



“Health Matters”

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Need Health Insurance? Know your Options

For Colorado residents in need of health insurance, it's important to know what options are available. Most individuals and families that do not have access to employer-sponsored health insurance coverage or to Medicaid, CHP+, Medicare, TRICARE, COBRA, or Veterans' Benefits, are required to purchase health insurance or face a fee when they file taxes.

Unless you experience a "Life Change Event", you can only enroll in insurance in the Marketplace during a period called "Open Enrollment". The first Open Enrollment in Colorado was October 1, 2013—March 31, 2014. Starting this year,

the Open Enrollment period will be shorter. This year Open Enrollment starts November 15, 2014 and ends

insured *after 2/15/15*, you will not be able to purchase coverage until **November 15, 2015**.

health insurance (Medicaid) or employer-sponsored health coverage.

If you have questions about your eligibility to purchase health insurance, please contact a **certified Health Coverage Guide at Rocky Mountain Rural Health** for **FREE** assistance.

(719) 836-2169

IMPORTANT NOTE

Medicaid enrollment is ***not*** restricted to Open Enrollment periods. Individuals who are uninsured and qualify based on their household income may apply for Medicaid benefits year-round.

Open Enrollment for Colorado's health insurance Marketplace starts November 15, 2014

February 15, 2015.

This means if you are currently uninsured and wish to purchase a plan through Connect for Health Colorado, Colorado's health insurance Marketplace, you can only do so between 11/15/14 -2/15/15. If you remain un-

SPECIAL ENROLLMENT PERIODS

Some individuals may qualify to enroll in health insurance due to certain "**Life Change Events**" that result in a loss of coverage such as marriage, divorce, birth, adoption or loss of public

Don't wait...vaccinate!



Park County students will return to school in August and along with school supply lists and back-to-school shopping, it's time to make

sure the kids are up-to-date on vaccinations. School-age children, from preschool to college, need vaccines to develop immunity against serious diseases such as diphtheria, tetanus, pertussis (whooping cough), hepatitis A & B, influenza, measles, mumps, rubella, polio,

meningitis and varicella (chicken pox). Contact your primary care provider **before** school starts to determine if your children's immunizations are on track. If you don't have a primary care provider and need help locating your child's immunization record you can call

the **Colorado Immunization Information System** at **303-692-2437** to locate a copy of your child's record. Call Rocky Mountain Rural Health at 719-836-2169 for assistance locating a primary care provider. For more info visit:

www.colorado.gov
› [Home](#) › [Immunization](#)



Rocky Mountain Rural Health

A 501c3 non-profit organization

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Our mission: **“To improve the physical and mental health of South Park Residents”**



“Like” Rocky Mountain Rural Health on Facebook to follow us and receive information about health care in South Park!

THE BEST WAY TO FIND YOURSELF IS TO LOSE YOURSELF IN THE SERVICE OF OTHERS.
GANDHI

Rocky Mountain Rural Health is a 501c3 non-profit organization. Our funding comes primarily from grants, private donations and fund-raising. Without volunteers we would be unable to offer programs like the 9Health Fair and to host events like the annual Barn Dance during Burro Days, our organization's largest fund-raising event every year. **Call us at 719-836-2169 if you are interested in volunteering!**



Spotlight on...Health Insurance

So you have health insurance...now what?

For many Colorado residents, the expansion of Medicaid coverage or the availability of tax credits to help pay private health insurance premiums means they are now covered by health insurance **after being uninsured** for many years. While having health insurance brings peace of mind by **guaranteeing** access to health care while preserving financial stability, using **health insurance benefits** can be a complex and often frustrating process. Following are some key terms and information to help the newly insured better navigate the process of using health insurance.

Key terms (from HealthCare.gov)

Premium: The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Deductible: The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

Copayment (or "Copay"): A fixed amount (for example, \$30) you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Out of Pocket Maximum/Limit: The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, copayments, or similar charges and any other expenditure required of an individual which is a qualified medical expense for the essential health benefits. This limit does not have to count premiums, balance billing amounts for non-network providers and other out-of-network cost-sharing, or spending for non-essential health benefits. The maximum out-of-pocket cost limit for any individual Marketplace plan for 2014 can be no more than \$6,350 for an individual plan and \$12,700 for a family plan.

IMPORTANT REMINDERS FOR INSURED INDIVIDUALS/FAMILIES

Changes to your personal information (address, family size, employment, income, etc) could impact what programs or assistance you and/or your family qualify for:

- ◆ If you qualify for **Colorado Medicaid** or for financial assistance to help purchase private health insurance through **Connect for Health Colorado**, it is very important you keep your information up to date. Any time you have a change in your income, family size or contact information you should update it immediately.
- ◆ If you or your family are enrolled in Medicaid or Child Health Plan *Plus* (CHP+), you have **10 calendar days** to report any changes. Changes are to be reported to my local county office for Medicaid or to CHP+ or online through Colorado.gov/PEAK.
- ◆ If you or your family are receiving Advance Premium Tax Credits, Reduced Co-Pays or Deductibles or are enrolled in a Qualified Health Plan, you have **30 calendar days** to report any changes to **Connect for Health Colorado at 1-855-752-6749**.

NEED ASSISTANCE REPORTING CHANGES? CONTACT A HEALTH COVERAGE GUIDE AT ROCKY MOUNTAIN RURAL HEALTH 719-836-2169