colorado access choice

Access Connected Care Partners, Inc.

Health insurance made for Colorado.

2027 Health Insurance Plans

What to know before making your choice.



Health insurance that makes sense for Colorado.



Choosing health insurance comes with a lot of questions. **Colorado Access Choice** is here to help you understand your options, find care through a broad network of trusted providers and get answers from real people right here in Colorado.

We're affiliated with Colorado Access, a local nonprofit that has been part of Colorado's healthcare system since 1994. For more than 30 years, we've worked alongside providers, hospitals and communities across the state. Colorado Access Choice brings those relationships and that experience to individual and family health insurance.

We hope this introduction to Colorado Access Choice helps you understand what our plans offer and what to consider as you choose health insurance for yourself or your family.

What you can expect from Colorado Access Choice.

Your Member ID card contains important information about your Colorado Access Choice health insurance. Keep it with you and have it available when you make an appointment, fill a prescription or receive care. Access the portal: coaccesschoice.com/members.

A broad, trusted provider network.

Built over decades, Colorado Access Choice gives you access to a broad network of participating doctors, specialists and hospitals, including leading Colorado health systems.

Local support from real people.

When you have a question, our Colorado-based team is here to help. You'll have real people you can call for support with benefits, billing, payments, ID cards, your member portal, finding a provider and other questions that come up along the way.

Options for different needs and budget.

Colorado Access Choice offers Bronze, Silver and Gold plans, including the Colorado Option, so you can consider how you want to balance your monthly premium with what you pay when you receive care.

Direct access to specialists.

You don't need to select a primary care provider or get a referral before seeing an in-network specialist.

Urgent and emergency care across the U.S.

If you need urgent or emergency care while you're away from home, you're covered anywhere in the United States.



Colorado care, built on Colorado relationships.

For more than 30 years, Colorado Access has worked within Colorado's healthcare system, building relationships with the providers, hospitals and communities that care for people across our state.

Colorado Access Choice builds on that foundation with a broad network of participating doctors, specialists and hospitals. That means members can find care through many of the healthcare names Coloradans already know and trust.

And those relationships run deeper than a list of providers in a directory. They're built on decades of working together and understanding how healthcare is delivered in Colorado.

A network you know.

Colorado Access Choice's network includes leading Colorado providers and health systems.

AdventHealth
Boulder Community Health
Children's Hospital Colorado
CU Medicine
Denver Health
HCA HealthOne
Intermountain Health
UCHealth



Three things to think about before making your choice.



1 Cost.

You don't have to figure out health insurance on your own. Colorado Access Choice can help you understand your options and answer questions as you get ready to enroll.

- **Premium.** The amount you pay each month to keep your health insurance active.
- **Deductible.** The amount you pay for certain covered healthcare services before your health insurance begins sharing the cost.
- **Coinsurance.** A percentage of the cost of a covered healthcare service that you pay after any applicable deductible.
- **Copay.** A set amount you pay for a covered healthcare service, such as a doctor's visit or prescription.

When comparing plans, think about more than the monthly premium. Consider how often you expect to use healthcare, the prescriptions you take and how you prefer to balance what you pay each month with what you may pay when you receive care.

Plans are available in three metal levels.

Colorado Access Choice offers Bronze, Silver and Gold plans. The metal level doesn't describe the quality of care you'll receive. It describes how you and your health insurance plan share costs.

Bronze Lower monthly premiums. Higher costs when you use care.

Bronze plans may work well for people who want to keep their monthly premium lower and expect to use less healthcare during the year.

Silver A balance between monthly premiums and costs when you use care.

Silver may be a good fit for people looking for a middle ground between monthly premiums and out-of-pocket costs.

Gold Higher monthly premiums. Lower costs when you use care.

Gold may work well for people who expect to use healthcare more often and prefer to pay more each month in exchange for lower costs when they receive care.



2 Financial help.

Depending on your household and income, financial help may be available when you enroll through Connect for Health Colorado.

Financial assistance may help lower your monthly premium or the amount you pay when you receive care.

3 Care and network.

Colorado Access Choice is an Exclusive Provider Organization (EPO). That means you'll generally receive covered care from providers and facilities that participate in the Colorado Access Choice network.

The good news? We've spent decades developing a broad network of trusted providers that gives you access to participating doctors, specialists and hospitals across Colorado.

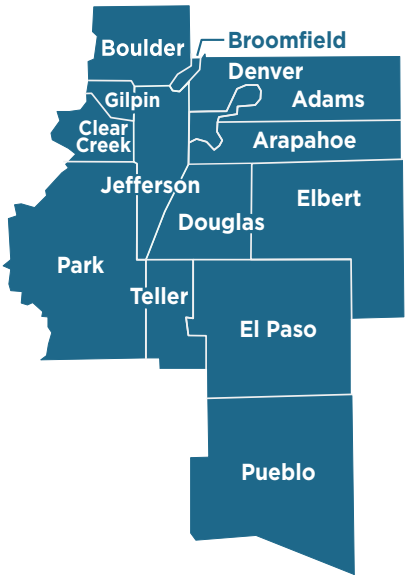
You do not have to select a primary care provider, and you do not need a referral to see an in-network specialist. Emergency and urgent care are covered regardless of network status as required by law. Other out-of-network services are generally not covered unless authorized or otherwise required to be covered.

Before you choose a plan.

Make sure the doctors, specialists and health systems you use are part of the **Colorado Access Choice** provider network.

Available in 14 Colorado counties.

Colorado Access Choice is available in: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, El Paso, Gilpin, Jefferson, Park, Pueblo and Teller.



Frequently asked questions.



Do I have to choose a primary care provider (PCP)?

No. Colorado Access Choice does not require you to select a primary care provider. Having a PCP can still give you a regular place to start for routine care and help coordinate your healthcare.

Do I need a referral to see a specialist?

No. You can see an in-network specialist without a referral.

What if I need urgent or emergency care when I'm away from home?

Colorado Access Choice covers urgent and emergency care throughout the United States. In an emergency, call 911 or go to the nearest emergency room.

How do I know if my doctor is "in network" or not?

Use the Colorado Access Choice provider directory to check whether a doctor, specialist or facility participates in your plan's network. Check out our provider directory at: coaccesschoice.com/members.

How do I know if my prescriptions are covered?

Colorado Access Choice uses a prescription drug list, also called a formulary, to identify covered medications and any requirements that may apply. Check the formulary at: coaccesschoice.com/members.

Can I receive care virtually?

Colorado Access Choice benefits include virtual visits for primary and specialty care when available through participating providers.

Find More Answers

Choosing health insurance can come with questions. Our Colorado-based team is here to help you understand your options and know where to go next.

1-833-575-8033 (TTY 711)
Mon. through Fri., 8 a.m. to 5 p.m. MT
coaccesschoice.com



This brochure is a summary only and does not describe all benefits, limitations, exclusions, or other provisions. For complete coverage details, please refer to the Summary of Benefits and Coverage at **coaccesschoice.com**.

Health insurance
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Colorado Access Choice is affiliated with Colorado Access, a local nonprofit that has been part of Colorado's healthcare system since 1994. Colorado Access Choice brings that experience to individual and family health insurance, with a broad provider network, Colorado-based support and options designed for Coloradans.

Whether you're choosing health insurance for the first time, looking for a new option or navigating a change in your current coverage, we're here to help you understand your choices and stay connected to the care you trust.

Learn more and explore your options.
coaccesschoice.com

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CONNECT for HEALTH COLORADO®