

# Benefits Available for Community Members



## Employer-Based Health Insurance:

- Health insurance provided by an employer is often part of a package of benefits that includes other insurance and services. The employer may pay an amount of the premiums. It can be large-group insurance (100 or more employees) or small-group insurance (99 or fewer employees). Typically, employees will choose from insurance plans selected by the employer.

## Medicaid:

- You must be a US citizen or a green card holder for 5 years, and receive a qualifying income. There is no deadline to sign up for Medicaid, you can do so any time throughout the year.

## VA/Tricare:

- Healthcare for service members who leave active duty are eligible for VA or TRICARE coverage, depending on how they separated from military duty.

## Senior Healthcare/Medicare:

- A health insurance program for people aged 65 or older or under 65 with certain disabilities or end-stage renal disease.

## Individual Health Insurance:

- Insurance is purchased by you for yourself or your family. You pay the entire premium unless you qualify for financial assistance. You may shop for and purchase insurance from any plans available in the your region. Plans can be purchased through Connect for Health Colorado, an insurance agent/broker, or directly from an insurance company.

## Connect for Health Colorado (CFHC):

Colorado's health benefit exchange. It is the only place where Coloradans can access financial assistance to help with the cost of health insurance. Contact Connect at:

- 855-PLANS-4-YOU** (855-752-6749)
- [connectforhealthco.com](https://connectforhealthco.com)
- Or find in-person assistance through their statewide network of certified experts at [connectforhealthco.com/person-help](https://connectforhealthco.com/person-help).



## Coming 2023:

Insurance plans for all Coloradans regardless of citizenship status including, those without documentation and DACA recipients!



## Important Dates:

*Open enrollment starts;  
1st day to sign up*



**NOV 1**



**COLORADO**  
Health Insurance  
Affordability Enterprise

**DEC 15**



*Last day to sign up  
for insurance to start  
on January 1st.*

*Insurance starts  
if you signed up by  
December 15th.*



**JAN 1**

**JAN 15**



*Last day of 2022  
open enrollment.*

*Insurance starts  
if you signed up on or  
after December 16th.*



**FEB 1**

If you need to enroll in a plan outside the yearly Open Enrollment, you must have a life change event to qualify for a Special Enrollment Period (SPE). Connect for Health Colorado will grant you a 60-day SPE to enroll in an individual health insurance plan outside of Open Enrollment if you or your spouse experienced one of the following life change events in the last 60 days or will soon:

- Moved to Colorado
- Got married
- Had a baby
- Lost health insurance

This list is not a complete list. Contact Connect for Health Colorado for personalized help.

