

# Health coverage during the pandemic... It doesn't need to be complicated.



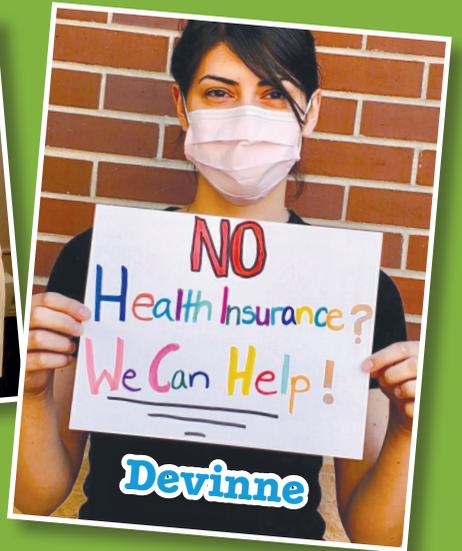
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**We can help.**

## Open Enrollment for 2021 health insurance through the Marketplace begins on Nov. 1st and ends on Jan. 15th.

### You may be able to enroll in health insurance outside of Open Enrollment if:

- You are eligible for Medicaid and CHP+ — you can enroll anytime during the year.
- You have recently lost your health insurance through your job — you may have 60 days to enroll in a new plan through Connect for Health Colorado outside of Open Enrollment.

As the COVID-19 pandemic continues and things seem to change almost daily, one thing has held steady this entire time: Larimer Health Connect, a free service that helps people find the best options for health insurance to meet their family's needs and budget. During these uncertain times, even though our office is currently not taking walk-ins, we are still available to help with your health coverage needs. We are offering virtual appointments through phone and online meetings. Limited in-person appointments are available for those without access to a computer or the internet.

### 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

### What can I expect from a virtual appointment?

Your virtual appointment will be a lot like coming into the office, but from the convenience and safety of your own home. Your guide will help you apply and answer any questions about next steps and how to use your new coverage.

### No computer or internet?

No problem! We offer limited in-person appointments for anyone who does not have access to a computer or the internet.

### Do you work Monday – Friday? Can you meet only while your baby is napping? Do you need to call after the school day ends?

We understand that your schedule may not be “normal” right now and that life can be stressful during a pandemic. That's why we are offering flexible evening and weekend hours to accommodate busy schedules like yours.



Start shopping for your 2021 health insurance plan!



Existing plans will auto-renew for coverage that starts Jan. 1, 2021.



Deadline to purchase a plan for coverage that starts Jan. 1, 2021.



Last day to buy a 2021 plan, unless you have a qualifying life-change event.

**Health District**

LARIMER HEALTH CONNECT



All appointments are FREE.  
Evening and weekend hours available.

For an appointment or questions:

**970-472-0444**

[larimerhealthconnect.org](http://larimerhealthconnect.org)

# Do you need health insurance? It may be cheaper than you think! Call us to learn more!

**Have you experienced job loss? Decreased hours? Reduced income? Furloughed? Laid off? Early retirement?**

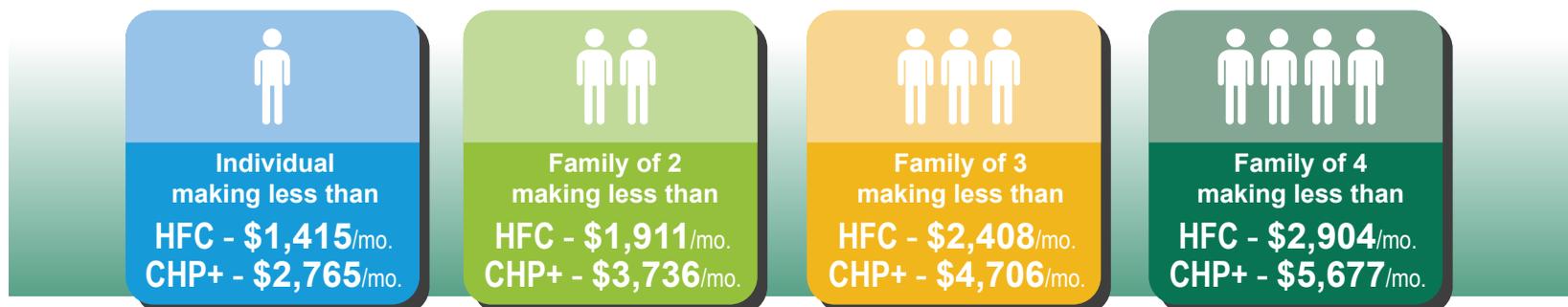
You're not alone. Many Coloradans have experienced similar situations during these uncertain times, but you don't have to lose your health coverage, too. You may have options including Medicaid, CHP+, or Connect for Health Colorado, even outside of the Open Enrollment period. **If you recently lost your employer health insurance and need coverage, you may have 60 days to sign up for a plan through the Connect for Health Colorado Marketplace—but don't hesitate, you may miss your chance!**

You might not know it, but you and your family may qualify for the lowest-cost health coverage options, Health First Colorado (Colorado's Medicaid Program) and Child Health Plan Plus (CHP+). **You can apply for both of these programs year-round.** There are no monthly premiums or deductibles for either of these programs and co-pay amounts range from \$0-\$10. Based on income, there may be an annual enrollment fee for CHP+ that ranges from \$0-\$105 per year.

## Health First Colorado/CHP+

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

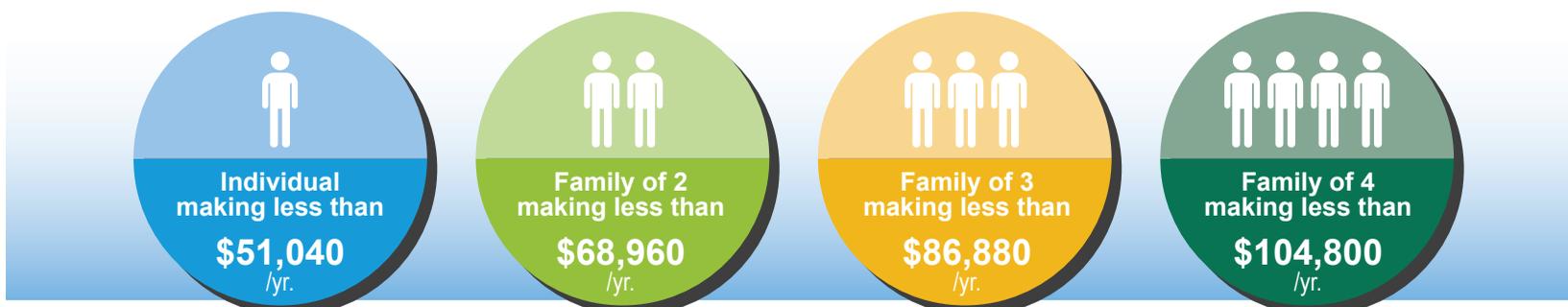
**FREE OR LOW-COST HEALTH COVERAGE THROUGH HEALTH FIRST COLORADO (HFC - Colorado's Medicaid Program) OR CHILD HEALTH PLAN PLUS (CHP+)\*** – If eligible, you can enroll in these plans **year-round**.



## Connect for Health Colorado

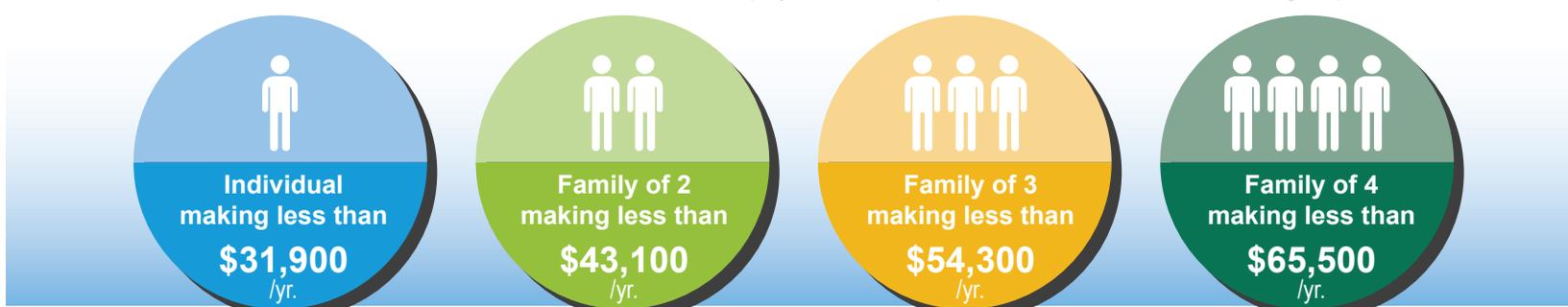
**YOU MIGHT QUALIFY FOR FINANCIAL HELP** with a plan from the Connect for Health Colorado Marketplace. These plans can have big discounts, and shopping around can help you find a plan that meets your needs and budget. Below are some examples of how individuals and families, if eligible, can reduce their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



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

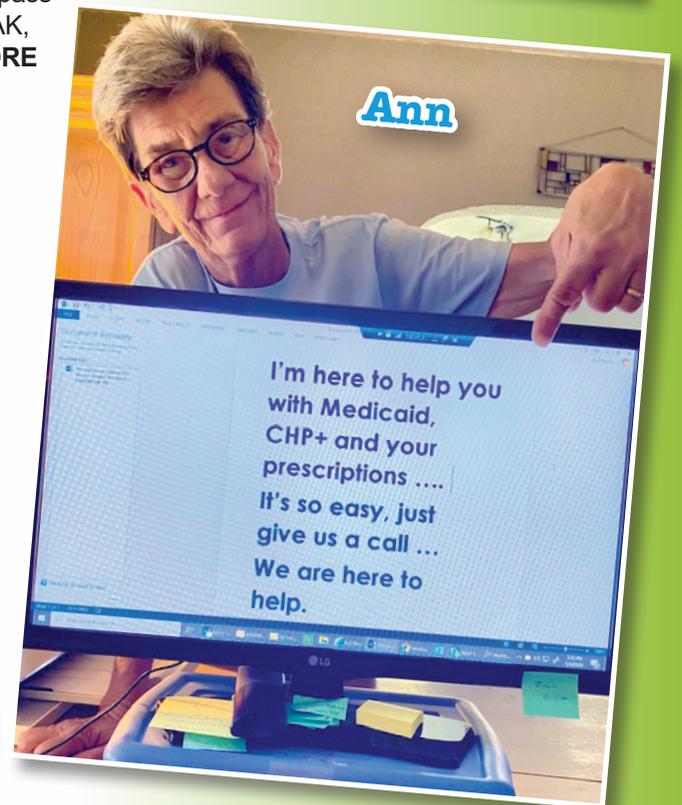
Letting your plan auto-renew or selecting the “suggested plan” from Connect for Health Colorado **may not be your best choice**. Now is the time to check—if you do not act, your plan may renew automatically and you may be stuck in a plan that does not meet your needs. Your situation may have changed, 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 have changed
- Your health-care providers are still in-network
- Your prescriptions are still included in the drug formulary
- 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. Plans will auto-renew December 1, 2020. **If you are renewing, we highly encourage you to enroll in a plan BEFORE December 1.** If you want help from Larimer Health Connect, call NOW to reserve an appointment to stay covered in a plan that meets your needs and starts January 1, 2021. Open Enrollment ends January 15 for a 2021 plan.

**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 have your appointment with us.



## Why is health insurance important?

Now more than ever it is important that no one delays health care when they need it—for your health, your family's health, and the health of our whole community.

- **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 help 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.



## 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 Assisters

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

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

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



Start shopping for your 2021 health insurance plan!



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Deadline to purchase a plan for coverage that starts Jan. 1, 2021.



Last day to buy a 2021 plan, unless you have a qualifying life-change event.

**Don't forget! There are NO DEADLINES to enroll in Medicaid and CHP+.**

La Inscripción Abierta para el seguro médico por medio del Mercado es desde el 1 de noviembre hasta el 15 de enero del 2021, pero no hay fecha límite para inscribirse en Medicaid y CHP+. Todavía estamos aquí para ayudarle a encontrar el mejor seguro médico para cumplir con sus necesidades y su presupuesto. Llame a nuestra oficina o visite nuestro sitio web para más información o para hacer una cita.

## 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 UHealth. 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.



Enrollment events will be held virtually through Zoom conferencing. No appointment necessary. To sign in, please call our office anytime during the following hours and the next available guide will contact you to begin your appointment—first come, first served.\*

Date of Event	Time of Event
Saturday, Nov. 7	9 a.m. – 2 p.m.
Saturday, Nov. 14	9 a.m. – 2 p.m.
Saturday, Nov. 21	9 a.m. – 2 p.m.
Saturday, Dec. 5	9 a.m. – 2 p.m.
Saturday, Dec. 12	9 a.m. – 2 p.m.
Tuesday, Dec. 15	8 a.m. – 8 p.m.
Saturday, Jan. 9	9 a.m. – 2 p.m.
Friday, Jan. 15	8 a.m. – 5 p.m.

\* If things change and we can hold walk-in events, we will help people at our Mason location. Please call our office or check our website for the most up-to-date information.

### Larimer Health Connect Mason location



144 N. Mason St., Unit 7, Fort Collins

**By appointment only.**

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

Additional locations and times may be added throughout Larimer County.

### Need food assistance or other resources?

Talk to your guide during your appointment.

### Need help with prescription drug costs?

Our Prescription Assistance team may be able to help you find lower cost medications.

Call 970-416-6519 for more information.

# Health District

LARIMER HEALTH CONNECT

Your Local Resource



All appointments are FREE.  
Evening and weekend hours available.

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