

Medical Insurance

Social Security Insurance (SSI)

- Address:** Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235
- 1-800-772-1213 Mon-Fri 5am-10 pm and Sat 6am-3pm
- Local:** Social Security Administration
301 S Howes Street
Fort Collins, CO 80524
(970) 482-7354
- Website:** www.socialsecurity.gov
- Purpose:** SSI is a cash assistance program to assist with paying for basic needs such as food, clothing and shelter for individuals with disabilities. SSI pays only for total disability. No benefits are payable for partial disability or short term disability. In Colorado a qualified disabled person can receive up to \$674.00 per month.
- Eligibility:** In order for an individual to be considered disabled by the Social Security Administration (SSA) the individual must have impairment which results in the inability to engage in substantial gainful activity and can be expected to result in death or has lasted/can last for a continuous period of not less than 12 months. A person might also be considered disabled based on blindness. In addition to eligibility based on disability there are income limits that are factored into eligibility.
- Services:** SSI provides income assistance. Individuals determined to be eligible for SSI are also then eligible for Medicaid.
- Application:** Complete an application for SSI disability benefits by calling the toll free number (1-800-772-1213) between 7 a.m. and 7 p.m. Monday through Friday and making an appointment. You may choose to apply for benefits either by phone or in person at the local Social Security office listed above. SSI can be applied for at any time. If the individual has SSI as a child the individual will be re-evaluated when he/she turns 18. If denied as a child or not yet on SSI, apply 3-4 months before the child's 18th birthday (the evaluation process takes 3-4 months and occasionally legal assistance is needed).

Medical Insurance

Medicare

- Address:** Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, MD 21244
- 1-800-MEDICARE assistance 24 hours a day, 7 days a week
- Local:** Larimer County Department of Human Services
1501 Blue Spruce Dr.
Fort Collins, CO 80524
(970) 498-6300 (970) 498-7987 Fax
- Website:** www.medicare.gov
- Purpose:** Medicare is a health insurance program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant).
- Eligibility:** In most cases, a person is eligible for Medicare after he/she has received Social Security Administration (SSA) cash benefit for 24 months. In order to be considered disabled by SSA, a person must have a physical and/or mental impairment that keeps him/her from working for at least 12 months or is expected to result in death. The impairment must keep him/her from doing any “substantial” work. A person might also be considered disabled based on blindness. Call the Medicare hotline listed above for more specifics on eligibility.
- Services:** There are three parts to Medicare:
- Part A (Hospital Insurance)
Helps pay for skilled nursing, home health care, hospice care and in-patient hospital care
 - Part B (Medical Insurance)
Helps pay for medical services such as for doctor’s services, outpatient hospital care, laboratory tests, durable medical supplies, certain preventative care, limited physical and occupational therapy
 - Part D (Prescription Insurance)
Helps pay for prescription drugs
- Application:** Call to consult with a Medicare Specialist for the time to pursue application. The speed of the process depends on individual cases so initiate the application early.

Medical Insurance

Medicaid

- Address:** Department of Health Care Policy and Financing
1570 Grant Street
Denver, CO 80203
- Local:** Larimer County Department of Human Services
1501 Blue Spruce Dr.
Fort Collins, CO 80524
(970) 498-6300 (970) 498-7987 Fax
- Website:** www.colorado.gov/hcpf
- Purpose:** Colorado Medicaid is public health insurance for persons with disabilities. In addition to Medicaid there is another benefit called Long Term Care Medicaid (LTC). LTC Medicaid benefits help people who need ongoing medical or social support. LTC Medicaid includes nursing facility care and Home and Community Based Services (HCBS) where medical providers come into the home to provide the necessary services to keep a individual with a disability from being institutionalized in a nursing facility or hospital. LTC Medicaid also includes social support services such as Supportive Living Services (SLS).
- Eligibility:** Individuals between the ages of 18 and 64 must be determined to be blind or disabled by the Social Security Administration (SSA) standards in order to be eligible for Medicaid. If an individual is eligible for Supplemental Security Income (SSI) from Social Security Administration (SSA) then they will automatically receive Medicaid. Income and assets are also factored in when determining eligibility. Family Medicaid is also available for non-disabled individuals but is based upon family size, income and the age of the applicant.
- For Long Term Care Medicaid Services a person must be found to be financially eligible and functionally eligible. Functional eligibility is determined by the agency managing the LTC program such as a Community Centered Board for individuals with developmental disabilities (Foothills Gateway) or a Single Entry Point for individuals with disabilities and older adults (Larimer County Options for Longterm Care).
- Services:** Medicaid helps to pay for services such as inpatient and outpatient medical services, medications, home health care, durable medical supplies and physical exams. For a more extensive explanation of covered services contact Medicaid representative at your local office.

Medical Insurance

Medicaid (Continued)

Medicaid helps to fund community based programs at your Community Centered Board (Foothills Gateway) and your Single Entry Point (Larimer County Options for Longterm Care).

Application: An individual can apply directly at Larimer County Department of Human Services or one can choose to apply for SSI with the SSA to see if eligible for both SSI and Medicaid. The speed of the process depends on individual cases so initiate the application early, it is suggested to begin at least four months prior to the individual's 18th birthday.

If interested in Long Term Care Medicaid programs make sure you specify such an interest on your Medicaid application as well as contact Single Entry Point and/or Community Centered Board. There are often waitlists with different programs so inquire early to ensure you are on the best timeline.

Medical Insurance

Colorado Indigent Care Program (CICP)

Address: Department of Health Care Policy and Financing
1570 Grant Street
Denver, CO 80203

Local: Poudre Valley Hospital
1024 S. Lemay Ave.
Fort Collins, CO 80524
(970) 495-7200

Salud Family Health Center
1635 Blue Spruce Drive
Fort Collins, CO 80524
(970) 494-4040

Family Medicine Center
1025 Pennock Place
Fort Collins, CO 80524

Website: www.colorado.gov

Purpose: CICP is NOT a health insurance program. CICP provides partial reimbursement to participant health care providers in exchange for them providing discounted medical care to underinsured and uninsured Colorado residents.

Eligibility: To be eligible for discounted services under the program, applicants must meet both residency and income/asset requirements. Applicants must have income and resources combined at or below 250% of the Federal Poverty Level (FPL), and cannot be eligible for Medicaid or CHP+. There are no age limitations for CICP eligibility. Applicants can have Medicare and any other commercial health insurance policy, but these policies must be exhausted before CICP reimburses the health care provider.

Services: Services are restricted to participating hospitals and clinics throughout the state. Services are provided under a co-payment cap in that no individual will pay more than 10% of their income in a 12-month calendar period for medical care from a participating health care provider.

Application: To get more information and to complete an application go to one of the participating hospitals and clinics listed above. Applications must be filed within 90 days of the rendered service.