

Catastrophic (CYA) Health Plans in Colorado Fact Sheet

What is a CYA (catastrophic) health plan?

- A catastrophic health plan (also known as a Colorado Young Adult or “CYA” plan) is generally for individuals between the ages of 18 and 29. CYA plans typically have a high deductible and lower premium, and are designed to protect you in a high-cost emergency.
- While CYA Plans are generally for individuals between the ages of 18 and 29, it is also available to certain older individuals who qualify for an exemption based on a hardship or because coverage is unaffordable based on expected annual household income. For individuals age 30 or above who have received an exemption certificate number (exemption code), the CYA plan provides a lower monthly premium.
- It is important to know that advance premium tax credits and cost-sharing reductions **can not** be used with CYA Plans to reduce costs.

Who is eligible to purchase a CYA Plan?

If you have any of the circumstances below that affect your ability to purchase health insurance, you may qualify for an exemption from the federal government and gain access to purchasing a CYA Plan:

- You received a cancellation notice for your individual market plan (and you believe other Marketplace plans are unaffordable)
- You were homeless.
- You were evicted in the past 6 months or were facing eviction or foreclosure.
- You received a shut-off notice from a utility company.
- You recently experienced domestic violence.
- You recently experienced the death of a close family member.
- You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property.
- You filed for bankruptcy in the last 6 months.
- You had medical expenses you couldn't pay in the last 24 months.
- You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member.
- You expect to claim a child as a tax dependent who's been denied coverage in Medicaid and CHP+, and another person is required by court order to give medical support to the child. In this case, you do not have to pay the penalty for the child.

- As a result of an eligibility appeals decision, you are eligible for enrollment in a health plan through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a health plan through the Marketplace.
- Health plan options offered to you are considered unaffordable based on your household income. You may be eligible for this exemption if the annual premium for the lowest-cost bronze plan in your service area is **more than 8 percent of your annual household income.**

How do I apply for an exemption in order to shop for a CYA Plan?

- The federal government offers forms for applying for an exemption. However, the process in Colorado is different than the process outlined in these federal forms. Coloradans who want to apply for an exemption should submit the appropriate form to the federal government to receive an exemption code. Then, you will need to input the exemption code into your health insurance application (www.ConnectforHealthCO.com) in order to gain access to catastrophic health plan options.
- Here is the link to the form to apply for an exemption based on a hardship, including cancellation of your coverage:
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/hardship-exemption.pdf>.
- Here is the link to the form to apply for an exemption based on coverage being unaffordable:
<http://marketplace.cms.gov/getofficialresources/publications-and-articles/affordability-sbm-exemption.pdf>
- Other forms are available at <http://connectforhealthco.com/how-it-works/federal-requirements/>.

Starting in January 2014, most people will be required to have adequate health insurance or pay a fee to the federal government if they don't. Sufficient health insurance coverage can include employer-provided insurance, coverage you buy on your own, Medicaid or Medicare. You can learn more about the federal requirements at <https://www.healthcare.gov/rights-protections-and-the-law/> and at <http://connectforhealthco.com/how-it-works/federal-requirements/>. For more information on our CYA plans or to download an exemption form, visit ConnectforHealthCO.com or call 855-PLANS-4-YOU (855-752-6749).