

Changes to Health Care Coverage in Colorado

Colorado Indigent Care Program (CICP) under the Affordable Care Act

Signed into law on March 23, 2010, the Affordable Care Act (health reform law) has broad impact on those with and without insurance. This series of fact sheets aims to inform Coloradans on what the changes mean for them.

The Colorado Indigent Care Program (CICP) is not health insurance, but rather provides limited, *discounted* health care services to low income individuals at participating providers. CICP *partially* compensates participating providers who care for the uninsured and underinsured at or below 250% of the Federal Poverty Level. Individuals may be required to pay the difference between the provider's charges and the amount CICP pays. Health care services are provided by hospitals and clinics throughout Colorado, but not all hospitals and clinics participate in the program.

Beginning January 2014, individuals currently enrolled in CICP may be newly eligible for Medicaid or for new financial assistance to purchase health insurance through the Connect for Health Colorado marketplace. Applications for both Medicaid and Connect for Health Colorado can be accepted beginning in October 2013, with health care coverage beginning as early as January 1, 2014. Since CICP is not a health insurance program, it does not satisfy the requirement for most individuals to have health insurance beginning January 2014. For more information on the mandate visit IRS.gov.

For 2013, 250% of the Federal Poverty Level is approximately \$29,000 for an individual and \$59,500 for a family of four.

Who is eligible for CICP?

- A U.S. citizen or legal immigrant
- A Colorado resident or migrant farm worker
- Applicants who meet income and resource guidelines
- Applicants 18 years of age and older
- Applicants that are paroled
- Applicants that are **not** eligible for Medicaid or Child Health Plan *Plus* (CHP+)
- Applicants who have Medicare and other health insurance
- Applicants who are on a waitlist to become enrolled in Medicaid (Note: Beginning January 1, 2014, there will not be a waitlist for Medicaid; those who are determined eligible will be enrolled immediately.)

What types of medical services are provided under CICP?

- Since CICP is not an insurance program, medical services will vary at each participating hospital or clinic.
- Services are limited to "medically necessary" services as determined by the health care provider.
- All participating hospital providers must provide emergency care. Many CICP providers also provide urgent care and other medical services such as inpatient hospital care, primary care and some prescription drugs, depending on available funding.

(continued)



How to apply for CICP?

- Applicants must meet with an eligibility technician at a participating CICP hospital or clinic to complete the application process and to determine if they meet eligibility requirements.
- Applicants must provide specific documentation to complete the application (see below).
- [Click Here](#) to find an eligibility technician at a participating hospital or clinic.

What you need to apply?

Applicants may be asked to provide one or more of the following documents:

- State of Colorado driver's license or state identification card
- Proof of immigration status
- Copy of last month's paycheck stubs
- Social Security Disability Insurance (SSDI) award letter
- Supplemental Security Income (SSI) award letter
- Proof of payments from pension plans
- Proof of payments from Aid to the Needy and Disabled (AND) or Old Age Pension (OAP)
- A copy of Medicare or health insurance card
- Documentation of value for all vehicles
- Documentation of other income sources
- Documentation of prior medical, physician and pharmacy expenses

What does CICP cost?

- Clients determined eligible for CICP are given a "CICP rate" based on their total income and resources which will determine their co-payments for one year.
- CICP rates may cover services that were received at a CICP provider for up to 90 days prior to the client's application.

Is there a "cap" or limit on client co-payments?

- All CICP clients, except those with an "N-rating," do not have to pay more than 10% of their income in a 12-month calendar year for co-payments.
- Annual co-payments for clients with an N-rating cannot exceed \$120.
- Annual caps apply to only those charges incurred after a client is determined eligible for CICP.
- Clients are responsible for keeping track of the CICP co-payments and informing the provider once they have reached the co-payment cap.

Where can I get more information about CICP?

Call Customer Service at 1-800-221-3943/ TDD 1-800-659-2656.

Visit Colorado.gov/hcpf

To find out if you or members of your family are eligible for Medicaid, Child Health Plan *Plus* (CHP+) or financial assistance to help purchase insurance through Connect for Health Colorado marketplace visit or call:



Colorado.gov/PEAK

Toll free: 1-800-221-3943

TDD: 1-800-659-2656



ConnectforHealthCO.com

Toll free: 1-855-PLANS-4-YOU

(855-752-6749)

TDD: 1-855-346-3432