

# Income Limits

## Health First Colorado (Medicaid), CHP+ & Children's Buy-In

(Effective April 1, 2025)



# FAST FACTS

## FAMILY VOICES COLORADO

### Calculating Monthly Income

Include:	Do Not Include:
<ul style="list-style-type: none"> <li>Wages, salaries, tips, and other earned income</li> <li>Taxable interest, dividends, business income, and capital gains</li> <li>Social Security Disability Insurance (SSDI) benefits and Social Security retirement benefits</li> <li>Unemployment compensation</li> <li>Most other types of taxable income</li> </ul>	<ul style="list-style-type: none"> <li>Supplemental Security Income (SSI), Colorado Works, SNAP, and veterans' disability benefits</li> <li>Workers compensation</li> <li>Earned income that is placed in a 401(k) plan or Individual Retirement Account (IRA)</li> <li>Pre-tax deductions from a paycheck</li> <li>Child support received for a minor</li> <li>Most other types of non-taxable income</li> </ul>

#### For MAGI Medicaid and CHP+:

Add the monthly income (before taxes) for all of the family members in your household

#### For Medicaid Buy-in for Children with Disabilities:

1. Add the monthly income (before taxes) for all of the family members in your household
2. Subtract \$20 from any unearned income
3. Subtract \$65 from any earned income
4. Divide remaining earned income in half
5. Add calculations for unearned(2) and earned(4) income together **Use this number on the chart**

**Example:** A family of 4 could make around \$16,000 per month in earned income and the child with a disability could qualify for Medicaid Buy-in with a \$120 per month premium

**Medicaid Information:** <http://www.colorado.gov/hcpf>

**CHP+ Information:** <https://hcpf.colorado.gov/child-health-plan-plus>

Family Size	Adjusted Gross Family Income (Monthly)						
	100-133% FPL	134-142% FPL	143-185% FPL	186-195% FPL	186-250% FPL	251-260% FPL	261-300% FPL
1	\$1,735	\$1,852	\$2,413	\$2,544	\$3,261	\$3,391	\$3,913
2	\$2,345	\$2,503	\$3,261	\$3,437	\$4,407	\$4,583	\$5,288
3	\$2,954	\$3,154	\$4,109	\$4,331	\$5,553	\$5,775	\$6,663
4	\$3,564	\$3,805	\$4,957	\$5,225	\$6,698	\$6,966	\$8,038
5	\$4,173	\$4,456	\$5,805	\$6,119	\$7,844	\$8,158	\$9,413
6	\$4,783	\$5,107	\$6,653	\$7,012	\$8,990	\$9,350	\$10,788
7	\$5,393	\$5,757	\$7,501	\$7,906	\$10,136	\$10,541	\$12,163
8	\$6,002	\$6,408	\$8,349	\$8,800	\$11,282	\$11,733	\$13,538
Buy-in Cost	\$0	\$70	\$70	\$90	\$90	\$120	\$120

<ul style="list-style-type: none"> <li>MAGI Medicaid for Children and Adults</li> </ul>
<ul style="list-style-type: none"> <li>MAGI Medicaid for Children and Pregnant Women</li> </ul>
<ul style="list-style-type: none"> <li>CHP+</li> <li>MAGI Medicaid for Pregnant Women</li> <li>Medicaid Buy-In for Children with Disabilities</li> </ul>
<ul style="list-style-type: none"> <li>CHP+</li> <li>Medicaid Buy-In for Children with Disabilities</li> </ul>
<ul style="list-style-type: none"> <li>Medicaid Buy-In for Children with Disabilities</li> </ul>

Questions? We can help! 303-877-1747 [info@familyvoicesco.org](mailto:info@familyvoicesco.org)

# What programs offer help in paying for health care services?

**Health First Colorado (Medicaid)** is a program that pays for health benefits for some Coloradans who cannot otherwise afford it. When financial eligibility criteria is met, Medicaid covers US citizen and qualified non-citizen families with children, pregnant women, the elderly, and people with disabilities. Medicaid covers more than most private health insurance plans do, such as home healthcare including CNA and personal care, medical supplies, additional therapy visits, formula, etc. For clients aged 0 through 20, Medicaid has no copays or deductibles and, through EPSDT, must cover any service deemed medically necessary. Apply at your county Dept. of Human Services or at [www.colorado.gov/PEAK](http://www.colorado.gov/PEAK)

**Child Health Plan Plus (CHP+)** is part of Colorado’s public health insurance programs for uninsured pregnant women and children from birth to age 18 whose families make too much to qualify for Medicaid, but cannot afford private insurance for their children. CHP+ has copays and does not provide as much coverage as Medicaid, but is a great option for those with typical medical needs. Apply at your county Dept. of Human Services or at [www.colorado.gov/PEAK](http://www.colorado.gov/PEAK)

**Medicaid Buy-In Program for Children with Disabilities** is for children with a disabilities whose families make too much to otherwise qualify for Medicaid. This program allows families to ‘buy into’ Medicaid coverage for their child with a disability by paying monthly premiums based on their family’s income (\$0-\$120 a month). Apply in two steps by

1. Applying for medical assistance through your county Dept. of Human Services or online at [www.colorado.gov/PEAK](http://www.colorado.gov/PEAK)
2. Completing and returning the disability determination form

**Home and Community Based Services (HCBS) Medicaid Waivers** programs provide access to Medicaid and provide additional Medicaid benefits to specific populations who meet eligibility criteria. Clients must meet medical and program criteria to access services under a waiver including needing institutional, hospital, or nursing facility level of care. Financially, only the child’s personal income and assets are counted so many children whose families do not otherwise qualify due to income or assets, are able to access Medicaid through a waiver. A client who receives services through a waiver is eligible for all basic Medicaid covered services except nursing facility and long-term hospital care and is eligible for additional waiver specific services. Application process varies depending on waiver. Includes the steps:

1. Applying for medical assistance including Long Term Care through your county Dept. of Human Services or at [www.colorado.gov/PEAK](http://www.colorado.gov/PEAK)
2. Completing and returning the disability determination form
3. Applying for a specific waiver either through your Case Management Agency (CMA)

**Supplemental Security Income (SSI)** is a Federal income supplement program for children and adults with disabilities. A child under age 18 can qualify if he or she meets Social Security’s definition of disability for children and if their family’s income and resources fall within the financial eligibility limits. Social Security provides monthly financial assistance for basic needs. Apply at your local Social Security Administration Office (SSA) or online. [www.ssa.gov](http://www.ssa.gov).

CHP+ vs Children’s Medicaid Buy-In		
	CHP+	Children’s Medicaid Buy-in
<b>Cost:</b>	Low copays for many services	-Monthly premiums from \$0-120 a month depending on income -No copays or deductibles
<b>Eligibility:</b>	-Children and pregnant women (no disability requirements) -Income less than 260% FPL -No access to private health insurance	-Children with a disability according to SSA -Income (after 33% disregard) less than 300% FPL
<b>Coverage:</b>	Doctor visits, emergency care, preventive care such as screenings and immunizations, dental care, and other procedures and treatments	All medically necessary services, equipment, prescriptions, home healthcare, dental care, vision, etc. are fully covered
<b>Which providers can I see:</b>	Managed Care Organization designated by your county	Choice of seeing any provider who accepts Medicaid or enrolling in a Managed Care Organization

