



**BUILDING
BETTER
HEALTH**

2018

RESOURCE GUIDE



PROGRAMS



APPLICATIONS



ELIGIBILITY



SUPPORT

10/2018 – Version #1

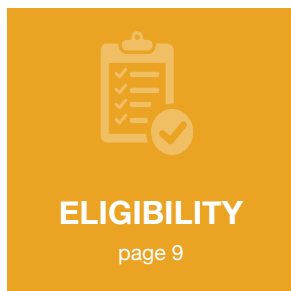
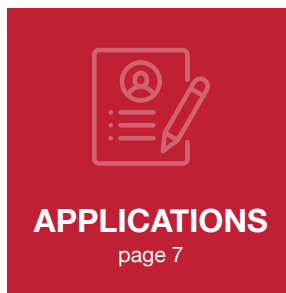
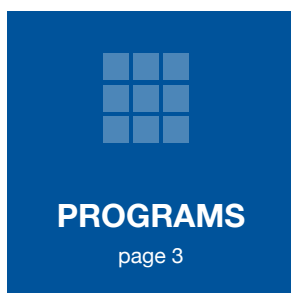
INTRODUCTION

This resource guide is a collection of key information you need to help Coloradans get covered and stay covered.

Compiled by Colorado Covering Kids and Families and the PEAK Outreach Initiative, this guide is designed especially for Building Better Health 2018 attendees, and for all community-based organizations that help Coloradans with health coverage. It includes basic information and resources for Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus*, financial assistance for private insurance plans through Connect for Health Colorado, and several other programs.

This guide is arranged in four sections: organizations and programs (blue), where to start an application (red), understanding eligibility determinations (yellow), and getting customer support (dark blue). In the first section, organizations and programs, you can find information about the main state agencies and organizations that are involved in health coverage in Colorado, and information about the programs they administer. Within the application section, you will see tips on where to start an application including when to start in PEAK or Connect for Health Colorado. Understanding eligibility determinations includes resources on the criteria that each program uses to determine eligibility including household size, income, and citizenship status. Finally, to find the right customer support, we created several flow charts to help you determine the best steps for you to get help for your client.

You can skip to any section to find resources that answer a specific question. You will know what section you are in by the colored tab on the edge of the page. If you do not see something you think should be included in this resource guide, please email BBHinfo@cchn.org to suggest additional content. We plan to publish a revised guide in the future.





ORGANIZATIONS AND PROGRAMS

The following organizations and programs work together to provide the framework for health coverage in Colorado.

Colorado Department of Health Care Policy and Financing

The Colorado Department of Health Care Policy and Financing (HCPF) is the state agency that administers **Health First Colorado (Colorado's Medicaid Program)**; Colorado's Children's Health Insurance Program, **Child Health Plan Plus (CHP+)**; and other health care safety net programs. Health First Colorado and CHP+ are public health insurance for Coloradans who qualify including families, children, pregnant women, adults without children, adults 65 and older, and people with disabilities. HCPF also administers the **Colorado Indigent Care Program (CICP)** which is a safety-net discount program, not health insurance. HCPF's mission is to improve health care access and outcomes for the people they serve while demonstrating sound stewardship of financial resources. This means they aim to improve member's health outcomes while getting the most for every dollar that is spent. Learn more about HCPF here: <https://www.colorado.gov/hcpf>

Health First Colorado (Colorado's Medicaid Program)

Health First Colorado is public health insurance for Coloradans who qualify. It is funded jointly by the federal government and Colorado state government, and is administered by HCPF. Every Health First Colorado member has a primary care provider and belongs to a regional organization that helps connect the member with the health care services they need. Learn more about Health First Colorado's coverage in the member handbook here <https://www.healthfirstcolorado.com/benefits-services/?tab=member-handbook>. Member's can access their personalized handbook through their PEAK account. Learn more about Health First Colorado here: <https://www.healthfirstcolorado.com/>

Child Health Plan Plus+

CHP+ is public, low-cost health insurance for children and pregnant women who qualify. It is for Coloradans who earn too much to qualify for Health First Colorado, but not enough to pay for private health insurance. CHP+ costs vary depending on household size and income. CHP+ members may have to pay an annual enrollment fee. Some CHP+ members may also have to pay co-pays to their health care provider at the time of service. Pregnant women, American Indians, and Alaskan Natives do not have to pay annual enrollment fees or co-pays. Learn more about CHP+ here: <https://www.colorado.gov/hcpf/child-health-plan-plus>

Colorado Indigent Care Program

CICP provides discounted health care services to low-income people and families who are uninsured or underinsured. CICP is not a health insurance program. Discounted health care services are provided by Colorado hospitals and clinics that participate in CICP. CICP clients are responsible for co-payments for services they receive. Co-payments vary depending on the CICP client's income and the medical services received. CICP is not insurance, but can be combined with insurance. The CICP discount applies after the CICP client's health insurance is charged. The client pays the remaining charges that the health insurance does not cover, or the CICP co-payment, whichever amount is lower. Learn more about CICP here: <https://www.colorado.gov/hcpf/colorado-indigent-care-program>

Connect for Health Colorado®

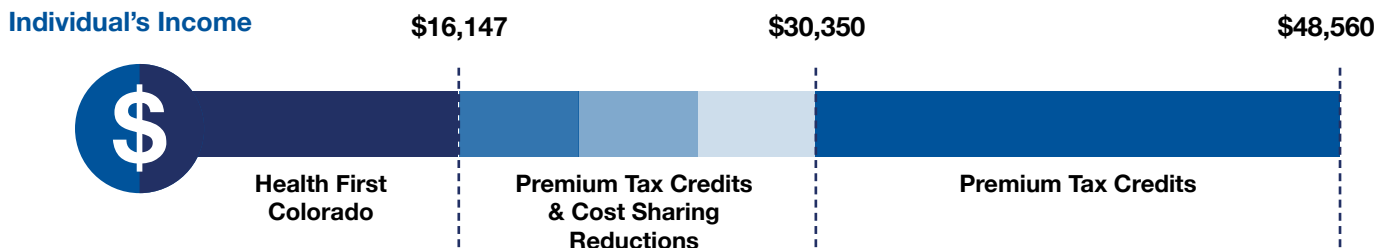
Connect for Health Colorado is Colorado's official health insurance Marketplace. It is the only place where Coloradans can apply for and use financial help through Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSR) to lower monthly private health insurance costs. The mission of Connect for Health Colorado is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado. There is a statewide customer support network of customer service center representatives, Health Coverage Guides, Certified Application Counselors, and licensed brokers to help Coloradans find the best health plan for their needs. Learn more about Connect for Health Colorado here: <http://www.connectforhealthco.com/> Connect for Health Colorado

Premium Tax Credits

APTCs are federal tax credits that lower the cost of private health insurance for eligible individuals and families. Customers can use the tax credit in advance to reduce their monthly premium or take it at the end of the year when they file their federal income tax return. The tax credit amount is based on the second lowest-cost Silver plan available to each member of the household and the household's income.

Cost-Sharing Reductions

CSRs are discounts that lower the amount of out-of-pocket costs such as copayments, deductibles, and coinsurance for covered healthcare services, as well as the out-of-pocket maximum for those who qualify. Customers who qualify must purchase a Silver-level plan to access these savings. CSRs can be combined with APTCs and are available to individuals and families with low to moderate incomes. There are three levels of discounts within CSRs, which can be seen in the example below for an individual (household of one) with an income between \$16,147 and \$30,350.



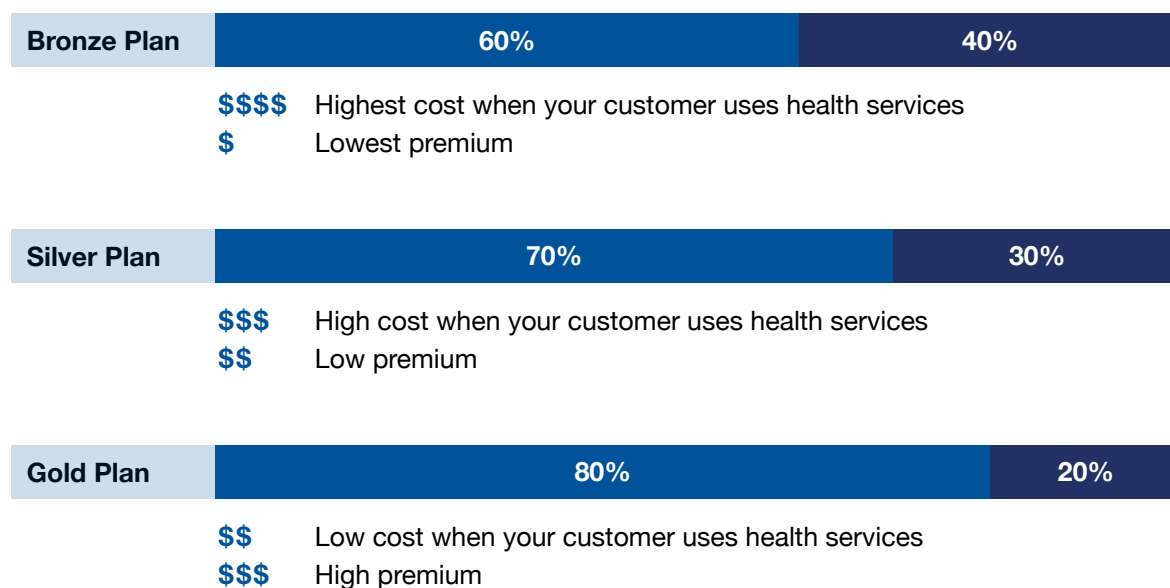
	Full Cost	1st Level	2nd Level	3rd Level
Deductible	\$2,500	\$2,400	\$800	\$25
Primary Care Office Co-pay	\$10	\$10	\$10	\$5
Generic Medications	\$8	\$8	\$5	\$5
Brand Name Drugs	\$60	\$60	\$50	\$30

*Costs included in chart are estimates

Coverage Levels (or Metal Tiers)

Health insurance plans are ranked in three levels: Gold, Silver and Bronze. These levels, or tiers, reflect the estimated portion of cost paid by a customer versus the portion paid by the health insurance company for covered benefits. Gold plans generally have the highest monthly premiums and the lowest cost to the customer for medical care. Bronze plans generally have the lowest monthly premiums and the highest cost to the customer for medical care.

■ Metal Level ■ Health Plan Pays ■ Customer Pays



Catastrophic Health Plans

Catastrophic plans, also called Colorado Young Adult Plans, have a low monthly premium and very high annual deductible. They are designed to protect customers from high-cost, worst-case situations like a serious injury or illness. This type of plan is only available to individuals under age 30 on the first day of the plan year, or those with a hardship exemption. Catastrophic plans are required to cover the same essential health benefits as other Marketplace plans, including certain preventive services at no cost when delivered by an in-network provider. They also cover at least three primary care visits during the plan year, but customers pay all other medical costs until the annual deductible is met. After that the plan pays 100% for covered services for the rest of the plan year. Catastrophic plans are sold through Connect for Health Colorado and are not eligible for APTCs and CSRs.

Colorado Division of Insurance

The Colorado Division of Insurance (DOI), part of the Colorado Department of Regulatory Agencies, regulates the insurance industry in Colorado. In addition, DOI provides consumer assistance by answering questions, investigating complaints, and helping them understand their insurance. DOI ensures consumers receive benefits and protects consumers by ensuring insurance companies and agents comply with state laws and regulations. Additionally, they conduct an annual review of insurance companies' requests to change the premiums and plan benefits. Learn more about DOI here: <https://www.colorado.gov/pacific/dora/division-insurance>

Governor's Office of Information Technology

The Governor's Office of Information Technology (OIT) is the IT service provider for Colorado's Executive Branch agencies, and by extension, serves Colorado residents. In this role OIT manages and maintains the Colorado Benefits Management System (CBMS) which is the eligibility system for Food, Cash, and Medical Assistance programs, including Health First Colorado and CHP+. They also manage and maintain PEAK, the online application for Coloradans who need health coverage, help buying groceries or covering household heating costs, financial assistance, job readiness education and tools, help with child care, and more. Learn more about OIT here: <http://www.oit.state.co.us/>

PEAK Outreach Initiative

The PEAK Outreach Initiative is charged with improving access to public assistance programs so every eligible individual, child, and family is enrolled in the benefits that help them thrive. PEAK Outreach provides outreach and training resources to organizations that play a role in helping Coloradans apply for benefits online through Colorado PEAK. Learn more about PEAK Outreach Initiative here: <https://www.peakoutreach.com>

County Department of Human or Social Services and Medical Assistance Sites

County departments of human or social services and Medical Assistance (MA) sites process eligibility determinations for Health First Colorado and CHP+ using CBMS. Counties also process eligibility for Food and Cash Assistance programs. In addition to processing eligibility, counties and some MA sites manage cases, and process renewals.



WHERE TO START AN APPLICATION

In advance of the 2018 Open Enrollment Period (OEP), Connect for Health Colorado is launching a new eligibility system. The new eligibility system should not impact enrollment or where someone should begin the application.

Where Can People Apply?



PAPER/MAIL

Local County Office
Application
Assistance Sites



IN PERSON

Local County Office
Application
Assistance Sites



PHONE

State Call Center
800-221-3943
Connect for Health CO
855-PLANS-4-YOU
(855-752-6749)



ONLINE

Anywhere
Anytime
Colorado.gov/PEAK
Connectforhealth.com

It is helpful to know where to begin. Like before the new eligibility system launches, regardless of where a customer starts an application, they will still complete one application for all programs including APTC/CSR, Health First Colorado and CHP+.

- Connect for Health Colorado will continue to share information with PEAK and information from PEAK will continue to be sent to Connect for Health Colorado.
- For a better customer experience and higher likelihood for a real time eligibility (RTE) determination, in some cases it may be better to start in Connect for Health Colorado.

Who should start in PEAK?

- Applications with members who are likely to qualify only for Health First Colorado or CHP+.
- Applications with at least one member who may be eligible for Health First Colorado or CHP+ and at least one member may be eligible for APTC/CSR. These are referred to as mixed eligibility households.
- Existing mixed eligibility households, and households made up of Health First Colorado, and/or CHP+ members.

Who should start in Connect for Health Colorado?

- Applications with members who want to enroll in a qualified health plan (QHP) without financial assistance.
- Households with members who are likely to qualify only for Marketplace programs.
- Existing Connect for Health Colorado customers enrolled in a QHP with and without APTC/CSR.

Unsure where to start?

If you are unsure what an applicant may qualify for or where to start the application it is best to start in PEAK, or, before starting a Connect for Health Colorado application, you can answer a few questions that will determine the best place to start. Get these questions by clicking on the Create Account button from the Individuals and Families log in screen on the Connect for Health Colorado [website](#).



UNDERSTANDING THE ELIGIBILITY DETERMINATIONS

Eligibility determinations for Health First Colorado, CHP+, and Connect for Health Colorado consider several criteria including household size, income, and citizenship status.

Income and Household Size Guidelines

Income levels for health coverage programs are determined based on the number of people in the household and the total household income. The household and income size is matched against the federal poverty level, set by the federal government. The federal poverty level is published each January, and typically implemented for Colorado programs in April.

- Health First Colorado and CHP+ income guidelines are based on monthly income at the time of application. They are posted under Training Topic “Health First Colorado (Colorado’s Medicaid Program) and CHP+ here: <https://www.colorado.gov/hcpf/training-topics-reference-documents-and-guides>
- Connect for Health Colorado income guidelines are based on projected annual income for the upcoming calendar year. They are posted here: <http://connectforhealthco.wpengine.netdna-cdn.com/wp-content/uploads/2018/06/IncomeGuidelines-English-06.2018.pdf> Example can be found on the following page.

Other resources that may help assisters and brokers understand income and household eligibility include:

- Center on Budget and Policy Priorities Health Reform Beyond the Basics 2019 Private Insurance Guidelines and Thresholds: http://www.healthreformbeyondthebasics.org/wp-content/uploads/2017/11/REFERENCEGUIDE_Yearly-Guidelines-and-Thresholds_2019.pdf
- Center on Budget and Policy Priorities Health Reform Beyond the Basics Income Definitions for Marketplace and Medicaid Coverage <http://www.healthreformbeyondthebasics.org/key-facts-income-definitions-for-marketplace-and-medicaid-coverage/>

Plan Year 2019 ANNUAL Income Guidelines

	Health First Colorado (Medicaid)	Premium Tax Credits & Cost-Share Reductions	Premium Tax Credits Only	Qualified Health Plan Only	
FPL	0 – 133%	134 – 250%	251 – 400%	401% and above	
Family Size	1	\$0 – 16,147	\$16,148 – 30,350	\$30,351 – 48,560	\$48,561 and above
	2	\$0 – 21,892	\$21,893 – 41,150	\$41,151 – 65,840	\$65,841 and above
	3	\$0 – 27,638	\$27,639 – 51,950	\$51,951 – 83,120	\$83,121 and above
	4	\$0 – 33,383	\$33,384 – 62,750	\$62,751– 100,400	\$100,401 and above
	5	\$0 – 39,129	\$39,130 – 73,550	\$73,551 – 117,680	\$117,681 and above
	6	\$0 – 44,875	\$44,876 – 84,350	\$84,351 – 134,960	\$134,961 and above

Plan Year 2019 MONTHLY Income Guidelines

	Health First Colorado (Medicaid)	Premium Tax Credits & Cost-Share Reductions	Premium Tax Credits Only	Qualified Health Plan Only	
FPL	0 – 133%	134 – 250%	251 – 400%	401% and above	
Family Size	1	\$0 – 1,346	\$1,347 – 2,530	\$2,531 – 4,047	\$4,048 and above
	2	\$0 – 1,825	\$1,826 – 3,430	\$3,431 – 5,487	\$5,488 and above
	3	\$0 – 2,304	\$2,305 – 4,330	\$4,331 – 6,927	\$6,928 and above
	4	\$0 – 2,782	\$2,783 – 5,230	\$5,231 – 8,367	\$8,368 and above
	5	\$0 – 3,261	\$3,262 – 6,130	\$6,131 – 9,807	\$9,808 and above
	6	\$0 – 3,740	\$3,741 – 7,030	\$7,031 – 11,247	\$11,248 and above

Citizenship and Immigration Status

In order to qualify for health coverage programs, applicants must be U.S. citizens or “lawfully present” in the U.S. with proper documentation. Additional requirements are placed on adult immigrants to qualify for Health First Colorado. These individuals must be “qualified non-citizens” and must wait five years after receiving the “qualified” status before they can receive Health First Colorado benefits. Colorado is one of 29 states that passed legislation to waive the five-year waiting period for children and pregnant women eligible for Health First Colorado and CHP+. Some qualified statuses like refugees and asylees do not have a five-year waiting period. Adult immigrants who would qualify for Health First Colorado, but are within the five-year waiting period, may purchase a qualified health plan through Connect for Health Colorado with APTCs and CSRs.

Covering Kids and Families created a job aid for assisters that includes the immigration status and eligibility for health coverage programs in Colorado here: <https://ckf.cchn.org/wp-content/uploads/2015/02/Job-Aid-Immigration-Status-Eligibility-for-Health-Insurance-Affordability-Programs-.pdf>

Additional information and explanations of terms for lawfully present immigrants can be found on HealthCare.gov here: <https://www.healthcare.gov/immigrants/lawfully-present-immigrants/>

Alaska Natives and American Indians

Alaska Natives and American Indians living in Colorado have protections and benefits through Connect for Health Colorado. They can continue to receive services from Indian Health Service, tribal health programs, or urban Indian health programs, even if they are enrolled in Connect for Health Colorado insurance, Health First Colorado, or CHP+. Additionally, members of Federally-recognized tribes are not subject to the OEP, can enroll in health insurance year-round, and are eligible for financial help based on income and other factors. Learn more here: <http://connectforhealthco.com/get-started/individuals-families/native-americans/>

Open Enrollment and Special Enrollment Periods

The OEP happens once a year and is the time when individuals and families can sign up for, or make changes to a non-group private health insurance plan. The OEP in Colorado is from November 1 – January 15.

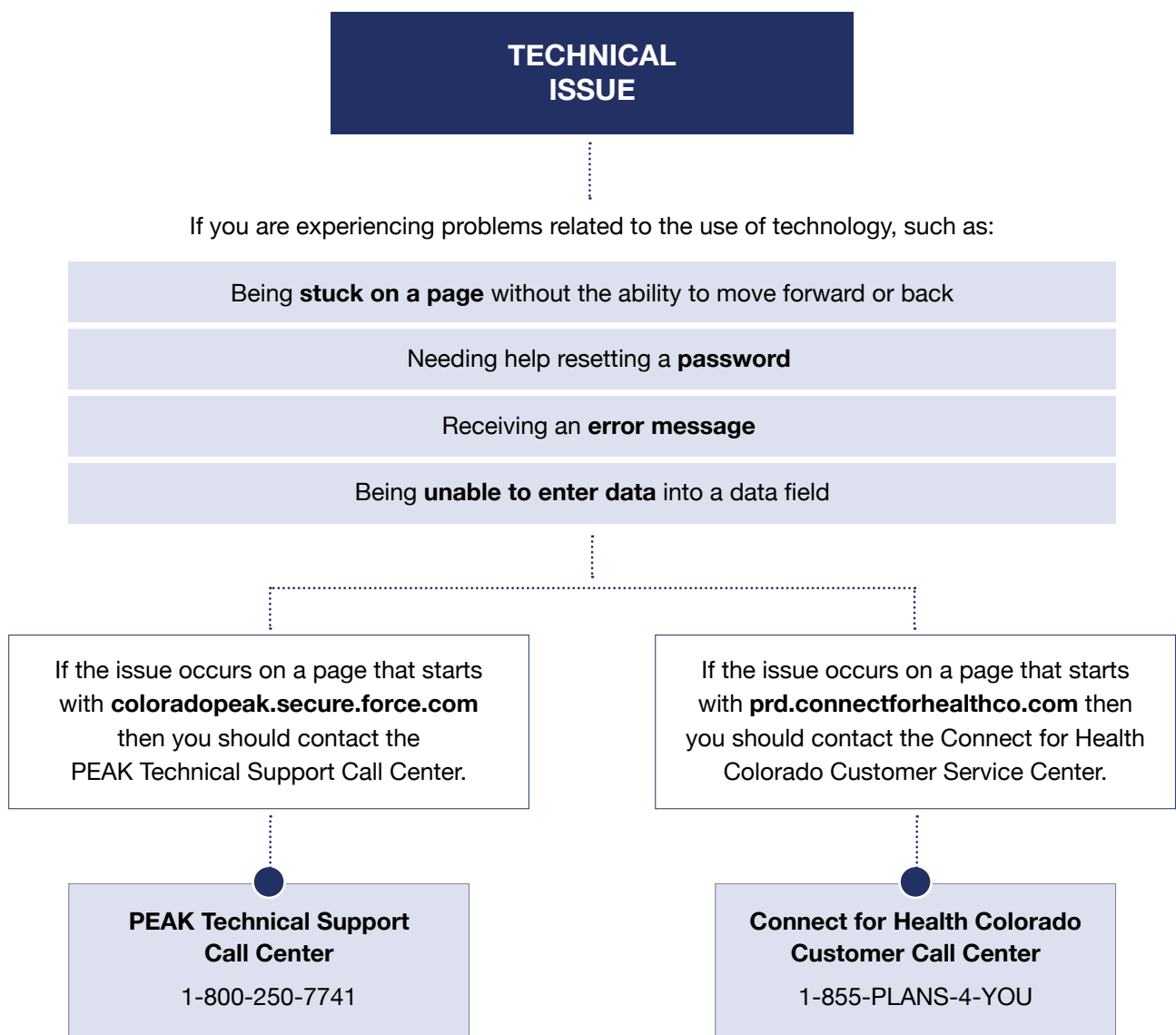
Special enrollment periods (SEPs) allow an individual or family to enroll in private health insurance or change their plan outside of the OEP, however the SEP has to be triggered by a qualified life change event. Qualified life change events must be reported, and the customer must apply for new coverage within 60 days of that event. In some scenarios, customers may be able to report the life change event before the event happens and avoid a gap in coverage. Learn more about SEPs and qualifying life change events here: <http://connectforhealthco.com/special-enrollment-period/>

Customers should contact the Connect for Health Colorado Customer Service Center as soon as possible to avoid a gap in coverage if they think they qualify for a SEP. Connect for Health Colorado has guidance on the process or reporting a life change event and enrolling in coverage here: <http://connectforhealthco.com/resources/before-you-buy/when-can-i-buy/>.



ACCESSING CLIENT AND CUSTOMER SUPPORT

The following charts provide the routes to take for find the best client and customer support given the most common issues.



PROGRAM QUESTIONS

Health First Colorado

CHP+

APTC/CSR/QHP

**Health First Colorado Member
Contact Center**

1-800-221-3941
State Relay: 711

**CHP+
Customer Service**

1-800-359-1991

**Connect for Health Colorado
Customer Service Center**

1-855-PLANS-4-YOU

QUESTION ABOUT APPLICATION STATUS

Health First Colorado

CHP+

APTC/CSR/QHP

**County of
Residence**

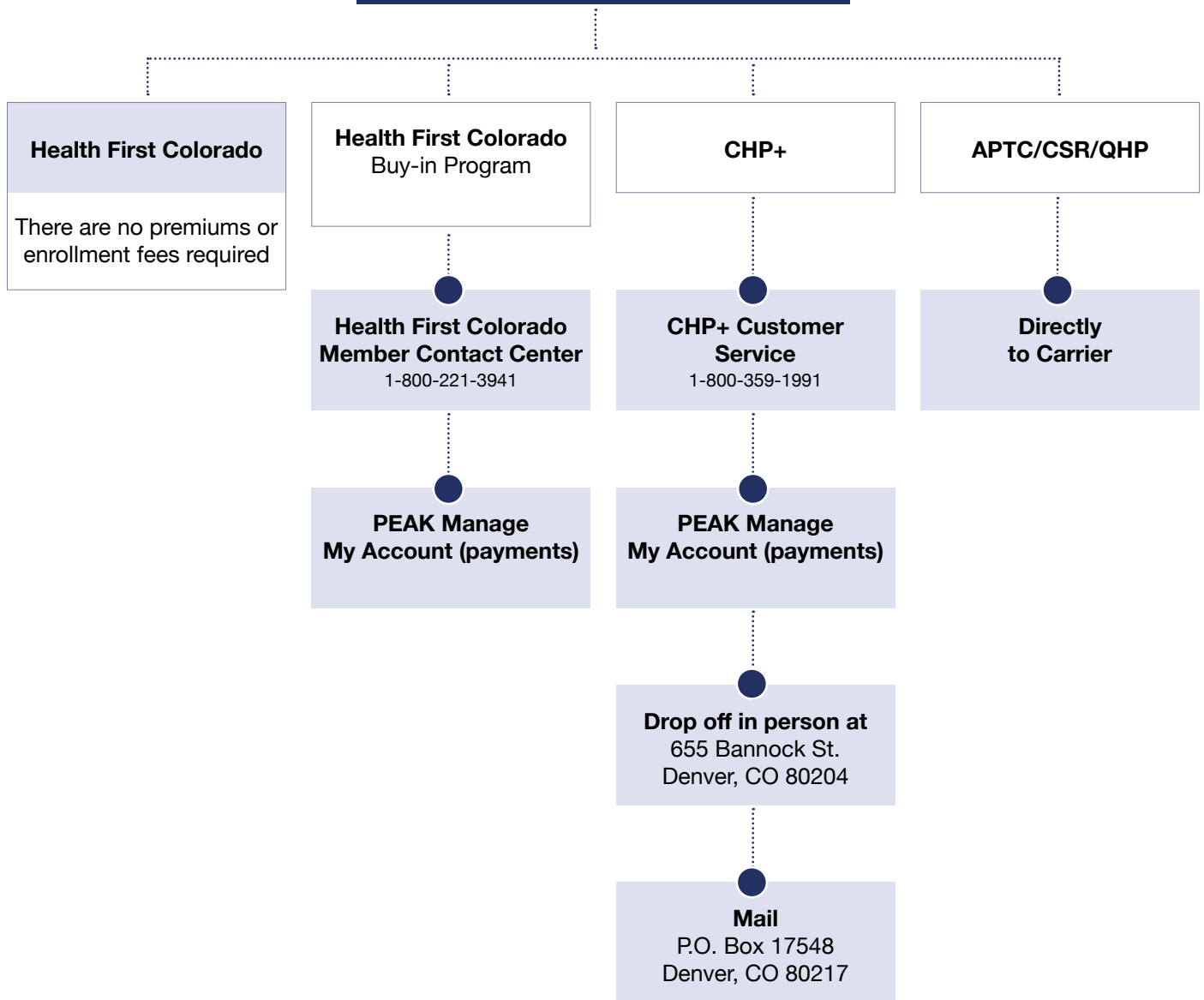
**PEAK
Manage My
Account**

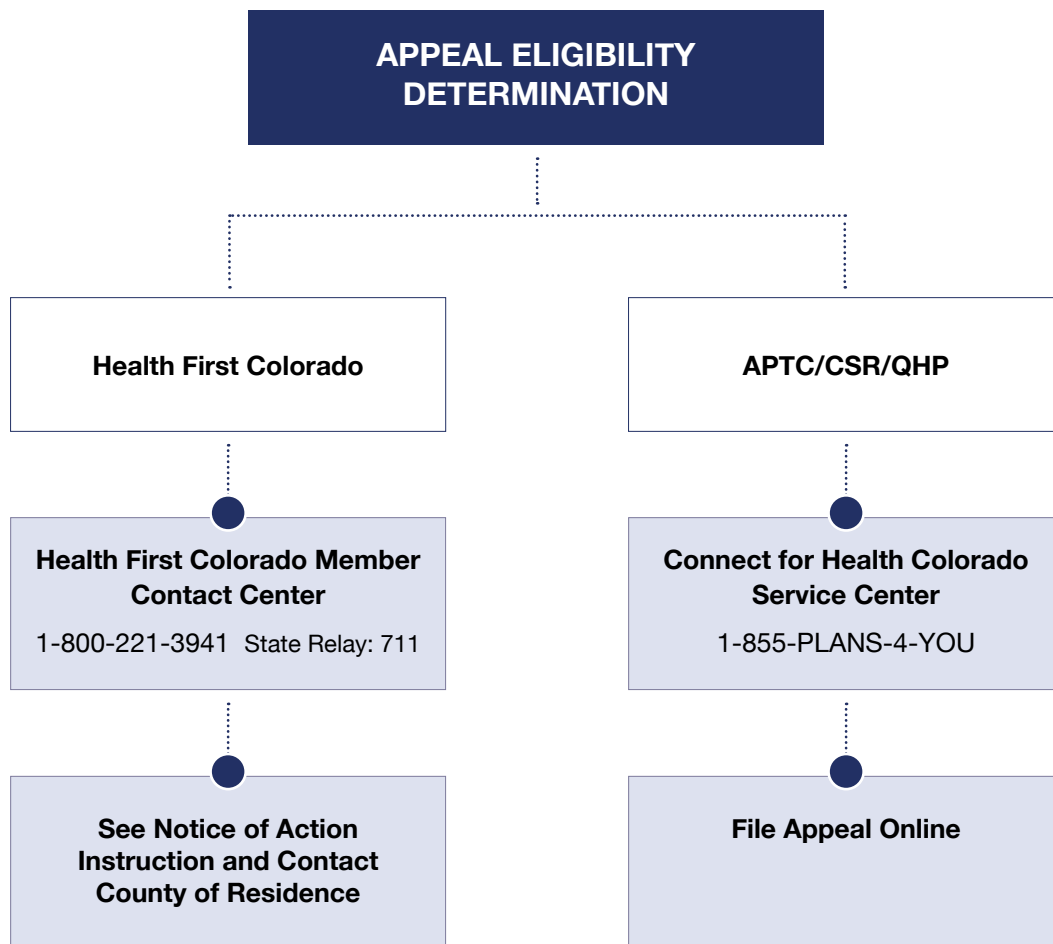
**County of
Residence**

**PEAK
Manage My
Account**

**Connect for Health Colorado
Customer Service Center**

NEED TO PAY PREMIUMS AND ENROLLMENT FEES





Escalations and Appeals

If a Health First Colorado member thinks their eligibility determination is wrong they may request an informal dispute resolution through their county or MA site, or they may request a formal State Level Hearing.

- **Dispute Resolution:** Members have 60 days from the date on their Notice of Action (NOA) to request an informal conference. To request an informal conference, they may send or take a letter to the county/MA site that includes their name, mailing address, daytime phone number, and a copy of their NOA or case number. County contact information is available at <http://Colorado.gov/HCPF/Counties>.
- **State Level Hearing:** Members requests must be received by the Office of Administrative Courts no later than 60 days from their eligibility determination date. They may sign their NOA and send it or fax it to the Office of Administrative Courts or send or fax a letter that includes the member's name, mailing address, daytime telephone number, the reason for appealing, and a copy of the NOA to the Office of Administrative Courts. Office of Administrative Courts contact information is found on the NOA.

If a CHP+ member thinks their eligibility determination is wrong they may request an appeal. Members requests must be received by the CHP+ Customer Service Manager no later than 30 days from their eligibility determination date. To request an appeal, they may send or fax a letter to Child Health Plan *Plus* Appeals that includes their name, mailing address, daytime phone number, reason for appealing, and a copy of their NOA.

Customer Service Manager
Child Health Plan *Plus* – Appeals
655 Bannock St
Denver, CO 80204
Phone: 1-800-359-1991
Fax: 303-602-7639

Connect for Health Colorado customers have 60 days from the date on their NOA to appeal a decision regarding a Qualified Health Plan (QHP), a Colorado Young Adult Plan, APTCs, and/or CSRs. To file an appeal, customers may call the Connect for Health Colorado Service Center or fill out an appeals form online here: <http://connectforhealthco.com/%20resources/the-basics/appeals-information/>.

Customers should contact the Connect for Health Colorado Service Center to report all issues. Issues that cannot be resolved at the time of a call will be escalated and can be tracked by a ticket number. Customers will be able to see the status of their ticket in their accounts.

Health Coverage Guides and Certified Application Counselors should use the escalations process in Box to report issues that require escalation. Brokers should report issues that require escalation to the Broker Support team by emailing brokerteam@c4hco.com.

Anyone with private insurance, including Connect for Health Colorado customers, Coloradans who purchase their health insurance off-Marketplace, and Coloradans who have employer sponsored coverage, can request help from DOI if they are experiencing issues with carriers. Coloradans can contact DOI before or after a call with their insurance carrier for tips on being a strong self-advocate. DOI will also help if customers have contacted their carrier and they believe there is no contractual reason for the denial of coverage or a claim. DOI is also available to answer general questions about Colorado's health insurance laws.

See Appendix I for a quick reference tool on where to go for help given different situations.

Coloradans can apply for free, legal help through Colorado Legal Services. Colorado Legal Services is a non-profit organization that helps low-income individuals, including seniors. Their mission is to provide meaningful access to high quality civil legal services for as many low-income and vulnerable people in Colorado as possible. Learn more here: <http://coloradolegalservices.org/>

Health First Colorado Member Contact Center

PHONE	1-800-221-3941 State Relay: 711
FAX	303-866-4411
HOURS	Monday – Friday 8:00 a.m. – 4:30 p.m.
CHAT	Available on PEAK Monday – Friday 8:30 a.m. – 4:30 p.m. The chat function only appears when it is available

Members may call the Contact Center on their own, or assisters can call on the member's behalf. Assisters will need permission from the member, along with the member's State ID number, date of birth, and the last four digits of the member's Social Security Number. Applicants may call the Contact Center to apply for benefits by phone, and to ask questions about benefits and billing. The Health First Colorado Member Contact Center is closed on state holidays.

CHP+ Customer Service

PHONE	1-800-359-1991
HOURS	Monday – Friday 8:00 a.m. – 6:00 p.m.
CHAT	Available on PEAK Monday – Friday 8:30 a.m. – 4:30 p.m. The chat function only appears when it is available.

Members may call the CHP+ Customer Service Center with enrollment questions, for information on benefits and service, or co-pays and fees. Enrollment fees may be paid by calling the CHP+ Customer Service center, or can be paid:

- Through PEAK Manage My Account
- In person at 655 Bannock Street, Denver, CO 80204
- By mail to P.O. Box 17548, Denver, CO 80217

The CHP+ Customer Service Center is closed for state holidays.

Colorado Eligibility & Enrollment Liaison

PHONE	303-602-7720
FAX	303-602-7637
EMAIL	EEMAPLiaison@dhha.org
HOURS	Monday – Friday 7:30 a.m. – 5:00 p.m.

Denver Health manages a liaison line for HCPF certified assisters. This line may be used for application or case research, to submit verification documents, or request case status updates on a Health First Colorado or CHP+ case. This number should not be shared with clients.

PEAK Technical Support Call Center

PHONE	1-800-250-7741
EMAIL	CBMS.help@state.co.us
HOURS	Monday – Friday 8:30 a.m. – 4:00 p.m..
CHAT	Available on PEAK Monday – Friday 8:30 a.m. – 4:30 p.m. The chat function only appears when it is available

The PEAK Technical Support Agents do not have access to private information on the PEAK application. Additionally, Agents are unable to remote into machines or make adjustments to equipment. Agents cannot help complete the application or answer questions about eligibility or eligibility determinations. The PEAK Technical Support Call Center is closed for state holidays.

Learn more about using PEAK chat here:

https://drive.google.com/file/d/1UOU_38LyWdG2GljrerWTfxSn7bF1Tg6b/view

Connect for Health Colorado Customer Service Center

PHONE	1-855-PLANS-4-YOU (1-855-752-6749)
HOURS	Monday – Friday 8:00 a.m. – 6:00 p.m.
CHAT	https://chat.connectforhealthco.com/samba/c4/chat/include/clientFrame.php?lang=English

Dates and hours of operations subject to change during open enrollment, please visit ConnectforHealthCO.com to see up-to-date information. An Assister may call with the customer, but the customer must be present or may sign an authorization form that allows the Assister to contact the Customer Service Center on their behalf. The signed authorization form should be scanned and uploaded to the customer's account. The authorized Broker of Record may contact the Customer Service Center Broker Support Line without the customer present. For more information about the Broker Support Line email the Broker Support Team (brokerteam@c4hco.com).

The Customer Service Center should be used for issues with Marketplace related enrollments, technical issues on the Connect for Health Colorado website, or questions or issues for household members that are part of a mixed eligibility households, even if the question or issue is for a household member enrolled in Health First Colorado or CHP+.

DOI Call Center

PHONE	303-894-7490 1-800-930-3745
EMAIL	DORA_Insurance@state.co.us
HOURS	Monday – Friday 8:00 a.m. – Friday 5:00 p.m.

The DOI Call Center can be used by anyone enrolled in private insurance in Colorado. DOI will help customers with general questions about Colorado's health insurance laws, or to help with health insurance issues.

Consumer Assistance Program – Colorado Consumer Health Initiative

PHONE	303-839-1261
EMAIL	help@cohealthinitiative.org
WEBSITE	https://www.cohealthinitiative.org/consumer-assistance
HOURS	Monday – Friday 9:00 a.m. – 5:00 p.m.
CHAT	https://chat.connectforhealthco.com/samba/c4/chat/include/clientFrame.php?lang=English

The Colorado Consumer Health Initiative's Consumer Assistance Program can help consumers navigate health coverage and health care barriers and help to resolve problems with health insurance claims and billing issues. Some of the issues they help with include:

- Surprise medical bills
- Issues using coverage/accessing care
- Hospital financial assistance

Carrier Contacts

Customers, or their Assister or Broker, may need to contact the carrier directly for support after their enrollment has been submitted. Connect for Health Colorado cannot provide assistance with processing/verifying payments, establishing ongoing payments or billing related inquiries. If the customer enters payment information through Payment Web Services, they will need to follow-up with their carrier to ensure the payment is processed successfully, and to set up any ongoing payments. The contact information for all carriers can be found on the Connect for Health Colorado website, here: <http://connectforhealthco.com/resources/find-right-plan/health-insurance-companies/>

APPENDIX I

Accessing Assistance Reference Tool

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) OR Request State Level hearing (formal) OR 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; OR 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 • Regular Hours: M – F, 8AM – 6PM • Open Enrollment: M-Sat, 7AM – 8PM Live Chat Feature on ConnectforHealthCO.com • Regular Hours: M – F, 8AM – 6PM • Open Enrollment: M-Sat, 7AM – 8PM

Appeals with Connect for Health Colorado		<p>Choose any of the following methods:</p> <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
Billing Issues (not related to APTC)	Insurance companies / Division of Insurance	<p>Division of Insurance:</p> <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	<p>Insurance companies / Division of Insurance</p> <p>After contacting insurance company, but still believe that the company should not be denying your claim or coverage request.</p>	<p>Division of Insurance:</p> <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	<p>Division of Insurance:</p> <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	<p>Division of Insurance:</p> <ul style="list-style-type: none"> • 800-930-3745 / 303-894-7490 • DORA_Insurance@state.co.us • AskDORA.Colorado.gov • DORA.Colorado.gov/insurancecomplaints

APPENDIX II: TRAINING RESOURCES

PEAK Training Resources

Presentations

Medical Assistance Application Walk-Through (Standard Income Path)

Webinar: <https://cc.readytalk.com/cc/playback/Playback.do?id=fttwf1>

PDF: <https://drive.google.com/file/d/0B5tx85XMxG7ta044UjRPeWtQWmM/view>

User Guides

- Account Password (When Forgotten)
<https://drive.google.com/file/d/0B5tx85XMxG7tSHBrnVhbThaZE0/view>
- Account Password (Change Existing)
<https://drive.google.com/file/d/0B5tx85XMxG7teVJwVXZUOE45dEU/view>
- Creating/Linking A PEAK Account
<https://drive.google.com/file/d/0B5tx85XMxG7tVFVEczRFTDlyNkU/view>
- eLearning and On Demand Modules were designed to help with specific pages of the application
<https://drive.google.com/file/d/1Pgm0M3MiHxYRzawRx24KotX16z-qASuE/view>

Connect for Health Colorado Training Resources

training@ConnectforHealthCo.com


HCPF Training Resources, Desk Aids, Recorded Webinars, Fact Sheets, and Tip Sheets

<https://www.colorado.gov/hcpf/training-topics-reference-documents-and-guides>



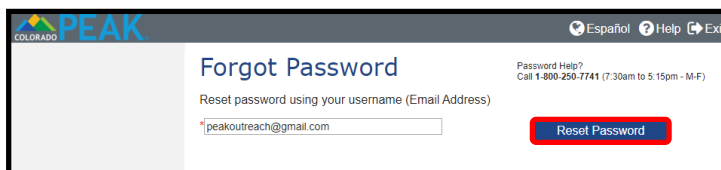
This guide provides instructions for how to create a new password when the account is locked or the password is forgotten. To change a known password, refer to the *Change Account Password* user guide.

Note: PEAK automatically prompts a password change every 90 days.



1. Select *Sign In* or *Manage My Account* from the PEAK home page.

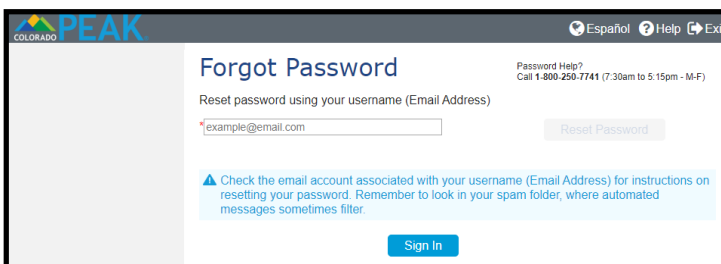
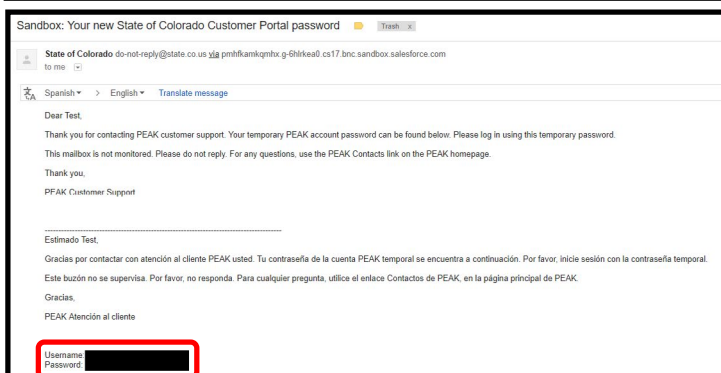
Select **password** on the *Sign In* screen where it says, “Forgot your **username** or **password**?”



2. On the *Forgot Password* page, enter the **User Name** (Email Address) that was used to create the PEAK account.

Click **Reset Password**.

In this step, a temporary password is emailed to the account holder, and a message to **check your email** is displayed.

3. In a new tab or window, check for an email from the State of Colorado.

The temporary password is provided at the bottom of the email.

Tip: Check the spam or junk folder if the email is not in the inbox.

The screenshot shows the 'Forgot Password' page of the PEAK Colorado system. A red-bordered pop-up window titled 'Sign In' is centered on the screen. The pop-up contains fields for 'Username (Email Address)' (with the value 'peakoutreach@gmail.com') and 'Password' (masked with dots). There is a 'Forgot password?' link and a 'Sign In' button. The background page is dimmed, showing the 'Forgot Password' title and a 'Reset Password' button.

5. Once you have your temporary password, click **Sign In**.

A pop-up window will appear. Enter your **Username** and **Temporary Password** and click Sign In.

Tip: Enter the temporary password exactly as it appears in the email, without any spaces.

The screenshot shows the 'Change Password' page. There are two input fields: '*New Password' and '*Retype New Password'. The 'Update New Password' button is highlighted with a red border. The page also includes a 'Password Help?' link and a 'Sign Out' button.

6. After signing in with the temporary password, the *Change Password* page is displayed.

Enter a **New Password** and **Re-type New Password** for verification.

Tip: As you **Retype the New Password** a message will display letting you know if the password matches what was entered in the **New Password** box.

Click **Update New Password** to complete the process

This screenshot shows the 'Change Password' page after the password has been updated. A green message box at the bottom states 'Passwords successfully match'. The 'Update New Password' button is still visible.

The screenshot shows the 'Manage My Account' page. On the left is a sidebar with links: Overview, Benefits, Report My Changes, Redetermination / Recertification, Payments, Express Lane Eligibility, and Communications. The main content area has two large buttons: 'Start New Application' (blue) and 'Link My Case' (green). Below these buttons are instructions for each. At the bottom, there is a contact number: 'Questions? Please contact us. 1-800-250-7741 (7:30 a.m. to 5:15 p.m. - M-F)'.

7. Once your password has been changed, you will return to the Manage My Account page.

Congratulations!

You now have a new password.





This guide provides instructions for how to change a password.

Note: PEAK automatically prompts a password change every 90 days.

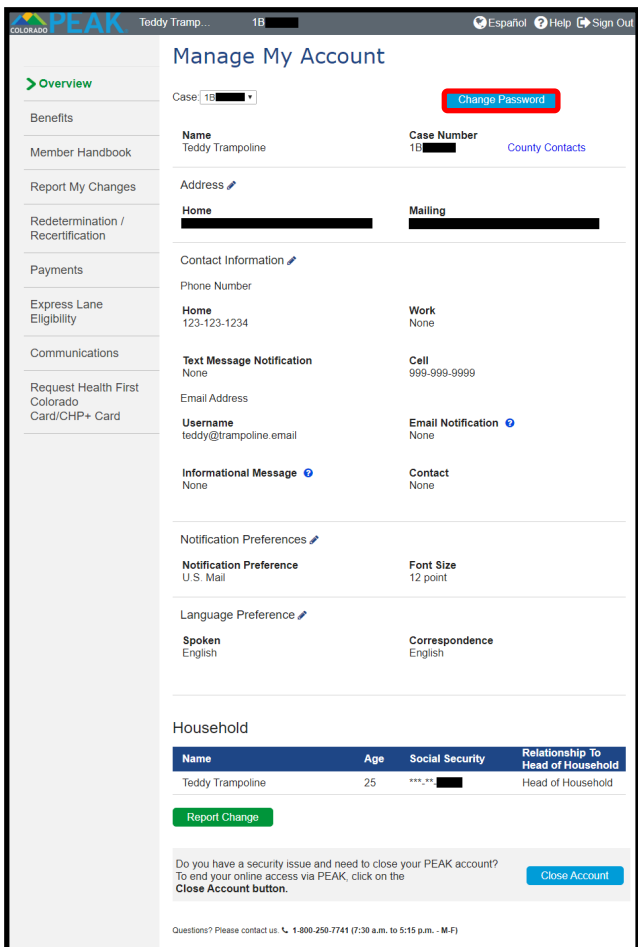


The screenshot shows the PEAK home page with a 'Sign In' modal window open. The modal has fields for 'Username (Email Address)' and 'Password'. There are links for 'Forgot password / username ? or Create an account' and 'Sign In' and 'Connect' buttons. The 'Sign In' button in the top right corner of the page is highlighted with a red box.

1. Select *Sign In* or *Manage My Account* from the PEAK home page.

Enter **Username** and **Password** on the *Sign In* screen.

Click **Sign In**.



The screenshot shows the 'Manage My Account' page for a user named Teddy Trampoline. The page has a sidebar with various options like 'Overview', 'Benefits', 'Member Handbook', etc. The main content area shows personal information, contact information, and notification preferences. The 'Change Password' button is highlighted with a red box.

Name	Age	Social Security	Relationship To Head of Household
Teddy Trampoline	25	***-**-****	Head of Household

2. Select **Change Password** from the Manage My Account page

PEAK COLORADO Teddy Tramp... 1B Español ? Help Sign Out

Change Password

Password Help?
Call 1-800-250-7741 (7:30am to 5:15pm - M-F)

*Current Password

*New Password *Retype New Password

Update New Password

4. Enter the **Current Password** the **New Password**, and **Re-type New Password** for verification.

Click **Update New Password** to return to the Manage My Account page

PEAK COLORADO Teddy Tramp... 1B Español ? Help Sign Out

Change Password

Password Help?
Call 1-800-250-7741 (7:30am to 5:15pm - M-F)

*Current Password

*New Password *Retype New Password

Update New Password

- ✓ 8 to 24 characters
- ✗ All of the 4 items below
- ✓ One upper case letter
- ✓ One lower case letter
- ✗ Only special character- special characters include items such as #-()@and_
- ✗ One number

Tip: Password requirements will display as you type in the new password.

Click the eye icon to display or hide password.

Congratulations!

You now have a new password.





PEAK

Creating & Linking a PEAK Account



Creating a PEAK account allows clients to save and return to an incomplete application, and to use Manage My Account features to manage their benefits online. This guide provides instructions for how to create a PEAK account, and how to link existing benefits to the account. PEAK accounts may be created and linked to benefit information whether or not the application was submitted on PEAK.

Creating PEAK Account

To create an account and apply:

1. Select *Apply for Benefits* from the PEAK home page, and then select the option to **Create an Account to Apply**.

Select **New User** on the *Create An Account* page. Click **Next**.

To create an account and link to existing benefits:

1. Select *Sign In* or *Manage My Account* from the PEAK home page, and then select the link to **Create an Account** on the **Sign In** screen.

PEAK COLORADO Español ? Help Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 Send Verification Code

*Password *Retype Password

Your Information

Fill in your name below as it appears on your **Social Security Card** if you have one.

*First Name (Legal) Middle Name *Last Name (Legal)

Social Security Number *Date of Birth

☐ Would you like to link your **PEAK** account to an existing case?

Create Account

Questions? please contact us at: 1-800-250-7741 (7:30am to 5:15pm - M-F)

2. in the **Sign In Information** section, enter an email address that will serve as a username and select **Send Verification Code**.

Once the email address has been entered, a verification code will be sent to the email address. That code needs to be retrieved and entered to verify the email address prior to creating a password.

PEAK Application Email Verification

Dear [REDACTED]

Your verification code can be found below. Please use this code to verify your e-mail address.
Verification Code: [REDACTED]

This mailbox is not monitored. Please do not reply. Please add this sender to your trusted senders list.
 For any questions, use the PEAK Contacts link on the PEAK home page.

Thank you,
 PEAK Customer Support

Querido [REDACTED]

El codigo de verificacion se puede encontrar a continuacion. Por favor, use este codigo para verificar su direccion de correo electronico.
Codigo de Verificacion: [REDACTED]

Este buzón no se supervisa. Por favor, no responda. Deseo agregar este remitente a la lista de remitentes de confianza.
 Para cualquier duda, utilice el enlace PEAK Contactos en la pagina PEAK de la pagina principal.

Gracias,
 PEAK Atencion al cliente

3. In a new tab or window, or from another device, check for an email from the State of Colorado and retrieve the verification code.

Tip: Check the spam or junk folder if the email is not in the inbox.

PEAK COLORADO Español ? Help Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 Change **Re-verify**

Enter the verification code here. Check both your email and spam for the code.
 Verify

*Password *Retype Password

4a. Enter the verification code and select the verify button.

Enter a password, and retype the password to confirm that they match.

PEAK COLORADO Español ? Help Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 ⚠ Change Re-verify

Enter the verification code here. Check both your email and spam for the code.
 Verify

*Password ? *Retype Password

Your Information

Fill in your name below as it appears on your **Social Security Card** if you have one.

*First Name (Legal) Middle Name *Last Name (Legal)

Social Security Number ? *Date of Birth

☐ Would you like to link your **PEAK** account to an existing case?

Create Account

Questions? please contact us at : ☎ 1-800-250-7741 (7:30am to 5:15pm - M-F)

4b. If you would like to change the email address that was entered, select the **Change** button to reactivate the username field.

To resend a verification code, select the **Re-verify** button.

PEAK COLORADO Español ? Help Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 Change
 Username is verified

*Password ? *Retype Password

Tip: Once the email address has been verified, you will see a green **"Username has been verified"** message below the username

PEAK COLORADO 🇪🇸 Español 🔍 Help 🚪 Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 Change
Username is verified

*Password ? 👁 *Retype Password 👁

Your Information

Fill in your name below as it appears on your **Social Security Card** if you have one.

*First Name (Legal) Middle Name *Last Name (Legal)

Social Security Number ? *Date of Birth

☐ Would you like to link your **PEAK** account to an existing case?

Create Account

Questions? please contact us at : 📞 1-800-250-7741 (7:30am to 5:15pm - M-F)

5. Enter account holder information. If creating an account to view existing benefits, information for the Head of Household on the existing benefit case must be used.

- **Legal First and Last Names:** Enter names as they appear on a Social Security card or government-issued identification.
- **Date of Birth:** Enter in mm/dd/yyyy format. Confirm dates before moving forward.
- **User Name:** Enter a valid email address.

6. If linking account to an existing case, select the checkbox for “**Would you like to link your PEAK Account to existing case?**”

PEAK COLORADO 🇪🇸 Español 🔍 Help 🚪 Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 Change
Username is verified

*Password ? 👁 *Retype Password 👁

Your Information

Fill in your name below as it appears on your **Social Security card** if you have one.

*First Name (Legal) Middle Name *Last Name (Legal)

Social Security Number ? *Date of Birth

☒ Would you like to link your **PEAK** account to an existing case?

Link your case

Provide Head of Household's information here.

Social Security Number ? OR State ID ? OR Client ID ?

AND

*Date of Birth *Case ID ?

Create Account

Questions? Please contact us : 📞 1-800-250-7741 (7:30 a.m. to 5:15 p.m. - M-F)

7. Additional fields will then display to collect the **Social Security Number, State ID OR Client ID** of the **Head of Household AND** their **Date of Birth and Case ID.**

Note: the ability to link to case will continue to display in Manage My Account and can be done at a later time if that information is not available at the time of account creation.

8. Once information has been entered, select **Create Account** to complete the account creation process.

PEAK COLORADO Español ? Help Exit

Create New Account

Sign In Information

After entering a valid Email Address, click the **Send Verification Code** button. We will send you a verification code to confirm your email address. This will also be used in case you forget password.

*Username (Email Address)
 [Change](#)

Username is verified

*Password [Change](#)

Your Information

Fill in your name below as it appears on your **Social Security Card** if you have one.

*First Name (Legal) Middle Name *Last Name (Legal)

Social Security Number *Date of Birth

☐ Would you like to link your **PEAK** account to an existing case?

[Create Account](#)

Sign In

Your account was successfully created.

9. A notification that an account was successfully created. Will display. Select the **Sign-In** button to proceed to **Manage My Account**.

Link PEAK Account to Benefits

PEAK John Applicant Español ? Help Sign Out

Manage My Account

[Overview](#)

[Benefits](#)

[Report My Changes](#)

[Redetermination / Recertification](#)

[Payments](#)

[Express Lane Eligibility](#)

[Start New Application](#)

If you do not have a medical, food, cash, or child care assistance case, click the **Start New Application** button above to apply for benefits.

[Link My Case](#)

If you have a medical, food, or cash assistance case, click the **Link My Case** button above to view your existing benefits or apply for new benefits.

Questions? Please contact us. ☎ 1-800-250-7741 (7:30 a.m. to 5:15 p.m. - M-F)

1. Select an option on the *Account Overview* page:

- **Start New Application** to apply for benefits.
- **Link My Case** to link to existing benefits (or if benefits were received within the last 15 months), and proceed to Step 2 below.

PEAK John Applicant Español ? Help Sign Out

My Benefits

Overview

[Benefits](#)

[Member Handbook](#)

[Report My Changes](#)

[Redetermination / Recertification](#)

[Payments](#)

[Express Lane Eligibility](#)

[Communications](#)

PEAK is only able to link medical, food, and cash assistance cases at this time. Child care cases are not currently supported.

If you are the head of household (primary contact) or a secondary account holder, you can view your household's assistance information and report future changes by providing the information below.

Step 1: Account Holder Information

*Social Security Number or *State ID or Client ID [More Info](#)

and

*Date of Birth (MM/DD/YYYY)

Step 2: Case Information

To see information about your benefits, you will also need to fill in your Case Number.

*Case Number [More Info](#)

[Next](#)

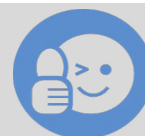
2. For those linking their case, enter information for the Head of Household on the case:

- **Social Security Number** or **State ID** or **Client ID**
- **Date of Birth (DOB)**
- **Case Number:** The case number is a combination of seven letters and numbers that starts with "1B", and is prominently displayed on every correspondence associated with the benefit case.

Click **Next** to view benefit information in *Manage My Account*.

Congratulations!

You have created and linked a PEAK account.



THANK YOU

Building Better Health Planning Committee
members for reviewing the content.



THIS RESOURCE GUIDE WAS DEVELOPED BY



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