

GET FINANCIAL HELP

for health coverage

This guide is designed to help Brokers and Assisters guide their customers in figuring out what kind of financial help they might qualify for and how much they can expect to pay in monthly premiums.

STEP 1: Calculate how many people are included on the customer’s federal income tax return (this is their household size).

STEP 2: Add up the household’s gross **estimated monthly or annual income for 2024**.

Before figuring out the financial help they may be eligible for through Connect for Health Colorado, check to see if the household qualifies for **health care coverage through Health First Colorado** (Colorado’s Medicaid program) or **Child Health Plan Plus (CHP+)**.

Please note: Annual figures are a guide. Health First Colorado determines eligibility based on current or previous monthly household income and family size.

Monthly Income

Family Size	Health First Colorado (For adults 19-64)	Health First Colorado (For children 0-18)	Child Health Plan Plus (For children 0-18)
1	\$1,670	\$1,783	\$1,784 - 3,263
2	\$2,266	\$2,419	\$2,420 - 4,429
3	\$2,862	\$3,056	\$3,057 - 5,595
4	\$3,458	\$3,692	\$3,693 - 6,760
5	\$4,055	\$4,329	\$4,330 - 7,926

Annual Income

Family Size	Health First Colorado (For adults 19-64)	Health First Colorado (For children 0-18)	Child Health Plan Plus (For children 0-18)
1	\$20,040	\$21,396	\$21,408 - 39,156
2	\$27,192	\$29,028	\$29,040 - 53,148
3	\$34,344	\$36,672	\$36,684 - 67,140
4	\$41,496	\$44,304	\$44,316 - 81,120
5	\$48,660	\$51,948	\$51,960 - 95,112

Does the household make more than the amount in the charts above?

- ✔ **Yes.** They may qualify for **financial help through Connect for Health Colorado**. Move on to Step 3.
- ✘ **No.** Someone in the household may qualify for **Health First Colorado or Child Health Plan Plus**. Apply for these programs, and learn the full qualifications for Medicaid programs, at [Colorado.gov/PEAK](https://colorado.gov/PEAK).

STEP 3: Add up the household’s gross **estimated monthly or annual income for 2024.**

Based on the household size and estimated income, check if they may qualify for **lower monthly costs (Premium Tax Credits)** and **health care discounts (Cost-Sharing Reductions)**, and find out how much of their income they should expect to pay toward their monthly premium.

Monthly Income

Family Size						
1	\$1,671 - 1,883	\$1,884 - 2,510	\$2,511 - 3,138	\$3,139 - 3,765	\$3,766 - 5,020	\$5,021 +
2	\$2,267 - 2,555	\$2,556 - 3,407	\$3,408 - 4,259	\$4,260 - 5,110	\$5,111 - 6,814	\$6,815 +
3	\$2,863 - 3,228	\$3,229 - 4,304	\$4,305 - 5,380	\$5,381 - 6,455	\$6,456 - 8,607	\$8,608 +
4	\$3,460 - 3,900	\$3,901 - 5,200	\$5,201 - 6,500	\$6,501 - 7,800	\$7,801 - 10,400	\$10,401 +
5	\$4,056 - 4,573	\$4,574 - 6,097	\$6,098 - 7,621	\$7,622 - 9,145	\$9,146 - 12,194	\$12,195 +
6	\$4,652 - 5,245	\$5,246 - 6,994	\$6,995 - 8,742	\$8,743 - 10,490	\$10,491 - 13,987	\$13,988 +
Federal Poverty Level (FPL)	134-150%	151-200%	201-250%	251-300%	301-400%	401% +
Financial Assistance	Premium Tax Credits & Cost-Sharing Reductions			Premium Tax Credits Only		May qualify for financial help
Expected Premium Contribution (% of income)	0%	Up to 2%	Up to 4%	Up to 6%	Up to 8.5%	8.5%

Annual Income

Family Size						
1	\$20,031 - 22,590	\$22,591 - 30,120	\$30,121 - 37,650	\$37,651 - 45,180	\$45,181 - 60,240	\$61,241 +
2	\$27,187 - 30,660	\$30,661 - 40,880	\$40,881 - 51,100	\$51,101 - 61,320	\$61,321 - 81,760	\$81,761 +
3	\$34,342 - 38,730	\$38,731 - 51,640	\$51,641 - 64,550	\$64,551 - 77,460	\$77,461 - 103,280	\$103,281 +
4	\$41,497 - 46,800	\$46,801 - 62,400	\$62,401 - 78,000	\$78,001 - 93,600	\$93,601 - 124,800	\$124,801 +
5	\$48,653 - 54,870	\$54,871 - 73,160	\$73,161 - 91,450	\$91,451 - 109,740	\$109,741 - 146,320	\$146,321 +
6	\$55,808 - 62,940	\$62,941 - 83,920	\$83,921 - 104,900	\$104,901 - 125,880	\$125,881 - 167,840	\$167,841 +
Federal Poverty Level (FPL)	134-150%	151-200%	201-250%	251-300%	301-400%	401% +
Financial Assistance	Premium Tax Credits & Cost-Sharing Reductions			Premium Tax Credits Only		May qualify for financial help
Expected Premium Contribution (% of income)	0%	Up to 2%	Up to 4%	Up to 6%	Up to 8.5%	8.5%

STEP 4: Share the information you have found with the customer, and if applicable, **assist the customer with applying for health insurance...**



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