

You can't predict the future, but you can PROTECT IT.

More people than ever before qualify for financial help. Thanks to the American Rescue Plan, individuals and families of all income levels may be able to enroll in a plan with a low-cost premium.



La Inscripción Abierta para seguro médico de 2022 por medio del mercado comienza el 1 de noviembre 2021 y finaliza el 15 de enero del 2022. Visite la última página de este inserto sobre Larimer Health Connect para más información.

Open Enrollment for 2022 health insurance through the Marketplace begins on Nov. 1, 2021 and ends on Jan. 15, 2022.

We're here to help in-person* and virtually**

- Having health insurance protects your health and financial security. One of the top three reasons for bankruptcy is medical expenses. Don't go unprotected.
- There are options. Health insurance plans are available for different needs and budgets.
- Plans change. Plans, rates, provider networks, and prescription drug formularies can change every year. Don't let your plan auto-renew without checking that it covers everything you need.

* As COVID allows.

** For a tutorial on virtual appointments, visit larimerhealthconnect.org/faq.

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

- Your COBRA premium assistance ended Sept. 30 – you have 60 days to apply for financial help and enroll in a 2021 Connect for Health Colorado plan or apply for Medicaid. If you choose to stay on COBRA, you will pay 100% of the premium cost plus a 2% administrative fee. We can help you compare options and find the best plan for your needs and budget.
- You are eligible for Medicaid or CHP+ – you can enroll anytime during the year.
- You have had a qualifying life event – you may have 60 days to enroll in a new plan. Examples include losing your current coverage, getting married, birth or adoption of a child, moving to a new county, and more.



Start shopping for your 2022 Marketplace health insurance plan!



Existing plans will auto-renew for coverage that starts Jan. 1, 2022.



Deadline to purchase a plan for coverage that starts Jan. 1, 2022.



Last day to buy a 2022 plan with coverage that starts Feb. 1, unless you have a qualifying life-change event.

Health District
LARIMER HEALTH CONNECT

Se habla español

**All appointments are FREE.
Evening and weekend
hours available.**

**For an appointment or questions:
970-472-0444
larimerhealthconnect.org**

**Citas son GRATIS.
Horarios disponibles algunas
noches y los Sábados.**

**Para una cita o preguntas:
970-472-0444
larimerhealthconnect.org**

Do you need health insurance? It may be cheaper than you think!

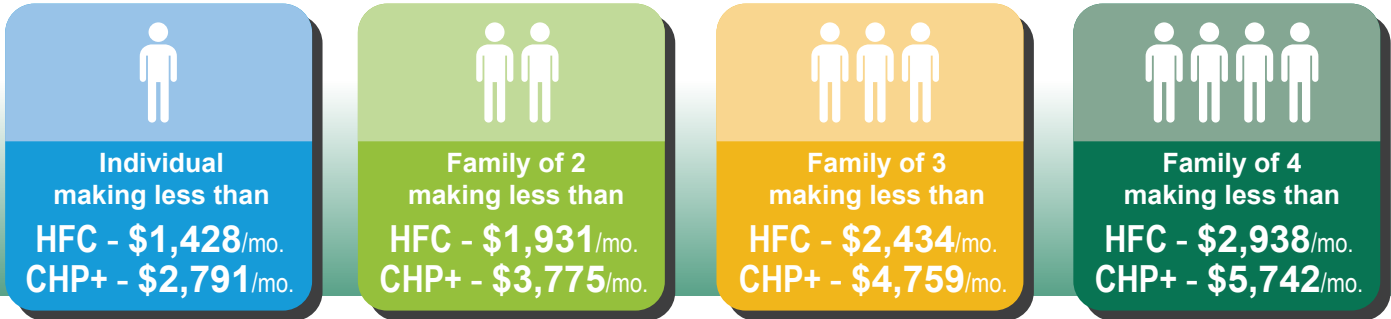
Connect for Health Colorado offers private health insurance plans. Most people are eligible for extra savings through American Rescue Plan changes, and so most people's premiums will be lower than expected. Many people are also surprised to learn that they are eligible for Medicaid or CHP+, which are also cheaper than many think. **But don't delay—you must enroll in a plan by Dec. 15 for coverage starting Jan. 1, 2022.**

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.** Anyone enrolled in Medicaid or CHP+ is guaranteed coverage through the end of the Federal COVID Public Health Emergency Declaration. The only exceptions are pregnant women (who are covered for 60 days after the end of their pregnancy) and children turning 19 that are aging off of CHP+.

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 have big discounts, and shopping around can help you find a plan that meets your needs and budget. **This year, eligibility for financial help has changed. There are more savings for more people than ever before.** Below are some examples of how individuals and families may reduce their costs when purchasing health insurance:

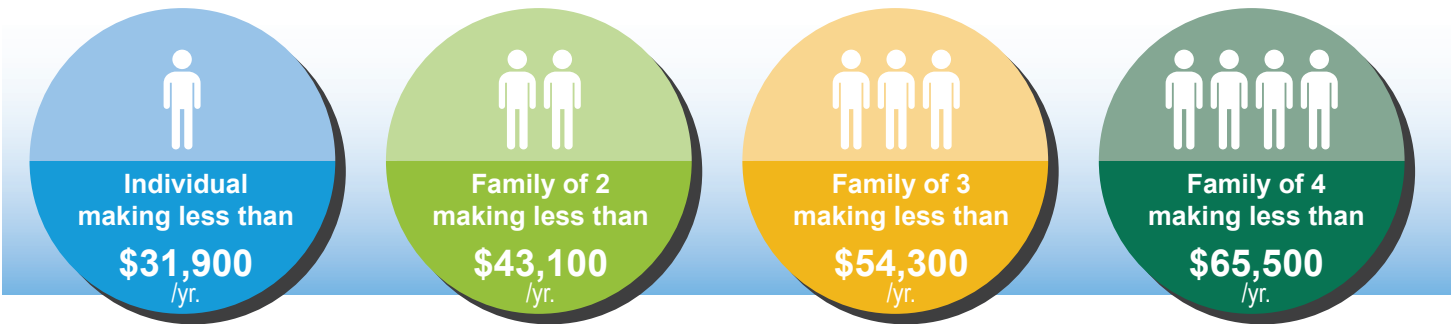
Premium tax credits

Financial help that lowers the cost of your monthly payment. You can use the tax credit to lower your premium each month or you can get a lump sum payment when you file your taxes for 2022. This year, thanks to the American Rescue Plan, more Coloradans than ever before are eligible for premium tax credits. **There is no longer an upper limit on how much you can earn and still qualify for the tax credit.** You can now only spend up to **8.5 percent** of your income on your monthly premium. More individuals and families from all income levels are saving more money.

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?



Even if you haven't qualified for help paying for health insurance in the past, it is worth a look now. More Coloradans than ever before qualify for lower cost premium plans. **Letting your plan auto-renew or selecting the "suggested plan" from Connect for Health Colorado is not always your best choice.**

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. **Current plans will auto-renew Dec. 1, 2021.** Call NOW to reserve an appointment to enroll in a plan that meets your needs and starts Jan. 1, 2022. 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 or visit connectforhealthco.com. To reset your password for PEAK, please call 1-800-250-7741 or visit colorado.gov/peak. Please do this **BEFORE** your appointment with us.

What you need to know

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, we are still here in-person and virtually to help with your health coverage needs.

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

If you're not sure what's right for you or if 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



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.

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



NOVEMBER 1

Start shopping for your 2022 Marketplace health insurance plan!



DECEMBER 1

Existing plans will auto-renew for coverage that starts Jan. 1, 2022.



DECEMBER 15

Deadline to purchase a plan for coverage that starts Jan. 1, 2022.



JANUARY 15

Last day to buy a 2022 plan with coverage that starts Feb. 1, 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 2022, 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 al 970-472-0444 o visite nuestro sitio web para más información o para hacer una cita.

Things to note:

- The Connect for Health Colorado Marketplace is a state-run exchange and is not affiliated with the Health District. The Health District is a local assistance site and our certified Health Coverage Guides are not Connect for Health Colorado employees.
- 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 web-site for a list of certified brokers.
- **MEDICARE:** If you are not a current Larimer Health Connect customer and 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.



In addition to assisting you by appointment during the week, we will be having Saturday call-in (virtual) events. 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. 6	9 a.m. – 2 p.m.
Saturday, Nov. 13	9 a.m. – 2 p.m.
Saturday, Nov. 20	9 a.m. – 2 p.m.
Saturday, Dec. 4	9 a.m. – 2 p.m.
Saturday, Dec. 11	9 a.m. – 2 p.m.
Wednesday, Dec. 15	8 a.m. – 8 p.m.
Saturday, Dec. 18	9 a.m. – 2 p.m.
Saturday, Jan. 8	9 a.m. – 2 p.m.
Saturday, Jan. 15	9 a.m. – 4 p.m.

* Things may change. For the most up-to-date information, please visit our website to sign up for our email list, or follow us on Facebook.

Larimer Health Connect Mason location



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

For an in-person appointment:

Call 970-472-0444 or check 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

Se habla español

All appointments are FREE. Flexible evening and weekend hours available.

For an appointment or questions:
970-472-0444

larimerhealthconnect.org

