9,655 a month in employment income and still qualify for the program and assets/resources are not looked at*

Eligibility Job Aid-Children

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Children's Medicaid Buy-in Program – Eligibility Job Aid

CHILDREN'S MEDICAID BUY-IN PROGRAM	
Age Requirement	<ul style="list-style-type: none">• Must be a child under the age of 19 years
Lawful Presence Status	<ul style="list-style-type: none">• Child must be lawfully present (no five year bar applies)
Employment Status	<ul style="list-style-type: none">• N/A
Disability Status	<ul style="list-style-type: none">• Must have a qualifying health condition (that has lasted or is expected to last 12 months or longer)
Income Requirement	<ul style="list-style-type: none">• Must have an adjusted family income at or below 300%• Income from all members of household is looked at• In general, the adjusted income is calculated by reducing the total income for the household family members by 33%

Tip: a family of 4 can be making up to \$9,924 a month and the child would still qualify for the program and assets/resources are not looked at

Additional Information

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HCPF Health First Colorado Buy-in Webpage

<https://www.colorado.gov/pacific/hcpf/medicaidbuyinprograms>

Webpage contains:

- ❑ Program website link (with application materials)
- ❑ Income Chart and Premium Guide
- ❑ Buy-in Programs and C4HCO Comparison Chart
- ❑ FAQs
- ❑ Brochures

How to Talk to Clients About the Program

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Your client(s) would be eligible for Health First Colorado/CHP+ BUT is over income:

- *“There is a program for working adults and children who have a health condition that has lasted or is expected to last 12 months or longer. Many types of conditions may qualify, for example anxiety/depression, borderline diabetes, high blood pressure, an old injury that is still painful etc. The program includes full Medicaid benefits and the monthly cost of the program (the premium) depends on your income and is often more affordable than regular private insurance. (Premiums are waived during the PHE). For lower income clients there is no monthly cost at all. Are you (or your child) currently experiencing any health conditions that might make you eligible for this program?”*

How to Talk to Clients About the Program

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- To help staff and clients understand the program, your organization may want to offer an informative handout.

**You or Your Child May Qualify for a
Health First Colorado Medicaid Buy-in Program
Changes in Eligibility due to COVID-19 in RED**

ADULT Medicaid Buy-in Program	CHILDREN'S Medicaid Buy-in Program
ADULT who is over income for Medicaid can "buy in" for a low monthly cost (the monthly cost is waived during the COVID-19 emergency- there is no cost at this time)	Parent/ Guardian of a CHILD who is over income for Medicaid/CHP+ can "buy in" for a low monthly cost (the monthly cost is waived during the COVID-19 emergency- there is no cost at this time)
Who Qualifies?	
<ul style="list-style-type: none"> ✓ Working ADULT with one or more health conditions expected to last one year or more ✓ Lawfully Present: must be a US citizen or have had a green card for five years or more ✓ Age: 16 – 64 years 	<ul style="list-style-type: none"> ✓ CHILD with one or more health conditions expected to last one year or more ✓ Lawfully Present: any lawful presence status ✓ Age: must be under age 19
How to Apply?	
<ul style="list-style-type: none"> ✓ By Phone: schedule a free phone visit with a Salud Enrollment Specialist, call (303) 697-2583 ✓ Online Enrollment: for more information and application materials, visit: https://www.colorado.gov/pacific/hcpf/medicaidbuyinprograms 	
Want More Details?	
<ul style="list-style-type: none"> ✓ ADULT: ✓ Employment: can be any type of job you perform in exchange for money including collecting cans, dog-walking, babysitting etc. ✓ Health Conditions: hundreds of health conditions qualify. Ex. include depression, anxiety, high blood pressure, diabetes, an old injury etc. ✓ Monthly Cost: there is no monthly cost at this time, due to COVID-19 ✓ Benefits: includes full Medicaid benefits 	<ul style="list-style-type: none"> ✓ CHILD: ✓ Employment: no work requirement ✓ Health Conditions: hundreds of health conditions qualify ✓ Monthly Cost: there is no monthly cost at this time, due to COVID-19 ✓ Benefits: includes full Medicaid benefits

Application

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3 Components:

- Health First Colorado Medicaid Application
- Health First Colorado Disability Application
- Medical Records Release Form

2 Pathways to Complete the Application:

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PEAK

- Answer “yes” to question asking if client has “a medical, physical, mental or developmental condition that has lasted or is expected to last more than 12 months, including blindness”
- Application will be pended
- County should then send client a disability application and medical release in the mail for client to complete and send back
- Exception: if client already has a Social Security disability determination, they will not need to complete a disability application.

Paper Application ***RECOMMENDED***

- Answer “yes” to question asking if client has “a medical, physical, mental or developmental condition that has lasted or is expected to last more than 12 months, including blindness”
- Help client complete paper Health First application, disability application and medical release form
- Exception: if client already has a Social Security disability determination, they will not need to complete a disability application.

Completing a Paper Application

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All application materials can be found at:

<https://www.colorado.gov/hcpf/how-to-apply#by-mail>

Disability Application

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To complete the disability application, the client will need to be ready to provide the following:

- ❑ List the jobs they've had in past 15 years
- ❑ Names and addresses of any doctors, hospitals and behavioral health providers they have seen regarding their health conditions (including the date they first saw them, the date they last saw them and the date of their next appointment)
- ❑ Any tests they have had performed regarding their health conditions (including the name, date of the test and where it was performed)
- ❑ The names of any medications they are taking

Disability Application

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- ❑ Some of the questions assume client is not working, although you *have* to be working to qualify for the Adult Buy-in Program
- ❑ The word “disabling or disabilities” is used although you do not have to have a full disability to qualify
- ❑ This is because the disability application is used for other programs as well, not just the Buy-in Programs
- ❑ This can be confusing for staff and clients
- ❑ Do not leave any questions blank, put N/A if a question is not applicable

Examples of Disability App Questions That Can Be Confusing

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- ❑ “What are your disabling conditions?”
- ❑ “When did you become unable to work because of your conditions?”
- ❑ “Have you been seen by a doctor/hospital/clinic or anyone else for the conditions that limit your ability to work?” Yes/No

TIP: answer YES even if client's ability to work is not impacted

- ❑ Be thorough and list all clinics/hospitals and providers client has seen for their conditions- this list will be used to request medical records to verify health conditions and determine eligibility



10/8/2020

Colorado Access Eligibility Application Partner (EAP Site)

Eligibility Sites

All application materials should be sent to an eligibility site:

- County Department of Human Services where the client resides
- Medical Assistance Site (MA Site)
- Eligibility Application Partner Site (EAP Site)

TIP: You can write “WAwD?”, “CBwD?” or “Health First Colorado Medicaid Buy-in Application?” at top of first page of application.


How to find an Eligibility Site

- HCPF Mapping Tool:
<https://apps.colorado.gov/apps/maps/hcpf.map>
- Addendum A of Health First Colorado Paper application also has contact information (including fax numbers) for all county Human Services Departments

HCPF Mapping Tool

<https://apps.colorado.gov/apps/maps/hcpf.map>

The Department of Health Care Policy and Financing



Location Search

Reporting

Choose Categories

- ☒ Site Type
 - ☐ Select All Site Type
- ☐ Certified Application Assistance Site (CAAS)
- ☐ County department of social/human services
- ☐ Medical Assistance (MA)
- ☐ Presumptive Eligibility (PE) Site

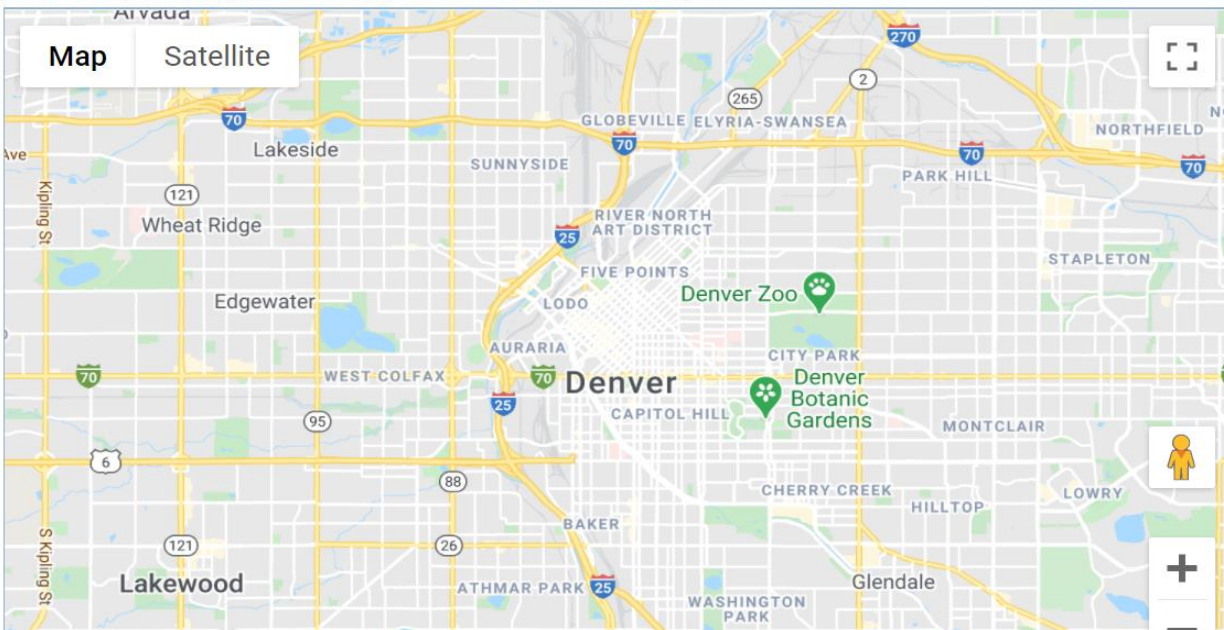
- ☒ Presumptive Eligibility (PE)
- ☒ Additional Assistance

Welcome to the Application Assistance Mapping Tool. Enter your location and select a category to locate services near you.

Please call to schedule an appointment for help with completing a medical assistance application. All locations searchable in this tool may verify required documentation for medical assistance programs.

Map

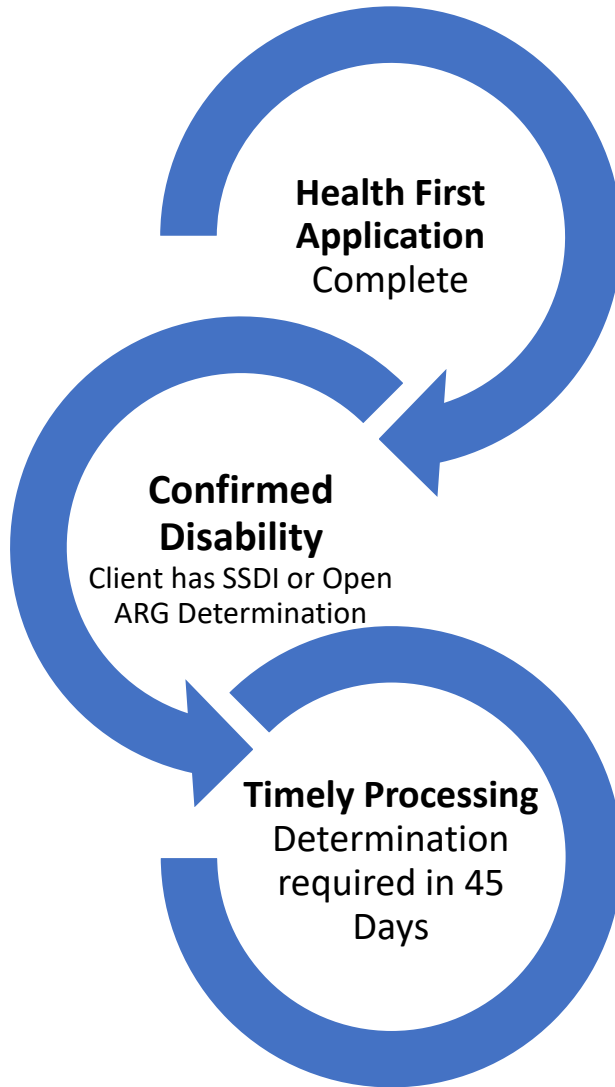
Satellite



Eligibility Site Actions

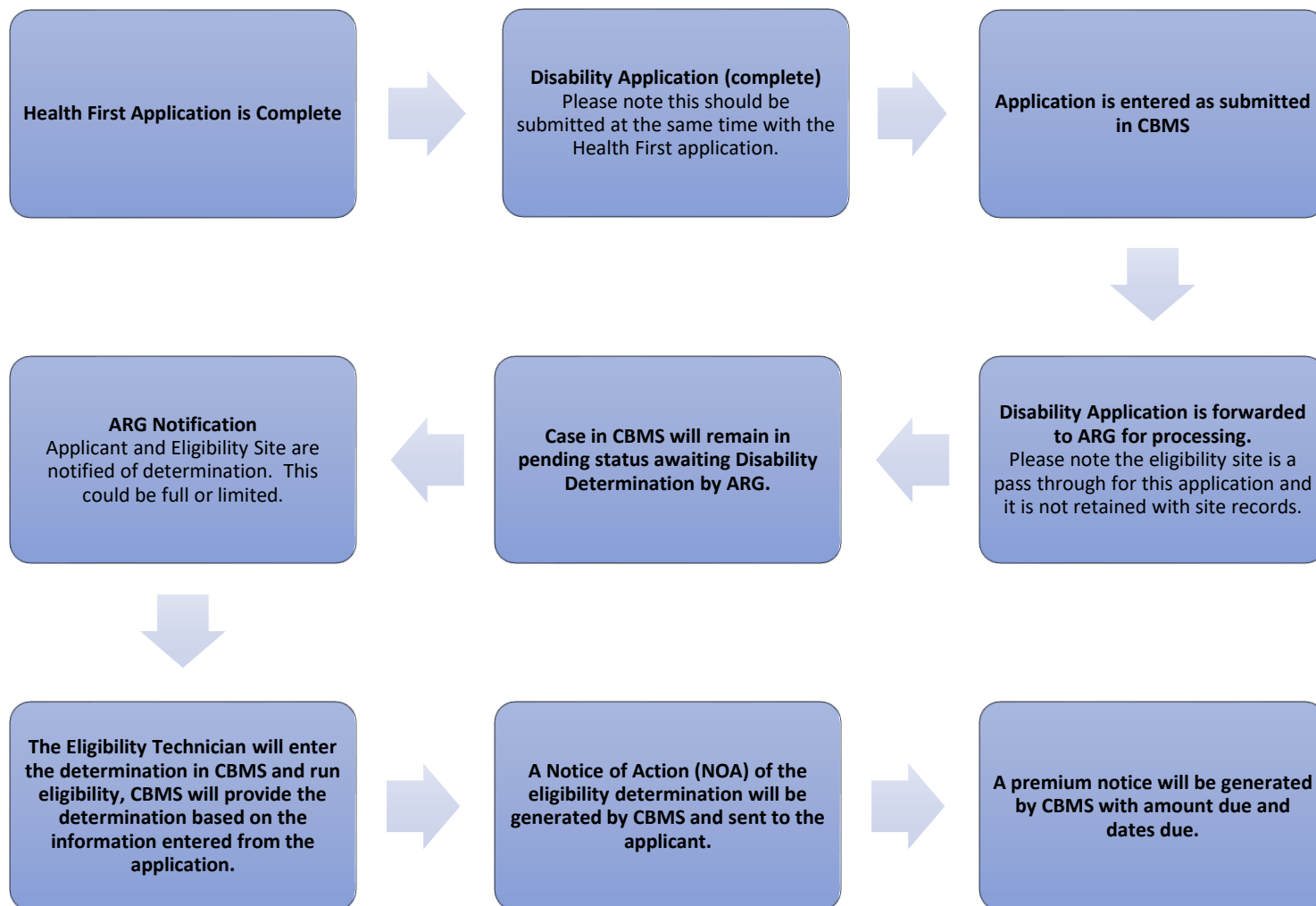
- Applications are stamped upon receipt by an Eligibility Site
If assisted by a Presumptive Eligibility Site (PE Site) Certified Application Assistance Site (CAAS Site) they will stamp the application.
- The application will be processed as presented in the state eligibility system Colorado Benefits Management System (CBMS) from the earliest of the 2 dates above.
- The site is required to provide a determination within 45 days.
- If a Disability Application is needed from the state vendor a determination is required in 90 days.

Scenario 1: 45 Day Determination



- Application received is complete with all necessary declarations. The applicant is receiving Social Security Disability Income (SSDI).
- The Eligibility Technician will enter the information from the application for assistance in CBMS.
- The SSDI income is verified in the interface in CBMS.
- Because the application is complete, a determination will be provided within 45 days.
- Client will receive a Notice of Action (NOA) to explain the determination

Scenario 2: Determination up to 90 Days



Contact Information

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