

Health Insurance

When You Don't Have Medicaid



Health care in America is expensive. A three-day hospital stay costs around \$30,000. You need health insurance to protect yourself in case you get sick or hurt.

Insurance also pays for a yearly visit with your doctor. This can help prevent bigger health problems in the future.

Refugees get Medicaid for their first 12 months in America. Medicaid is a government program that pays for your health care. It is free for its members and has very good benefits. In Colorado, Medicaid is called Health First Colorado.

After 12 months, you might not be allowed to stay on Medicaid if your income is too high. **If you lose your Medicaid, do not go without health insurance! You have 60 days to find new insurance.**

You have two main options: insurance through your job, or insurance you buy on your own.

Income Limits for Medicaid

The income limit to qualify for Colorado Medicaid varies depending on the size of your household and your income.

Family size (2024 limits):

1 person: Up to \$1,669 per month

2 people: Up to \$2,265 per month

3 people: Up to \$2,862 per month

4 people: Up to \$3,458 per month

5 people: Up to \$4,054 per month

6 people: Up to \$4,651 per month

Pregnant women:
Up to \$2,447 per month

Two Main Options for Health Insurance

1 Insurance Through Your Job

This is the best option for most people. Most adult Americans have insurance through their job.

How to sign up:

Talk to your employer about getting insurance. Ask for the human resources person.

If your employer says you must wait until the end of the year, tell them you have lost Medicaid, which allows you to sign up for insurance through your job right away.

This government website shows that you have 60 days to sign up with your employer after your Medicaid ends: <https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/>

2 Insurance On Your Own

Some jobs do not offer health insurance. If your job does not, you can still buy insurance on your own through Connect for Health Colorado.

This might be more expensive than insurance through your job. But unless you make a lot of money, you will get government help to reduce your monthly bill.

How to sign up:

Many groups have people who can help you sign up for insurance. Find one near you at this website: <https://connectforhealthco.com/we-can-help/assisters/> or call 855.752.6749.

Understanding Private Insurance Costs

Private insurance has three types of charges.



1. The monthly premium.

This is the price you see when signing up for a plan. Premiums can cost several hundred dollars a month for a family.



2. Co-payments.

When you see a doctor or get a medication, you might be charged a co-payment. The amount varies based on the service. It might be \$5 for a medication or \$1,000 for a hospital stay.



3. Co-insurance.

Your insurance plan will cover most of the cost of a service, but you will still have to pay between 10% to 40%, depending on the type of insurance plan you have. If your plan has a low premium, you will have to pay more for co-insurance.

Metal Tiers

The more expensive the premium, the better the benefits. The cheaper, the more you will pay at the doctor or hospital.



Bronze plans

are for healthy people who think they will not need much health care. But you could end up paying a lot if you get hurt in an accident.



Gold plans

are for people who know they will have high health care costs. You will pay more in your monthly premium, but less at the doctor or hospital.

