



THE COLORADO CONSUMER HEALTH INITIATIVE

is a unified, statewide organization of consumers and consumer advocates whose goal is quality affordable health care for all Coloradans.

Our mission is to ensure barrier-free access to quality health care for all Coloradans.

Our Members

Colorado Consumer Health Initiative is a coalition of over 200 consumer advocacy organizations and individuals committed to increased access to health care.

Current Programs and Activities

We engage in a wide variety of projects focusing on issues relating to healthcare financing (public and private), the uninsured, state-level health insurance reforms, and the impact of changes in the healthcare market on consumers. In addition, we have addressed the roll-back of consumer protections in Colorado's health insurance laws, prevented cuts to vulnerable populations in the Medicaid program, worked to maintain and increase federal funding for Medicaid and CHP+, organized the faith community, and worked to improve access to health care for Colorado's most at-risk populations.

For additional information, contact the Colorado Consumer Health Initiative at 303.839.1261 or inform@cohealthinitiative.org.

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Approximately 813,000 of Colorado's residents have no health insurance. This represents 17% of the population and 1 in 6 Coloradans, above the national average. Being uninsured often results in serious consequences, ranging from lack of preventive care to higher likelihood of chronic diseases and increased mortality rates.

There are many reasons for high rates of uninsurance. Approximately 78% of the uninsured population is comprised of working-age adults. Many employees are not offered health insurance through their workplace or cannot afford their share of the premiums.

Coloradans without health insurance are also more vulnerable to economic loss. The cost of care for the uninsured is frequently passed on to the state, to employers, or to individuals with insurance.

The purpose of this guide is to help uninsured individuals and families, health care providers, and other social services workers understand what healthcare options are available for the uninsured in Colorado.

This guide provides information about

- Programs that pay for health care or help with health insurance, including: Medicaid, Baby Care/Kids Care and 1931 Family Medicaid; the Child Health Plan Plus (CHP+); the Colorado Indigent Care Program; Cover Colorado; and the Health Care Program for Children with Special Health Care Needs.
- Programs that provide health care, including: community health centers; school-based health centers; public health programs; family medicine residency programs; community and migrant health services; dental health programs; and mental health programs.
- Programs that provide food assistance, including: the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Food Stamps Program; and other food assistance programs; and
- Other related programs including assistance with housing, energy, etc.

The next time you run across someone who needs access to low-cost health care services and programs, refer to this guide to see if you can help them find the care they need and deserve.

In addition, the Family Healthline is a hotline with operators available to help screen families for free and low-cost health care programs and assist families with problems in applying for these programs. Call 303.692.2229 in metro Denver, or toll free at 1-800-688-7777, elsewhere in Colorado.

HOW TO USE THIS GUIDE

This is a guide for consumers, consumer advocates, health care providers, policymakers, and other professionals working to help consumers:

- Understand the complex maze of health and human services programs in Colorado
- Identify for which programs and services consumers might be eligible, and
- Locate safety net programs and resources throughout the state.

Within this guide, users will find three major sections:

SECTION ONE includes eligibility and other program tables, and program summaries. Section One may be used for:

- An understanding of the changing healthcare environment and its effects on the safety net
- Quick identification of program eligibility and populations served
- A summary of programs throughout the guide, and
- Determining where to find more information on programs.

SECTION TWO includes information on healthcare programs, providers, and other resources. Section Two may be used in identifying more in-depth information on:

- Available medical and public assistance programs and public health programs
- Health, dental, mental, and long-term care providers, and
- Other resources and programs for assistance with food, energy, legal, housing, interpretation, environmental, transportation, and other related issues.

SECTION THREE includes a listing of safety net agencies and providers. Section Three may be used to locate agencies, departments, and safety net providers and clinics in their local communities where consumers can obtain assistance with eligibility determination or receive services. This is an updated and expanded version of a previous guide entitled, “The Colorado Guide to Free and Low Cost Health Care for Pregnant Women and Children” published by The Piton Foundation. This version has been expanded to include information on “safety net” programs, resources and services for ALL consumers – including adults, seniors, pregnant women, children and youth, disabled and special needs, and other populations.

To all readers please note:

- The information on these pages may have changed since the directory was published. Please contact the Colorado Consumer Health Initiative at 303.839.1261 with updates and corrections. A copy of the directory can be found on the CCHI website: www.cohealthinitiative.org.
- Some of the providers in this directory may cap the amount of safety net services they provide. Consumers should call first to see if a particular clinic they are interested in going to has a waiting list or is otherwise limiting its care to patients.

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SECTION ONE: Update, Summaries & Tables

SECTION ONE includes an update on the healthcare safety net, eligibility and other program tables, and program summaries.

SECTION ONE includes:

- Changes in Colorado's Healthcare Safety Net
- Summary Table of Programs and Populations Served
- Eligibility At a Glance Table
- Income Eligibility Charts and Standards
- Summary of Programs by Population
- Program Summaries.



CHANGES IN COLORADO'S HEALTHCARE SAFETY NET

The economic downturn has resulted in increases in unemployment and underemployment as well as indirect increases in the numbers of uninsured and underinsured individuals and families in Colorado. The impacts on the healthcare system, public health infrastructure and the safety net have resulted in:

- An increase in the demand for services on an already overburdened system;
- A reduction in state funding to public programs and reimbursement to private providers serving low-income populations in Colorado;
- Overburdening of the healthcare system, including core and general safety net providers, such as emergency rooms, community Health Centers, rural health Clinics, public health departments, and community clinics which cannot always meet the demand;
- An increased burden on other businesses and sectors as costs are shifted to meet the demand.

The impact of these changes on the state's economy and budget have made it progressively more challenging to meet the demand for services for individuals and families and has made it increasingly difficult for individuals and families to find needed health care and other public assistance services.

As a result, the landscape of programs available to low-income populations has changed significantly. Several changes have taken place in the past few years that impact some of the key public assistance and medical programs. This guide will provide a summary of these changes and then will provide a broad overview of the low-cost programs and resources that are currently available for Colorado children, adults, families, disabled persons and seniors.

Colorado Benefits Management System (CBMS)

In September 2004, the Colorado Benefits Management System (CBMS) was implemented as the new comprehensive computerized eligibility and payment system that issues benefits to qualified clients throughout the State of Colorado. CBMS was developed by the Colorado Department of Human Services and the Colorado Department of Health Care Policy and Financing to determine eligibility and benefit amounts for a variety of social services programs. CBMS was designed to replace several separate systems and with the purpose of enabling individuals and families to have a single point of contact and entry/application for health and social services programs. However, there have been many problems and complications with the implementation of CBMS. The new system requires more information so the application and eligibility interview is longer than in the past. As a result, the department will be implementing a new user entry program called "PEAK" projected for introduction in April of 2010. PEAK is a user friendly program that will allow consumers to key in basic data and determine what benefits they are eligible for.

Public Health Per Capita Funding

State and local-public health budgets have continued to decline while federal funds have become increasingly categorical. The result has been the increasing difficulty of local public health departments and agencies to provide core public health services to meet the needs of their communities. In 2002, the Governor vetoed the per capita line item in the state budget to support discretionary funding to local public health departments. These funds supported basic public health infrastructure and services. The elimination of the per capita discretionary funding and the increase in categorical funding has made it increasingly difficult for public health departments and agencies to respond to the community's basic public health needs, resulting in the transfer of much of the public health burden on to the already fragile and overburdened safety net.

As of 2008, Colorado ranks 16th in the United States in terms of per capita state funding on Public Health. Colorado spent \$241,227,800 in FY 2007-2008 on public health or about or about \$49.62 per citizen. Budget cuts in 2009-2011 may reduce that figure.

2004 Tobacco Tax

In November 2004, a ballot initiative to raise the tax on tobacco products was passed by the voters of Colorado. This raised the excise tax on cigarettes by 64 cents - bringing the total to 84 cents per pack and putting Colorado closer to the national average. This tax is used to fund: public health insurance expansion for Colorado families through the Child Health Plan Plus and Medicaid; comprehensive primary care through Community Health Centers and other clinics serving a high portion of uninsured; tobacco education, prevention and cessation programs; and prevention, early detection and treatment of cancer, cardiovascular and pulmonary diseases.

As of August 2009, an executive order reallocated \$15 million of Amendment 35 tobacco tax revenue to be diverted to pay for Medicaid. This is on top of \$20 million the Colorado Legislature diverted from the Amendment 35 revenues earlier in 2009. The total \$35 million is roughly 70% of the fund for these services.

Colorectal Cancer Screening Program (House Bill 08-1410)

Colorectal cancer is the second highest cause of cancer death among men and women. It is the only cancer type that can be prevented and cured through screening. The Colorado Colorectal Screening Program, passed in 2008, provides funding to carry out colorectal screenings for legal residents of Colorado. The program was awarded monies through a competitive grants program through the Colorado Department of Public Health and Environment's Cancer, Cardiovascular Disease and Chronic Pulmonary Disease Competitive Grants Program, which utilizes a portion of the state's tobacco tax revenue.

The University of Colorado Cancer Center (UCCC) at the Anschutz Medical Campus coordinates the program, which is based in over 65 community health clinics across Colorado. These community clinics will offer free endoscopic screenings to those who qualify.

Eligibility Criteria

- Age 50 or older (at average risk) or under 50 at increased risk for colorectal cancer (those having a personal or family history of cancer or polyps)
- Uninsured, or have insurance that does not cover ANY cost for endoscopic colorectal screening
- Household income below 250% of the Federal Poverty Level (FPL)
- Lawfully present in Colorado
- Patient in a partnering clinic
- Eligible for a colorectal screening according to American Cancer Society clinical guidelines

To learn more about CCSP and to find out how to get screened for colorectal cancer in the program, visit <http://www.uccc.info/ccsp>. **To locate clinics participating in the program in your area, please call 1-866-227-7914.**

Medical Benefits for Legal Immigrants (House Bill 09-1353)

Subject to sufficient appropriations and the receipt of federal financial participation, House Bill 1353, passed in 2009, authorizes the Colorado Department of Health Care Policy and Financing to provide benefits under Medicaid and the Children's Basic Health Plan (CBHP) to pregnant women and children who are legal immigrants without a waiting period, so long as other eligibility criteria are met. Previously, legal immigrants were not eligible for Medicaid or CBHP for 5 years after the date of entry into the United States.

Colorado Healthcare Affordability Act (House Bill 09-1293)

In 2009, the State Legislature passed HB 09-1293, the Colorado Healthcare Affordability Act. This legislation will increase Medicaid eligibility for Colorado citizens beginning in 2010. After the federal Centers for Medicare and Medicaid Services (CMS) approve the hospital provider fee waiver (currently targeted for April 2010), Colorado will expand Medicaid eligibility as follows:

- 1) Increase eligibility for parents of Medicaid eligible children from 60% of FPL to 100% of FPL in the Spring of 2010. 100% of FPL is equivalent to an annual income of \$10,830 for an individual or \$22,050 for a family of four.
- 2) Provide eligibility for adults without dependents up to 100% of FPL in early 2012
- 3) Provide Medicaid Buy-In for disabled adults and children up to 450% of FPL by the summer of 2011. 450% of FPL is equivalent to an annual income of \$48,735 for an individual or \$99,225 for a family of four.
- 4) Provide 12 month continuous eligibility for Medicaid children by the spring of 2012.

SUMMARY OF PROGRAMS AND POPULATIONS SERVED

PROGRAM SUMMARIES

Medicaid PAGE 21

Medicaid is a joint federal and state financed program that helps pay for health and long-term care costs for low-income and special needs Coloradans. The Colorado Department of Health Care Policy and Financing (HCPF) administers the state's Medicaid program. Medicaid programs described in this guide include: 1931 Family Medicaid, Transitional Medicaid, Four-Month Extended Medicaid, Baby Care Kids Care, Home and Community Based Services, and other Medicaid programs. Individuals and families may apply for benefits at all county departments of human/social services and selected Medical Assistance (MA) sites. For a list of these providers go to Appendix II or go to www.cbms.state.co.us/links/clientinformation/pdfs/CountyDSSandMADirectory.pdf

Child Health Plan Plus PAGE 26

Child Health Plan Plus (CHP+) is health insurance coverage for low-income children under 19 years of age, who are not eligible for Medicaid, and whose families have incomes at or below 205% of federal poverty level (see page 17). Coverage includes a comprehensive package of benefits designed specifically for children and youth. You can call CHP+ Customer Service at 1.800.359.1991. For more information about applying for CHP+ go to www.chpPlus.org

Old Age Pension Program PAGE 28

The Old Age Pension program was established in 1937 to provide basic retirement income, healthcare coverage, and cash benefits to individuals aged 60 years and older. There are three categories of assistance for the program – A, B, and C. In addition to the three OAP program categories, individuals may be eligible for the Health & Medical Program or the Dental Program. For more information on the OAP program, contact the local county department of social/human services or go to www.cdhs.state.co.us/AAS/adultfinancial_pension.htm or Appendix II.

Adult Foster Care PAGE 29

The Adult Foster Care program provides care on a 24-hour basis to frail elderly, physically or emotionally disabled adults, 18 years of age and over, who do not require 24-hour medical care in licensed Assisted Living Residences. For more information, contact the local county department of social/human services (see Appendix II).

Food Assistance Program PAGE 29

The Colorado State Food Assistance Program assists low income individuals and families who need assistance purchasing food. Individuals and families should apply for food stamp benefits at their local county department of social services. The Food Assistance Program is offered in at least one location in all Colorado counties. The county worker will interview applicants and determine the household eligibility for benefits. They will provide the applicant with a Quest card that can be used to purchase groceries at any participating grocery store or other retailer. For more information about Food Stamps, contact the local county department of social/human services, Appendix II, or go to www.cdhs.state.co.us/fap/

Supplemental Security Income Program PAGE 30

The SSI program makes cash assistance payments to aged, blind and disabled people (including children under 18) who have limited income and resources. For more information on the Supplemental Security Income program or to locate local Social Security offices, call Social Security at 1.800.772.1213.

Aid to the Blind/Aid to the Needy Disabled PAGE 30

The Aid to the Blind (AB) program provides limited assistance to low income persons who are blind. The Aid to the Needy Disabled (AND) program provides assistance to persons with a medical disability until determined eligible for Supplemental Security Income Program. For more information or to apply, go to the local county department of social services, Appendix II.

Home Care Allowance PAGE 31

The Home Care Allowance (HCA) is a capped state program that provides direct client payments monthly to eligible individuals for the purchase of services related to activities of daily living, which are necessary to enable the client to remain at home. For more information on the Home Care Allowance, contact the local county department of social/human services, Appendix II or go to www.cdhs.state.co.us/AAS/adultfinancial_HCA.htm

Temporary Assistance for Needy Families/Colorado Works PAGE 31

Colorado's TANF Program is known as Colorado Works and is designed to assist participants to become self sufficient by providing cash assistance and other supports, job preparedness and developing strategies and policies that focus on ensuring that participants are in work activities. For more information about TANF/Colorado Works, contact the local county department of social/human services, Appendix II, or go to www.colorado.gov/coloradoworks

Colorado Indigent Care Program PAGE 34

Individuals and families who are not eligible for health and medical services through any of the CBMS programs, may be eligible to receive limited services through a Colorado Indigent Care Program (CICP) provider. For more information on CICP or to check on current levels of eligibility or to find a local provider, go to HCPF's website at www.chcpf.state.co.us and click on the Medicaid link. From there, click on the Colorado Indigent Care Program (CICP) link.

Medicaid Breast & Cervical Cancer Program PAGE 35

The Breast and Cervical Cancer Program provides full Medicaid benefits to uninsured women up to the age of 64 who meet the eligibility requirements. Eligibility for this program is not determined through the CBMS

system. To apply and determine eligibility, women must go to a Colorado Women's Wellness Connection (WWC) site in their local community to locate, call 303.692.2600, 1.866.692.2600 or go to: www.cdphe.state.co.us/pp/cwcci/index.html

Ryan White AIDS Program PAGES 36 & 44

The Ryan White HIV/AIDS Program is a federal program that provides HIV-related health services. The program works with cities, states, and local community-based organization to provide services to more than half a million people each year. For more information or for contact information on the Ryan White AIDS program, go to page 36.

Kaiser Connections PAGE 38

Kaiser Permanente's community service program, Connections, provides low-cost healthcare coverage for families who otherwise could not afford health care. For more information on Kaiser Permanente's Connections program, call 303.338.3490 or go to www.kaiserpermanente.org

Early Intervention Colorado PAGE 39

Early Intervention Colorado for Infants, Toddlers, and Families is a program under the Individuals with Disabilities Education Act (IDEA - Part C) that provides a system of supports, services and rights for families who have infants or toddlers, from birth to age three, with disabilities or a condition associated with delays in their development. For more information on EI Colorado, call 1.888.777.4041 or go to: <http://www.eicolorado.org/>

Early & Periodic Screening, Diagnosis & Treatment (EPSDT) PAGE 39

The EPSDT Program helps families access early identification and treatment of medical, dental, vision, hearing, mental health, and development problems for

their children. For more information, or to speak to someone about finding a provider call the Nurse Support Line at 1.800.283.3221.

Older Americans Act Programs

PAGE 40

The Older Americans Act was established in 1965 to improve the quality of life for all older Americans by helping them to remain independent and productive. The Older Americans Act was created to provide community-based services to persons age 60 and over to assist them to be economically self-sufficient or to live in their own homes and communities for as long as possible. For more information on these programs or to locate a local Area Agency on Aging, contact 303.866.2800 or go to: www.ColoradoAging.com

Health Care Program for Children With Special Needs

PAGE 43

The Health Care Program for Children with Special Needs (HCP) is a resource for families, healthcare providers, and communities. The program goal is to improve the health, development, and well being of Colorado's children with special healthcare needs and their families by developing a system of healthcare services and supports for all families. These programs can have limits on the number of children that can be enrolled. For more information on the program, go to www.hcpcolorado.org or call 303.692.2370.

Nurse-Family Partnership

PAGE 45

Through a partnership of local counties and the Colorado Department of Public Health and Environment, the Colorado Nurse Home Visitor Program provides grants to public or private organizations in Colorado to provide

regular, in-home, visiting nurse services to low-income, first-time mothers, with their consent, during their pregnancies and through their children's second birthday. For more information, call 303.692.2943 or go to www.cdphe.state.co.us/ps/nursehome/index.html

Women, Infants and Children's Nutrition Program (WIC)

PAGE 64

The Women, Infants and Children's program is a nutrition program for pregnant women; breastfeeding women (up to one year post partum); non-breastfeeding, postpartum women (up to six months postpartum); infants, and children up to 5 years of age. For more information on the WIC program and to find a local WIC program, contact 303.692.2400 or 1.800.688.7777, or go to www.cdphe.state.co.us/ps/wic

INCOME ELIGIBILITY CHARTS & STANDARDS

Summary of Programs by Population

Below is a list of programs available by population category:

PROGRAMS	PREGNANT WOMEN	NON-DISABLED CHILDREN & YOUTH	LOW INCOME CHILDLESS ADULTS	SENIORS	DISABLED	PARENTS	PAGE NUMBER
1931 Family Medicaid	X	X				X	22
Medicaid Baby Care Kids Care	X	X					22
Medicaid Home & Community Based Services					X		24
Additional Medicaid		X		X	X	X	25
Child Health Plan Plus	X	X					26
Old Age Pension				X	X		28
Adult Foster Care			X	X	X	X	29
Supplemental Security Income				X	X		30
Aid to the Blind/ Aid to the Needy Disabled			X		X	X	30
Home Care Allowance				X	X		31
TANF/Colorado Works	X	X		X	X	X	31
Colorado Indigent Care Program	X	X	X	X	X	X	34
Medicaid Breast & Cervical Program	For women with cancer only						35
Ryan White AIDS					X		36, 44
Kaiser Connections	X	X	X				38
Early Childhood Connections		X			X		39
Older Americans Acts Programs				X			40
Health Care Program for Children with Special Needs					X		43
Nurse Home Visitor Program	Pregnant women and children up to age 2						45
Women, Infants and Children Program	X	X					64

Eligibility At A Glance Table

PROGRAM	INCOME	PAGE	FOR MORE INFORMATION
1931 Family Medicaid	37% Federal Poverty Level (FPL) or less	22	Call local county departments of social/human services (Appendix II) or 303.866.5700
Transitional Medicaid	185 % FPL	22	same
Four-Month Extended Medicaid	AFDC Need Standard (disregarding child/spousal support income)	22	same
Baby Care Kids Care (BCKC) Qualified Child & Pregnant Women	AFDC Need Standard (disregarding child/spousal support income)	23	same
Baby Care Kids Care (BCKC) Expanded Child & Pregnant Women - pregnant women and children 6 and younger	133% FPL	23	same
Ribicoff BCKC - children over the age of 7 through the age of 18	100 % FPL	23	same
Expanded Prenatal & Needy Newborn BCKC - pregnancy through the age of 1	133% FPL	23	same
Home & Community Based Service (HCBS) Waivers	3 times the SSI limit	23	same
Other Medicaid Programs	Varies	25	same
Child Health Plan Plus - pregnant women and children through the age of 18	205% FPL	26	800.359.1991
Old Age Pension Program	SSI Income	28	Call local county departments of social/human services (Appendix II) or 303.866.5700
Adult Foster Care	Varies	29	same
Supplemental Security Income	Varies	30	800.772.1213
Aid to the Blind/Aid to the Needy Disabled	Varies	30	Call local county departments of social/human services (Appendix II) or 303.866.5700
Home Care Allowance	Varies	31	same

2009 Annual Poverty Guidelines (Effective January 23, 2009)

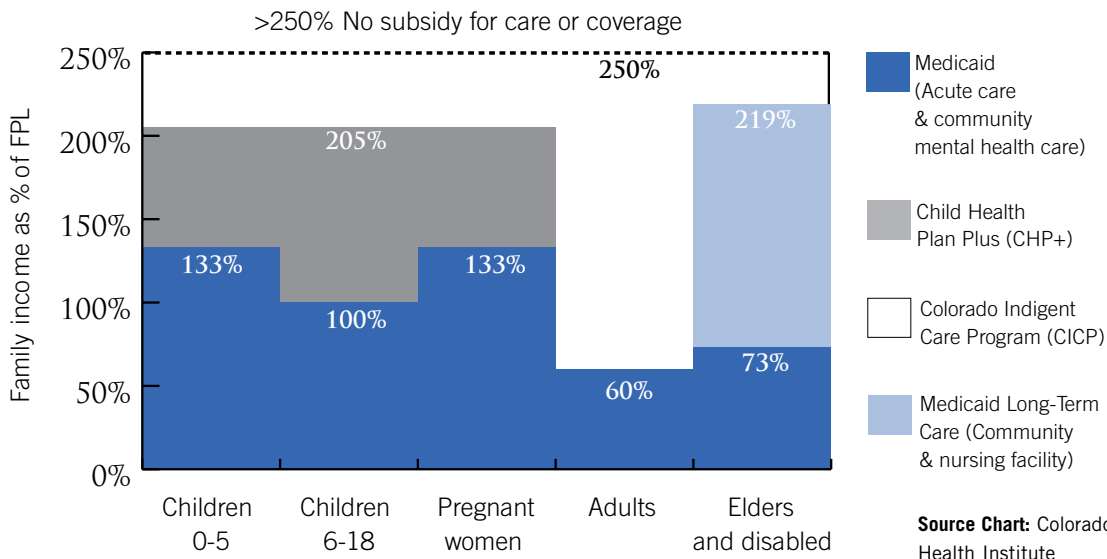
For more information visit www.aspe.hhs.gov/poverty/09poverty.shtml

48 CONTIGUOUS STATES & DC

PERSONS IN FAMILY	60% FPL	73% FPL	100% FPL	133% FPL	205% FPL	219% FPL	250% FPL
1	\$6,498	\$8,642	\$10,830	\$14,404	\$19,157	\$25,479	\$33,887
2	\$8,742	\$10,636	\$14,570	\$19,378	\$25,773	\$34,278	\$45,590
3	\$10,986	\$13,366	\$18,310	\$24,352	\$32,389	\$43,077	\$57,292
4	\$13,230	\$16,097	\$22,050	\$29,327	\$39,004	\$51,876	\$68,995
5	\$15,474	\$18,827	\$25,790	\$34,301	\$45,620	\$60,675	\$80,697
6	\$17,718	\$21,557	\$29,530	\$39,275	\$52,236	\$69,473	\$92,400
7	\$19,962	\$24,287	\$33,270	\$44,249	\$58,851	\$78,272	\$104,102
8	\$22,206	\$27,017	\$37,010	\$49,223	\$65,467	\$87,071	\$115,805
Each add'l. Add:	\$2,244	\$2,730	\$3,740	\$4,974	\$6,616	\$8,799	\$11,703

Income Eligibility for State Health Programs

Family Income as % of FPL



*Additional program eligibility expected as a result of the Colorado Healthcare Affordability Act of 2009. See Page 11 for details.

AFDC Need Monthly Standard Income Guidelines (Effective April 1, 2009)

For 1931 Family Medicaid & Qualified Pregnant Women & Children 1931 Need Standard
(based on old AFC Need Standard from 7/16/96)

# CHILDREN	0 ADULTS	1 ADULTS	2 ADULTS
0		\$253	\$357
1	\$117	\$331	\$439
2	\$245	\$421	\$533
3	\$368	\$510	\$628
4	\$490	\$605	\$716
5	\$587	\$697	\$787
6	\$678	\$770	\$861
7	\$756	\$844	\$928
8	\$830	\$920	\$1,009
Each Additional	\$67	\$67	\$67

Supplemental Monthly Security Income Guidelines (Effective January 2009)

INDIVIDUAL IN OWN HOME	\$674.00
INDIVIDUAL IN HOME OF ANOTHER	\$449.34
COUPLE IN OWN HOME	\$1,011.00
COUPLE IN HOME OF ANOTHER	\$674.00
ISM MAXIMUM CHARGE	\$244.64
300% LIMIT	\$2,022.00