

Health First Colorado Buy-In Program For Working Adults With Disabilities

The Health First Colorado Buy-In Program for Working Adults with Disabilities lets adults with a disability who qualify to "buy-into" Health First Colorado (Colorado's Medicaid Program). If you work and earn too much to qualify for Health First Colorado you may qualify. If you qualify, you pay a monthly premium. Your monthly premium is based on your gross monthly earned and unearned income after any applicable disregards.

Who qualifies?

- You must be between 16 or older,
- You must be employed,
- You must have a qualifying disability, either through Social Security or the State Disability Determination vendor, even if you are 65 or older. The [Social Security Administration \(SSA\) listings](https://www.ssa.gov/disability/professionals/bluebook/) (<https://www.ssa.gov/disability/professionals/bluebook/>) describe what disabilities qualify, and
- Your income after disregards must be below 450% of the Federal Poverty Level (FPL). For example, you can earn about \$11,020 a month and qualify. You may have additional income that is disregarded.
- Applicants should always complete the [Health First Colorado Application \(/how-to-apply\)](#) to find out if their income qualifies.

You are not required to apply for SSA disability. If you do not have a current disability determination from the Social Security Administration, fill out the [Health First Colorado Disability Application \(/how-to-apply#by-mail\)](#) and on the [How To Apply page \(/how-to-apply#by-mail\)](#). We will determine if you qualify using the [Social Security Administration \(SSA\) listings](#) (<https://www.ssa.gov/disability/professionals/bluebook/>), without regard to your substantial gainful activity or your ability to work.

Benefits and Services

You will get regular [Health First Colorado benefits](https://www.healthfirstcolorado.com/benefits-services/) (<https://www.healthfirstcolorado.com/benefits-services/>). You may also qualify for extra long-term services and supports. These additional services are accessed through the following Home and Community Based Services (HCBS) waivers:

- [Brain Injury Waiver \(/brain-injury-waiver-bi\)](#)

- [Community Mental Health Supports Waiver \(/community-mental-health-supports-waiver-cmhs\)](#)
- [Complementary and Integrative Health Waiver \(https://hcpf.colorado.gov/complementary-integrative-health-waiver-cih\)](https://hcpf.colorado.gov/complementary-integrative-health-waiver-cih)
- [Developmental Disabilities Waiver \(https://hcpf.colorado.gov/developmental-disabilities-waiver-dd\)](https://hcpf.colorado.gov/developmental-disabilities-waiver-dd)
- [Elderly, Blind and Disabled Waiver \(/elderly-blind-disabled-waiver-ebd\)](#)
- [Supported Living Services Waiver \(/supported-living-services-waiver-sls\)](#)

What Does It Cost?

You have to pay monthly premiums based on your income to be in the program. The more you make, the more you pay.

Effective Date: April 1, 2023 based on 2023 FPL

Federal Poverty Level (FPL)	Monthly Income for an Individual	You Pay Each Month
0-40%	\$0- \$486*	\$0
41-133%	\$487 - \$1,616*	\$25
134-200%	\$1,617 - \$2,430*	\$90
201-300%	\$2,431 - \$3,645*	\$130
301-450%	\$3,646 - \$5,468*	\$200

*Some people earning more may still qualify.

How to Apply

- Complete Medical application online at [Colorado.gov/PEAK \(https://www.colorado.gov/peak\)](https://www.colorado.gov/peak)
 - If you apply through PEAK and you do not have a current disability determination from the Social Security Administration, you must fill out the [Health First Colorado Disability Application \(/how-to-apply#by-mail\)](#) on the [How To Apply page \(/how-to-apply#by-mail\)](#) and submit it to your eligibility determination site.
- [In-person \(/how-to-apply#in-person\)](#)
- By phone at 1-800-221-3943 / State Relay: 711
- [By mail \(/how-to-apply#by-mail\)](#)

For more information on how to apply, see our [How to Apply \(/how-to-apply\)](#) page.

For more details about this program, see our [Health First Colorado Buy-In Program \(/medicaidbuyinprograms#BUYIN-ADULT\)](#) page.

If you have more questions about this program call the direct line to **Buy-In Experts: Toll Free 1-800-711-6994** or contact the [Member Contact Center \(/contact-hcpf\)](#).

Helpful Links

- [Colorado Disability Benefits 101 \(CO DB101\) \(https://co.db101.org/\)](https://co.db101.org/). This online tool is available 24 hours a day, 7 days a week to Coloradans with disabilities to address the fear of losing benefits by investigating the questions a career seeker has around “What happens to my benefits when I work?” CO DB101 is aimed to support individuals with disabilities in exploring career options and increasing financial independence.
- [View more about CO DB101 \(https://hcpf.colorado.gov/supported-employment-meetings-resources#Resources\)](https://hcpf.colorado.gov/supported-employment-meetings-resources#Resources).
- [View Supported Employment Page \(https://hcpf.colorado.gov/supported-employment-program\)](https://hcpf.colorado.gov/supported-employment-program).