GET FINANCIAL HELP

for health coverage - 2027

This guide is designed to help Brokers and Assisters guide their customers in figuring out what kind of financial help they might qualify for and how much they can expect to pay in monthly premiums for plan year 2027.

Please note: this resource serves as a general guide based solely on income and household size.

STEP 1: Calculate how many people are included on the customer's federal income tax return **(this is their household size).**

STEP 2: Add up the household's gross **estimated monthly or annual income for 2027.**

Before figuring out the financial help they may be eligible for through Connect for Health Colorado, check to see if the household qualifies for **health care coverage through Health First Colorado** (Colorado's Medicaid program) or **Child Health Plan Plus (CHP+).**

Please note: Annual figures are a guide. Health First Colorado determines eligibility based on current or previous monthly household income and family size. The income figures below estimate the maximum allowed income to qualify for Medicaid or CHP+ per household size.

Monthly Income

Family Size	Health First Colorado (For adults 19-65)	Health First Colorado (For children 0-18)	Child Health Plan Plus (For children 0-18)
1	$1,769	$1,889	$1,890 - 3,458
2	$2,399	$2,561	$2,562 - 4,689
3	$3,028	$3,233	$3,234 - 5,920
4	$3,658	$3,905	$3,906 - 7,150
5	$4,288	$4,578	$4,579 - 8,381

Annual Income

Family Size	Health First Colorado (For adults 19-65)	Health First Colorado (For children 0-18)	Child Health Plan Plus (For children 0-18)
1	$21,228	$22,668	$22,680 - 41,496
2	$28,788	$30,732	$30,744 - 56,268
3	$36,336	$38,796	$38,808 - 71,040
4	$43,896	$46,860	$46,872 - 85,800
5	$51,456	$54,936	$54,948 - 100,572

Does the household make more than the amount in the charts above?

✅ **Yes.** They may qualify for **financial help through Connect for Health Colorado.** Move on to Step 3.

❌ **No.** Someone in the household may qualify for **Health First Colorado or Child Health Plan Plus.**
Apply for these programs, and learn the full qualifications for Medicaid programs, at Colorado.gov/PEAK.

STEP 3: Based on the household size and estimated income, check if they may qualify for **lower monthly costs (Premium Tax Credits & Colorado Premium Assistance*) and health care discounts (Cost-Sharing Reductions),** and find out how much of their income they should expect to pay toward their monthly premium.

*Premium Tax Credits will reduce monthly costs based on the Expected Premium Contribution shown below. Colorado Premium Assistance is equal to either: $70 for the first household member and $25 for each subsequent household member that pays a premium, or the total remaining premium after Premium Tax Credits, whichever is smaller.

Monthly Income

Family Size							
1	$1,330 - 1,769	$1,770 - 1,995	$1,996 - 2,660	$2,661 - 3,325	$3,326 - 3,990	$3,991 - 5,320	$5,321 +
2	$1,803 - 2,398	$2,399 - 2,705	$2,706 - 3,607	$3,608 - 4,508	$4,509 - 5,410	$5,411 - 7,213	$7,214 +
3	$2,277 - 3,028	$3,029 - 3,415	$3,416 - 4,553	$4,554 - 5,692	$5,693 - 6,830	$6,831 - 9,107	$9,108 +
4	$2,750 - 3,658	$3,659 - 4,125	$4,126- 5,500	$5,501 - 6,875	$6,876 - 8,250	$8,251 - 11,000	$11,001 +
5	$3,223 - 4,287	$4,288 - 4,835	$4,836 - 6,447	$6,448 - 8,058	$8,059 - 9,670	$9,671 - 12,893	$12,894 +
6	$3,697 - 4,917	$4,918 - 5,545	$5,546 - 7,393	$7,394 - 9,242	$9,243 - 11,090	$11,091 - 14,787	$14,788 +
Federal Poverty Level	100 - 133%	134 - 150%	151 - 200%	201 - 250%	251 - 300%	301 - 400%	401% +
Financial Assistance	Premium Tax Credits, Cost-Sharing Reductions & Colorado Premium Assistance				Premium Tax Credits & Colorado Premium Assistance		Not Eligible
Expected Premium Contribution (% of income)	2.15%	2.16 - 4.3%	4.31 - 6.78%	6.78 - 8.66%	8.67 - 10.22%	10.22%	-

Annual Income

Family Size							
1	$15,960 - 21,227	$21,228 - 23,940	$23,941 - 31,920	$31,921 - 39,900	$39,901 - 47,880	$47,881 - 63,840	$63,841 +
2	$21,640 - 28,781	$28,782 - 32,460	$32,461 - 43,280	$43,281 - 54,100	$54,101 - 64,920	$64,921 - 86,560	$86,561 +
3	$27,320 - 36,336	$36,337 - 40,980	$40,981 - 54,640	$54,641 - 68,300	$68,301 - 81,960	$81,961-109,280	$109,281 +
4	$33,000 - 43,890	$43,891 - 49,500	$49,501 - 66,000	$66,001 - 82,500	$82,501 - 99,000	$99,001 - 132,000	$132,001 +
5	$38,680 - 51,444	$51,445 - 58,020	$58,021 - 77,360	$77,361 - 96,700	$96,701 - 116,040	$116,041 - 154,720	$154,721 +
6	$44,360 - 58,999	$59,000 - 66,540	$66,541 - 88,720	$88,721 - 110,900	$110,901 - 133,080	$133,081 - 177,440	$177,441 +
Federal Poverty Level	100 - 133%	134 - 150%	151 - 200%	201 - 250%	251 - 300%	301 - 400%	401% +
Financial Assistance	Premium Tax Credits, Cost-Sharing Reductions & Colorado Premium Assistance				Premium Tax Credits & Colorado Premium Assistance		Not Eligible
Expected Premium Contribution (% of income)	2.15%	2.16 - 4.3%	4.31 - 6.78%	6.78 - 8.66%	8.67 - 10.22%	10.22%	-

STEP 4: Share the information you have found with the customer, and if applicable, **assist the customer with applying for health insurance.**