



WHAT IS THE HEALTH INSURANCE BUY-IN PROGRAM?

The Health Insurance Buy-In Program (HIBI) is a premium assistance program for Health First Colorado (Colorado's Medicaid Program). It sends monthly payments to members for all or a portion of the cost of their commercial health insurance premiums, and in some cases also reimburses for deductibles, coinsurance, and co-pays.

Who is eligible?

- Federal law requires employers to allow employees to enroll in their group insurance within 60 days of when a participant is found eligible for HIBI, even if this occurs outside of their usual open enrollment period.
- Applicants may choose to enroll in a health insurance policy after applying to the HIBI program.
- To apply for HIBI you must be Health First Colorado-eligible and have access to commercial health insurance.
- To be eligible for the HIBI program, the annual cost of an applicant's commercial health insurance must be less than the estimated total cost of the applicant's annual medical expenses, out-of-pocket costs, and administrative costs.
- An applicant does not need to have a catastrophic illness to be eligible for HIBI.
- Any individual with a high-cost medical condition will be considered for the Colorado HIBI program.
- The HIBI program eligibility does not affect Health First Colorado eligibility.

What are the benefits of HIBI participation?

- HIBI participants receive monthly payments for a portion of the cost of their commercial health insurance premiums.
- Program participants receive benefits from both the HIBI program and Health First Colorado at the same time.
- Program participants may also receive reimbursements for payments made toward deductibles, coinsurance and co-pays, whether visiting a Health First Colorado enrolled provider or a provider within the network.
- In some cases, COBRA continuation health insurance is offered to recently terminated employees for up to 18 months. For more information, contact your benefits coordinator.

Our mission is to improve health care access and outcomes for the people we serve while demonstrating sound stewardship of financial resources.

www.colorado.gov/hcpf



How does an individual or family apply?

- HIBI applications and documents can be sent to the program toll-free by:
 - ✓ Fax: 855.226.4424, or
- To the HIBI mailing address at:
 - ✓ 1550 Larimer Street, Box #1000, Denver, CO 80202.
- Those interested may apply online at www.mycohibi.com; simply click “apply” to begin.
- Applicants must send in the following documents and information:
 - ✓ Completed HIBI application
 - ✓ A copy of the front and back of your insurance card
 - ✓ Summary of benefits for your policy plan or desired policy plan
 - ✓ Your health insurance rate sheet showing employee and employer costs for all tiers of coverage
 - ✓ A recent paystub or other verification to show proof of your premium payment

Once you have applied:

- A determination letter will be mailed within 30 business days of submitting an application and other required documentation.
- HIBI participants will receive monthly payments for a portion of their premium cost for as long as they are eligible for HIBI and are in good standing with the program.
- If participants become ineligible at any time, they will receive a letter in the mail stating why they are no longer eligible for HIBI participation.

For more information about HIBI visit www.mycohibi.com.

Program Contact:
[Colorado HIBI Program](#)
855.692.6442

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