

APPLY FOR MEDICAID FINANCIAL ELIGIBILITY

To access Long-Term Services and Supports, you must first qualify for Health First Colorado (Colorado's Medicaid program) by meeting program-specific financial criteria.

This guide will walk you through applying for Medicaid financial eligibility.

HOW TO APPLY FOR MEDICAID FINANCIAL ELIGIBILITY

IF YOU ARE...

New to Medicaid

Apply through Colorado Access' Medical Assistance Site, AMES
www.accessenrollment.org

Currently on Medicaid

- **OPTION 1:** Apply with your local county Department of Human Services (DHS) office
 - [Denver County locations](#)
 - [Adams County locations](#) (see right sidebar)
- **OPTION 2:** Apply online through [Colorado PEAK](#)

Troubleshooting



If you are having trouble getting a response from your county and it has been more than 90 days since you applied, you can escalate your case to [HCPF County Escalations](#)

THEN THE COUNTY WILL DETERMINE YOUR FINANCIAL ELIGIBILITY

The county will determine financial eligibility, depending on your personal circumstances:

1

Income-Based Medicaid

- Your combined household (family) has low to moderate income.

2

Disability-Based Medicaid

- You have a long-term disability and low income. This Medicaid option considers the income of the individual needing services instead of the household income.

3

Medicaid Buy-In Program

- You have a long-term disability, and your income is too high to qualify for Medicaid.
- Learn more about the [Buy-In Program for Children](#)
- Learn more about the [Buy-In Program for Adults](#)

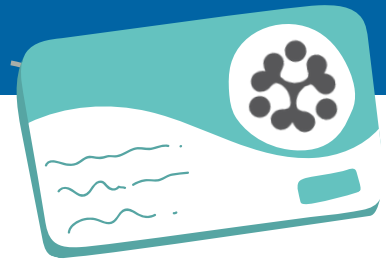
4

Supplemental Security Income (SSI) Eligible

- You automatically qualify for Health First Colorado (Medicaid) coverage because you are aged 65 or older, are blind or disabled, AND you have no other source of income.

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Glossary



Long Term Care (LTC) Medicaid: This is a type of Medicaid program that helps people who need care for a long time, usually because of a disability, chronic illness, or old age. It covers services like nursing home care, in-home care, and other support services to help people live as independently as possible.



Health First Colorado: This is the Medicaid program for the state of Colorado. It provides health coverage to eligible low-income residents, including children, pregnant women, adults, and people with disabilities, so they can get medical care, prescriptions, and other health services.



Medicaid Buy-In Options: This option allows people with disabilities who work or families that have a child with disabilities to "buy into" Medicaid. This means they can pay a monthly premium and get Medicaid health coverage even if they earn too much money to qualify for regular Medicaid.



Supplemental Security Income (SSI): This is a federal program that gives monthly payments to people with low income who are aged 65 or older, blind, or have a disability. The payments help cover basic needs like food, clothing, and shelter.



Home and Community-Based Waivers: These are special Medicaid programs that allow people to receive care in their own homes or communities instead of in a nursing home or other institution. The waivers provide services like personal care, help with daily activities, and support for people with disabilities or chronic health issues.

RMHS
Rocky Mountain Human Services

CMA Contact Center: 844.790.7647 | rmhumanservices.org