

# 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](http://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](#)

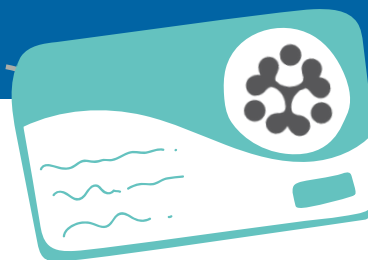
## THEN THE COUNTY WILL DETERMINE YOUR FINANCIAL ELIGIBILITY

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.

# APPLY FOR MEDICAID FINANCIAL ELIGIBILITY

## 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](http://rmhumanservices.org)