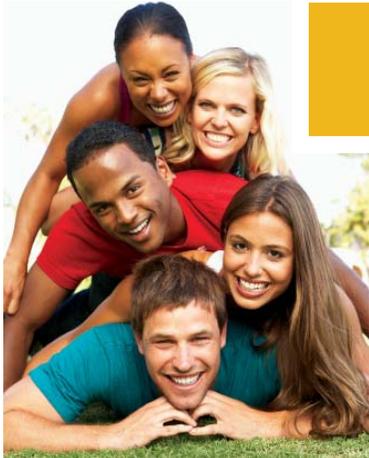


Everyone  
needs it...



Are YOU covered?

Open Enrollment for health insurance runs  
November 1 through January 15, 2020

### What you need to know:

- Having health insurance protects your health and financial security. One of the top three reasons for bankruptcy is health-care costs. Don't go unprotected.
- There are options. Health insurance plans are available for different needs and budgets.
- Financial assistance is available. Even if you didn't qualify before, you may qualify now for reduced premiums, copays, and coinsurance. Don't leave money on the table.
- Plans change. Plans, rates, provider networks, and prescription drug formularies can change every year. Don't just let your plan auto-renew; make sure it still covers everything you need.

Open Enrollment starts November 1 – Don't miss out!



Start shopping for  
your 2020 health  
insurance plan!



Deadline to renew or  
purchase a plan for  
coverage that starts  
Jan. 1, 2020.



Last day to buy a 2020  
plan, unless you have a  
qualifying life-change  
event.

# Health District

LARIMER HEALTH CONNECT

Your Local Resource.

Se habla español

All appointments are **FREE**.

For an appointment or questions:

**970-472-0444**

**larimerhealthconnect.org**

# Don't have health insurance?

Many Coloradans can get health insurance through the Connect for Health Colorado Marketplace. You may even qualify for financial help to lower the monthly premiums and other out-of-pocket costs. Don't delay—you must enroll during open enrollment (Nov. 1, 2019 – Jan. 15, 2020) or when an eligible life change happens.

Or, you might qualify for the lowest-cost health coverage options, Health First Colorado (Colorado's Medicaid Program) and Child Health Plan Plus (CHP+). Both programs allow enrollment year-round.

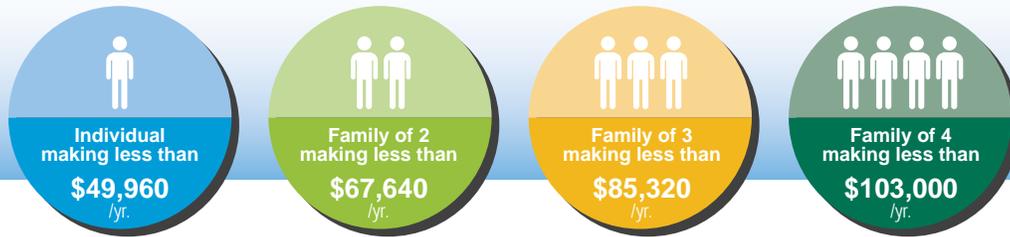
Larimer Health Connect can help you understand your options and if you qualify for financial assistance. We can also help you enroll, report changes in your income or household size, and help with redeterminations or re-enrollments.

## How do I know if I qualify for financial assistance?

Below are some general guidelines to help you understand if you qualify, but **it is best to schedule an appointment to let us help you find out.**

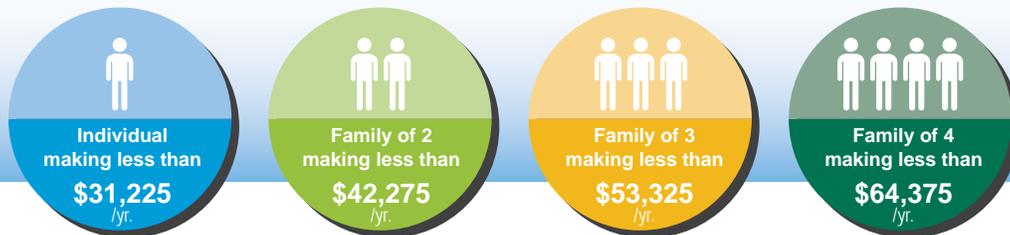
**YOU MIGHT QUALIFY FOR FINANCIAL HELP** with a plan from the Connect for Health Colorado Marketplace. These plans can have big discounts, and shopping around can help you find a plan that meets your needs and budget. Below are some examples of how individuals and families, if eligible, can reduce their costs when purchasing health insurance:

**Premium tax credits** – If your annual income falls within the ranges below, you may qualify for financial assistance in the form of premium tax credits that you can take in advance to reduce your monthly premium or you can receive it when you file your taxes for 2020.

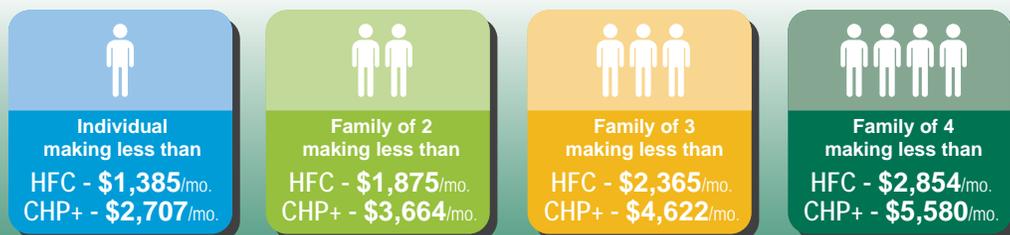


**Cost-sharing reductions** – A discount that lowers the amount you pay when you receive care. In addition to premium tax credits, cost-sharing reductions are available to those with low-to-moderate income who qualify and who enroll in a **silver plan** through Connect for Health Colorado. Health insurance plans typically require some form of cost-sharing (also called out-of-pocket costs) when you receive covered health-care services. Cost-sharing reductions help you save on these expenses, which are in addition to your monthly premium and come in a variety of forms, including:

- **Copayments:** Fixed dollar amounts for covered services
- **Coinsurance:** A percentage of the allowed cost for covered services
- **Deductibles:** Fixed dollar amounts that enrollees must pay before their plan will cover the service or a group of services



**FREE OR LOW-COST HEALTH COVERAGE THROUGH HEALTH FIRST COLORADO (HFC - Colorado's Medicaid Program) OR CHILD HEALTH PLAN PLUS (CHP+)\*** – If eligible, you can enroll in these plans **year-round.**



\*CHP+ is for eligible children and pregnant women only.

Connect for Health Colorado

Health First CO/CHP+

## Already have health insurance through the Connect for Health Colorado Marketplace?

Letting your plan auto-renew or selecting the “suggested plan” from Connect for Health Colorado may not be your best choice. NOW is the time to check—if you do not act, your plan may renew automatically and you may be stuck in a plan that does not meet your needs. Your situation may have changed, the plan you are in may be changing, or you may find a plan that costs less and works better for you. Check to see if:

- The premium, copays, or coinsurance has changed
- Your prescriptions are still included in the drug formulary
- Your health-care providers are still in-network
- It's still the best plan for you if your situation has changed

**Check carefully** – Some people who did not check last year were surprised when their plan had higher rates or their provider was no longer covered.

**Don't delay** – You have only a short time to decide. If you want help from Larimer Health Connect, call NOW to be sure we can reserve an appointment between Nov. 1 and Dec. 15 in order to stay covered in a plan that meets your needs and starts Jan. 1, 2020. Open Enrollment ends Jan. 15.

**Don't forget** – You will need your username and password for your appointment. To reset your password for Connect for Health Colorado, please call 1-855-752-6749. To reset your password for PEAK, please call 1-800-250-7741. Passwords can also be reset online at each site. Please do this **BEFORE** you come in for your appointment with us.



## We're here to help!

Larimer Health Connect is a free service that helps people find the best options for health insurance to meet their family's health needs and budget. It is a program of the Health District of Northern Larimer County. Our trained staff provides free, impartial, in-person assistance with free and lower-cost health insurance plans.

### We can help you:

- Understand how health insurance works
- Sort through your options
- Find out if you are eligible for financial assistance
- Assist with enrollment and work with you until you are covered
- Help you understand your new coverage

### Other resources available to help:



### Connect for Health Colorado by Phone or Online

(State-run Health Insurance Marketplace)

Call the Customer Service Center at **855-PLANS-4-YOU (855-752-6749)** or visit **connectforhealthco.com** to apply and enroll. Live Chat is available to help you with questions along the way.



### Brokers and Other Assistors

Find other certified brokers or assistors who are trained to help you apply and enroll in a Marketplace plan.

Visit **connectforhealthco.com/we-can-help** to find someone near you.

If you're not sure what's right for you or you have questions, contact us!

We will help you sort it out.

Schedule your **FREE** appointment now:

## Health District

LARIMER HEALTH CONNECT

**970-472-0444**

**larimerhealthconnect.org**



# Open Enrollment starts November 1 – Don't miss out!



Start shopping for your 2020 health insurance plan!



Deadline to renew or purchase a plan for coverage that starts Jan. 1, 2020.



Last day to buy a 2020 plan, unless you have a qualifying life-change event.



Walk-In & Enroll events will be held at the Old Town Fort Collins Office at 144 N. Mason St., Unit 7, Fort Collins, CO

You can walk in anytime during these hours—first come, first served.

Date of Event*	Time of Event
Saturday, Nov. 2	9 a.m. – 2 p.m.
Saturday, Nov. 9	9 a.m. – 2 p.m.
Saturday, Nov. 23	9 a.m. – 2 p.m.
Saturday, Dec. 7	9 a.m. – 2 p.m.
Saturday, Dec. 14	9 a.m. – 2 p.m.
Sunday, Dec. 15	9 a.m. – 2 p.m.
Saturday, Jan. 4	9 a.m. – 2 p.m.
Saturday, Jan. 11	9 a.m. – 2 p.m.
Wednesday, Jan. 15	9 a.m. – 2 p.m.

\* Visit our website at [larimerhealthconnect.org](http://larimerhealthconnect.org) for additional walk-in dates and locations.

## Things to note:

- The Marketplace is a state-run exchange and is not affiliated with the Health District.
- Though we can help you understand important factors to consider, we cannot offer advice on which plan to choose. If you need help making a final decision, see the Connect for Health Colorado website for a list of certified brokers.
- **MEDICARE:** If you have questions or need help with Medicare, please call 970-495-8560 to talk to a trained Medicare counselor with the Aspen Club at UCHealth. If you are a current Larimer Health Connect customer, your Health Coverage Guide can assist you with a Medicare appointment. All others, please call the Aspen Club for assistance.

## Larimer Health Connect locations

**Loveland**

Community Life Center  
1511 E. 11th St.  
Loveland

By appointment only. Call 970-472-0444 or check [larimerhealthconnect.org](http://larimerhealthconnect.org) for available appointment times.

**FTC Old Town**

144 N. Mason St., Unit 7  
Fort Collins

Regular Hours  
M–F 8 a.m.–5 p.m.

Open Enrollment Hours  
(Nov. 1, 2019–Jan. 15, 2020):  
M, W, F 8 a.m.–5 p.m.  
T, Th 8 a.m.–8 p.m.

Appointments strongly encouraged. Walk-ins may be accommodated depending on staff availability. Call 970-472-0444 or check [larimerhealthconnect.org](http://larimerhealthconnect.org) for available appointment times.

**FTC North**

Health District  
120 Bristlecone Dr.  
Fort Collins

M–F 8 a.m.–5 p.m.  
By appointment only.

Additional locations and times may be added throughout Larimer County. Please call 970-472-0444 or check [larimerhealthconnect.org](http://larimerhealthconnect.org) for more information or to schedule an appointment at any of our locations.



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