

The Colorado Health Insurance Buy-In program



COLORADO

Department of Health Care
Policy & Financing

Our Mission

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial **resources**



Health Insurance Buy-In (HIBI) Program - What is it?

» The HIBI program is a voluntary health insurance premium assistance program for qualified Health First Colorado (Colorado's Medicaid program) members.

- HIBI assists Health First Colorado members pay for commercial health insurance when it is available through an employer (or COBRA) *and* is determined to be cost-effective
- HIBI program helps people get insurance or keep commercial health insurance they already have by reimbursing the Health First Colorado member's portion of the cost of the premium
- HIBI sends monthly premium payments to program participants for all or a portion of the cost of their commercial health insurance premium
- The HIBI program is a way for the State of Colorado to save money/taxpayer dollars



HIBI Program - Objectives

»Partner with Health First Colorado (Colorado's Medicaid Program) to:

- Help individuals or families with high health care costs save money
- Offer cost savings to the State of Colorado for Health First Colorado health care claims
- Grow HIBI program in Colorado by increasing awareness of program benefits



HIBI Program Benefits for Families

- HIBI participants receive **monthly payments** for all or a portion of the cost of their commercial health insurance premiums
- Health First Colorado members will continue to receive benefits for as long as they are found categorically eligible
- HIBI program participants benefit from having access to both Health First Colorado and commercial health insurance coverage
- Wider provider network through commercial insurance coverage
- Coverage of medical expenses by commercial insurance **AND** Health First Colorado, including benefits Health First Colorado may not cover
- Questions about Health First Colorado? Call the Member Contact Center. Toll Free: 1-800-221-3943
- Questions about HIBI? Call HIBI Customer Service. Toll Free: 1-855-692-6442



Eligibility for HIBI

» HIBI program participants must

- Be enrolled in Health First Colorado, Colorado's Medicaid Program
- Have access to commercial insurance that covers at least one Health First Colorado member
- Have a case that is cost-effective



Cost-Effective Determination

» HIBI eligibility advisors approve an applicant if he/she meets all qualifications

- Case is determined cost-effective if
 - Insurance premiums are less than medical costs + out-of-pocket costs + administrative costs
- Insurance premiums tend to be less than medical costs if
 - There are two or more Health First Colorado-eligible members
 - Expensive medical conditions are involved
 - Including asthma, cancer, pregnancy, diabetes, allergies



Applying for HIBI

» Complete an application

- Submit online, by mail, or fax

» Include copy of

- Insurance card—front and back
- Health insurance rate sheet
- Summary of benefits for those with employer-sponsored insurance
- Paystub or other proof of premium payment



After HIBI Enrollment

» The HIBI program participant will

- Provide proof of premium payment least quarterly
- Notify of changes to insurance policy or plan
- Notify of changes in employment
- Receive monthly premium payments via direct deposit (preferred) or check
- Participate in annual renewal process



Next Steps

- » Apply or Refer likely individuals or families to HIBI for consideration
 - Inform Health First Colorado members about resources available on the HIBI website
 - Distribute HIBI brochures that include an application and contact information
 - You may contact us at any time with ideas and suggestions



Frequently Asked Questions

1. Do I need to be enrolled in a health insurance policy before applying?
 - » No. An applicant must have access to a health insurance policy.
2. Once enrolled, do I lose my Health First Colorado benefits?
 - » No. Once enrolled, all Health First Colorado benefits will continue as long as they qualify for Health First Colorado.
3. Does my Health First Colorado dependent need to have a catastrophic illness to be eligible for HIBI?
 - » No. Any individual with a medically expensive condition will be considered.
4. How will I find out if I have been accepted?
 - » You will receive an acceptance or a denial letter in the mail.

For more FAQs, visit www.MyCOHIBI.com and click on FAQs.



Colorado HIBI Resources

» Use the following resources for program and application information:

- (855) MyCOHIBI or (855) 692-6442
- www.MyCOHIBI.com which provides:
 - Program information
 - Online application
 - Printable form including:
 - Direct Deposit, Information Change, Fact Sheet, etc.



Program Contact Information

- Phone: (855) MyCOHIBI or (855) 692-6442
Available 8:00 a.m. – 5:00 p.m. MT Monday- Friday
- Mailing Address:
 - 1550 Larimer St Box #1000, Denver, CO 80202
- Email: CustomerService@MyCOHIBI.com
- Fax: (855) 226-4424
- Website: www.MyCOHIBI.com



Thank You

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