



95%
OF BOULDER COUNTY
HAS HEALTH INSURANCE.

FREE
expert help
is available

GET
Health Insurance

IT'S FOR EVERYONE!

**ENROLL
NOW**

**You're
worth it**



2025 HEALTH COVERAGE OPEN ENROLLMENT

GENERAL

- Colorado's health coverage open enrollment is **November 1st through January 15th**, annually.
- During this time anyone can make changes to, or enroll in, health coverage. To have coverage begin on January 1st, action needs to be taken by December 15th.
- Connect for Health Colorado and Colorado Connect are where residents may receive financial assistance to lower the cost of premiums and other expenses.
- Coloradans with household incomes above 150% Federal Poverty Level (FPL) (\$45,000 for a household of 4) can be eligible for tax credits on an income-based sliding scale.
- On average, 75% of customers qualify for financial help to lower health insurance costs.

CHANGES IN FINANCIAL ASSISTANCE FOR 2025

- For plan year 2025, fewer Coloradans will be eligible for Cost-Sharing Reductions (CSRs).
- Households with incomes between 200–250% of the federal poverty level will receive less reduction on silver plan co-pays, deductibles, and co-insurances, decreasing to 73% actuarial value plans from 94% in 2024.
- Meet with a Health Coverage Guide to explore all your options for 2025.

NEW COVERAGE OPTIONS FOR 2025

- **Connect for Health Colorado for DACA recipients**
- Starting November 1, 2024, DACA recipients will be able to access the health plans and benefits available through Connect for Health Colorado. During the general enrollment period (November 1—January 15), DACA recipients enrolled in an OmniSalud plan must complete their enrollment for the following year through Connect for Health Colorado.
- **Medicaid for Undocumented Coloradans**
- Starting January 1, 2025, undocumented pregnant individuals and undocumented children (ages 0–18) living in Colorado, including DACA recipients, will be eligible to apply and receive all the services and benefits available through Health First Colorado (Medicaid) and CHP+. Individuals with DACA status who are 19 and older are not eligible for Medicaid and must enroll in coverage through Connect for Health Colorado.

OMNISALUD

- Undocumented Coloradans can enroll into OmniSalud health plans on **Colorado Connect**, a secure online platform that is part of Connect for Health Colorado system.
- Those earning over 150% FPL can purchase full-cost health plans.
- Those earning under 150% FPL can enroll in very low cost plans with "\$0" premium and a low annual deductible for an individual.
- Enrollment in these plans is limited.

2025 ENROLLMENT PROCESS

- **November 1—22: Re-enrollment period for individuals currently enrolled in a low-cost OmniSalud plan.**
All individuals enrolled in a low-cost OmniSalud plan will have the opportunity to re-enroll if they wish to remain in the program next year. To do so, they must complete the entire enrollment process during the re-enrollment period (the system will automatically flag applications as eligible for re-enrollment once complete). To re-enroll, log in to your account, complete a new application, and choose a health plan. Please note that you must meet the income requirements to re-enroll in a low-cost plan.
- **November 25 (starting at 8 a.m.)—January 15: Enrollment period for low-cost OmniSalud plans opens to the general public, until all available spots are filled.**
Once the low-cost spots are filled, the regular-cost option will continue to be available until January 15.

BOULDER COUNTY HEALTH COVERAGE ENROLLMENT CENTER

- Certified by Connect for Health Colorado, provides free, unbiased, and confidential health coverage education, navigation, and enrollment assistance.
- Services are available in English, Spanish, and other languages via a Language Line.
- Appointments are 30–60 minutes; Monday through Friday between 7:30 a.m. and 5:00 p.m.

SCHEDULE AN APPOINTMENT:

BoulderCountyHealthCoverage.org
HealthCoverage@BoulderCounty.org
303-441-4530 (leave us a message)

