

## **Health Insurance Options and Assistance | Clear Creek County**

Connect for Health Colorado is a new online marketplace where individuals, families and small businesses in Colorado can shop, compare, pick and purchase health insurance plans and get exclusive access to new up-front financial assistance, based on income, to reduce costs. The Marketplace opens in October 2013 and will provide a broad range of health insurance options and expert help in person from Health Coverage Guides and licensed health insurance agents and brokers, and over the phone from Customer Service Center Representatives. Health insurance prices depend on where you live, your age, how many people are covered by your plan and whether you use tobacco products. Nearly 500,000 Coloradans will be eligible for a new kind of tax credit to reduce monthly premiums. Some Coloradans will be eligible for zero-premium health plans. We will also help you access free or low-cost coverage through Medicaid or Child Health Plan Plus. Here's a snapshot of information about choices and assistance in your county

Carriers offering individual and family plans:

Access Health Colorado – Anthem Blue Cross and Blue Shield/HMO Colorado – Colorado HealthOP – Humana – Kaiser Permanente (partial) – Rocky Mountain Health Plans – UnitedHealthcare

Examples of Individual Health Insurance Rates in Clear Creek County

| Person & Coverage Level        | Monthly Premiums (Before Tax Credit) |       |
|--------------------------------|--------------------------------------|-------|
|                                | Low                                  | High  |
| 27-year-old with CYA Plan      | \$139                                | \$267 |
| 27-year-old with Bronze Plan   | \$153                                | \$299 |
| 27-year-old with Silver Plan   | \$201                                | \$377 |
| 27-year-old with Gold Plan     | \$234                                | \$438 |
| 27-year-old with Platinum Plan | \$264                                | \$436 |
|                                |                                      |       |
| 40-year-old with Bronze Plan   | \$186                                | \$364 |
| 40-year-old with Silver Plan   | \$245                                | \$460 |
| 40-year-old with Gold Plan     | \$286                                | \$534 |
| 40-year-old with Platinum Plan | \$322                                | \$532 |

Assistance Sites available to provide in-person help to Individuals & Families: (Contact info will be available October 1 at <a href="https://www.ConnectforHealthCO.com">www.ConnectforHealthCO.com</a> and 1-855-PLANS-4-YOU)

• Mountain Resource Center



Carriers offering small employer plans:

Anthem Blue Cross and Blue Shield/HMO Colorado – Colorado HealthOP – Kaiser Permanente (partial) – Rocky Mountain Health Plans – SeeChange Health

Examples of Small Group Health Insurance Rates in Clear Creek County before employer contribution

| Person & Coverage Level        | Monthly Premiums |       |
|--------------------------------|------------------|-------|
|                                | Low              | High  |
| 27-year-old with Bronze Plan   | \$193            | \$296 |
| 27-year-old with Silver Plan   | \$252            | \$341 |
| 27-year-old with Gold Plan     | \$295            | \$404 |
| 27-year-old with Platinum Plan | N/A              | N/A   |
|                                |                  |       |
| 40-year-old with Bronze Plan   | \$236            | \$361 |
| 40-year-old with Silver Plan   | \$307            | \$415 |
| 40-year-old with Gold Plan     | \$360            | \$493 |
| 40-year-old with Platinum Plan | N/A              | N/A   |

Connect for Health Colorado will certify more than 1,000 licensed health insurance agents and brokers to assist customers. A list of certified agents/brokers will be available on Oct. 1 at the website and phone number below.

Assistance Sites to Help Small Employers:

(Contact info will be available Oct. 1 at the website and phone number below)

- Colorado Small Business Development Center Network
- Mountain Resource Center

Learn more at www.ConnectforHealthCO.com

Talk to a Customer Service Center Representative at 855-PLANS-4-YOU (855-752-6749) Mondays through Fridays, 8 am - 6 pm, Saturdays, 8 am - 5 pm