COLORADO OPTION

ELEVATE HEALTH PLANS

Denver Health Medical Plan Inc.™

ELEVATE HEALTH PLANS | 2027 ENROLLMENT GUIDE



ELEVATE HEALTH PLANS

Denver Health Medical Plan Inc.™

Local, non-profit health insurance for life's journey.

We are a local, nonprofit health insurance company. Like you, we live and work in Colorado. As part of the Colorado health insurance marketplace, we have some of the most comprehensive and affordable benefits in the state.

We cover Denver metro and northern Colorado counties and partner with Peak Health Alliance to offer coverage in the mountain and southwest regions.

Elevate Health Plans

by Denver Health Medical Plan

We provide health insurance to residents in the Mountains, Southwest, Denver and Northern CO regions. See the next page for a full list of eligible counties.



Open Enrollment for 2027 starts on 11/1/2026

Shop now at ElevateHealthPlans.org!

If you have a Qualifying Life Change Event (QLCE) during a Special Enrollment Period (SEP), such as marriage, divorce, the birth or adoption of a child, you just turned 26 or are new to Colorado, you may qualify to enroll outside of Open Enrollment. **For more information, please call one of our Licensed Insurance Agents at 303-602-2999.**

COLORADO SERVICE AREAS

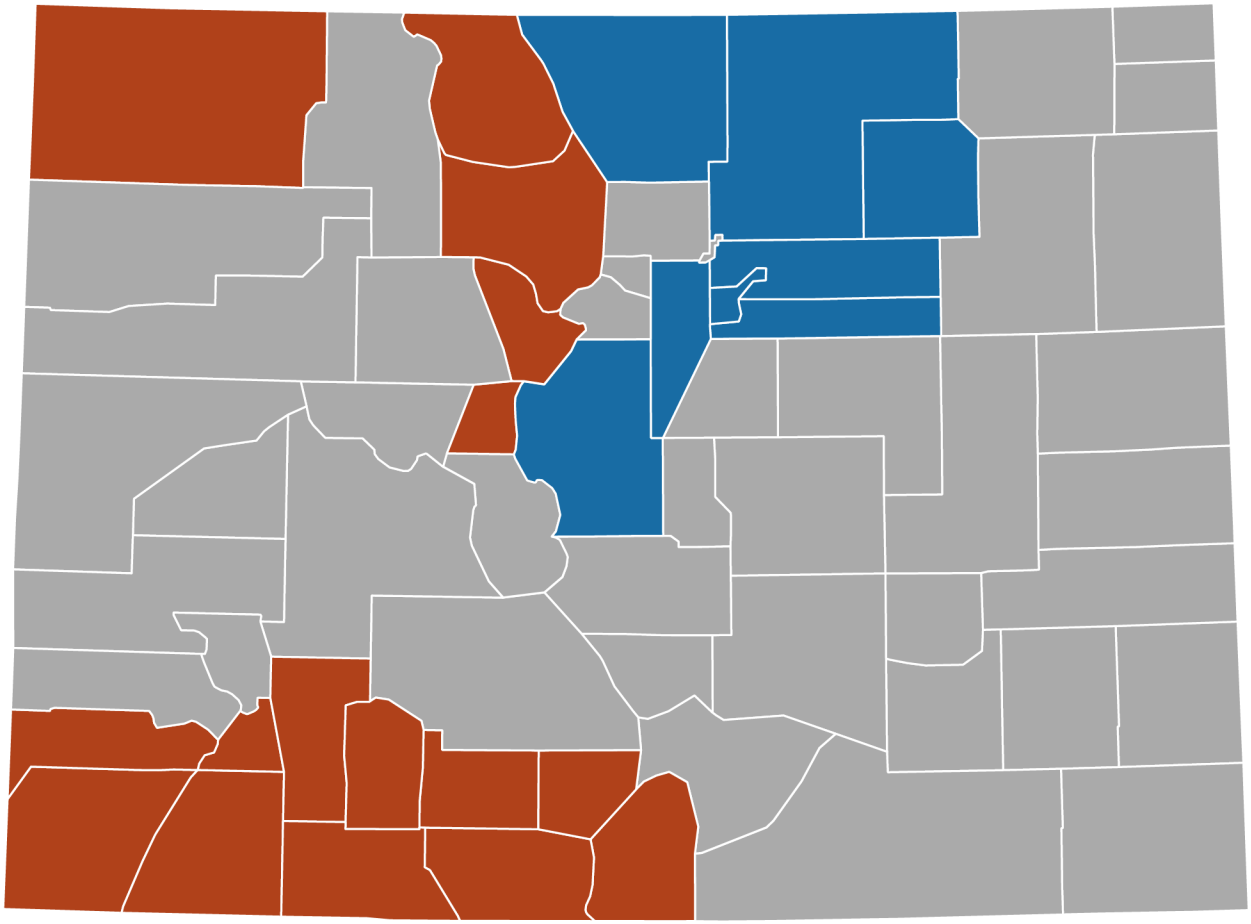
Elevate Health Plans individual and family plans are available in these Colorado Counties:

Mountains + Southwest CO:

- Alamosa
- Archuleta
- Conejos
- Costilla
- Dolores
- Grand
- Hindsale
- Jackson
- Lake
- La Plata
- Mineral
- Moffat
- Montezuma
- Rio Grande
- San Juan
- Summit

Denver + Northern CO:

- Adams
- Arapahoe
- Denver
- Jefferson
- Larimer
- Morgan
- Park
- Weld



WHICH PLAN IS RIGHT FOR YOU?

To compare plan costs, scan this QR code or visit:
DenverHealthMedicalPlan.org/Become-Member/Elevate-Exchange

SCAN ME

BRONZE

Lowest monthly premiums, higher out-of-pocket costs:

- If you don't access care often but want the security of knowing you have coverage when you need it
- You may qualify for the Advance Premium Tax Credit (APTC) subsidy that can lower monthly premiums based on your income

SILVER

Moderate monthly premiums, moderate out-of-pocket costs:

- Good option if you require some health care services but don't want to pay higher premiums
- You may qualify for subsidies, including the Advance Premium Tax Credit (APTC), Cost Sharing Reduction (CSR) and SilverEnhanced Savings

GOLD

Higher monthly premiums, lower out-of-pocket costs:

- Good choice if you have a lot of health care needs — you'll pay a slightly higher monthly premium to cover your health care costs
- You may qualify for the Advance Premium Tax Credit (APTC) subsidy that can lower monthly premiums

SUBSIDY TYPES
There are 4 types of subsidies available for those who qualify:

CONNECT for HEALTH COLORADO

COLORADO CONNECT

Advance Premium Tax Credit (APTC):
The Advance Premium Tax Credit (APTC) subsidy that can lower monthly premiums.

SilverEnhanced Savings:
The SilverEnhanced Savings comes with a $15 monthly premium, lower deductibles and out of pocket costs (available only on the Colorado Option Silver Enhanced plan through the OmniSalud program).

Cost Sharing Reduction (CSR):
The Cost Sharing Reduction (CSR) subsidy that can lower deductibles, copays and coinsurance costs (available on the Silver plans only).

Colorado Premium Assistance (CPA):
Colorado Premium Assistance is a NEW state premium subsidy.

PROVIDER NETWORK

The following providers are in-network with Elevate Health Plans:

Mountains + Southwest CO:

- 4 Corners Children's Clinic
- CommonSpirit Health facilities
- Denver Health Winter Park CO
- Durango Surgery Center
- Middle Park Health
- Pagosa Springs Medical Center
- Pediatric Partners of the Southwest
- St. Vincent General Hospital District
- Summit County Care Clinic
- Denver Health providers and facilities

Denver + Northern CO:

- Denver Health & Hospital Authority
- Banner Health

Enhanced Services

- DispatchHealth
- SonderMind
- WellPower Mental Health Services

More providers coming in 2028 for Mountain + Southwestern region!



SAME DAY CARE OPTIONS

If you need care today and can't get in to see your Primary Care Provider, we have options for you...



THE NURSELINE IS HERE TO HELP YOU.

Call **303-739-1261** and speak to a Denver Health nurse about your health concerns at **no cost to you**. Sometimes they can even call in a prescription for you. NurseLine nurses can help you decide the best plan to get the care you need, which may include any of the options below.



DISPATCHHEALTH WILL COME TO YOU.

DispatchHealth is our on-demand health care provider in Colorado that can treat a range of injuries and illnesses in the comfort and convenience of your home (available 7 a.m. to 10 p.m., 365 days a year). Visit **DispatchHealth.com**, download the free app or call **720-487-9530**. Refer to your plan coverage for cost sharing details.



VISIT AN URGENT CARE CENTER.

You can visit any urgent care center that is convenient for you. Your DHMP plan will cover you at any urgent care center, anywhere in the U.S. Refer to your plan coverage for cost sharing details.

Note: Denver Health offers multiple urgent care centers across the Denver area, or virtual urgent care for adults through MyChart.



EMERGENCY ROOM.

Note: If you need emergency care, go to the nearest hospital or call 9-1-1. Your DHMP plan will cover you at any emergency room, anywhere in the U.S. Refer to your plan coverage for cost sharing details.

Note: You can access 24/7 emergency care for both children and adults on the Denver Health Main Campus at 777 Bannock St. in Denver.

6 REASONS YOU SHOULD CHOOSE ELEVATE HEALTH PLANS

1 LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our health plan services team is easily accessible, providing you with personalized service. We are Colorado taking care of Colorado!



2 SAVE ON PRESCRIPTION COSTS

Ask your provider for a 90-day supply; the cost of a 90-day supply is less than getting a 30-day supply each month. 90-day supplies can also be sent to your home through the mail using the plan's Pharmacy by Mail.



3 MENTAL AND BEHAVIORAL HEALTH BENEFITS

Elevate Health Plans members can use health plan benefits for mental health, behavioral health and substance use disorder services and treatment.

- Outpatient services from any in-network provider are covered without a referral.
- Telehealth services are a covered benefit and copays/cost sharing work just like an in-person visit to your provider. There is no additional fee to use telehealth services, including our virtual mental health partner, SonderMind.



4 URGENT CARE AND E.R., ANYWHERE IN THE U.S.

Have peace of mind knowing that you can get care whether you're close to home or on-the-go. Our members are covered at any urgent care center or emergency department, anywhere in the U.S.



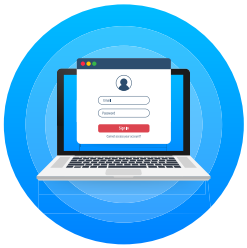
5 TELEHEALTH SERVICES

As an Elevate Health Plans member, you have access to telehealth services – which means you and your provider will conduct your appointments as either phone or video conferences. Specific telehealth resources vary by plan. Telehealth cost sharing works just like an in-person visit to your provider. We also offer virtual physical therapy support through our partner, Sword Health!



6 MEMBER PORTAL

You'll have access to our member portal, your go-to resource for managing your health insurance plan any place, any time. With it, you can access important information, and your member materials (including ID cards), communicate with your health plan, check claim status and more – all from your desktop, tablet or smartphone. Visit **DenverHealthMedicalPlan.org** to create an account or sign in!



NEXT STEPS



Learn more or enroll today!

Speak with an Elevate Health Plans Licensed Insurance Agent: **303-602-2999**

ElevateHealthPlans.org

welcome

After You Enroll:

- ☑ Make your binder and ongoing monthly payments.
  Pro Tip: Set up autopayment so you don't lose coverage.
- ☑ Receive your welcome package and member ID card in the mail.
- ☑ Schedule a Primary Care Visit to establish care.

If you have questions or need help, contact **Health Plan Services** at **303-602-2090**.
Our staff can help with: Benefits or eligibility questions, making a premium payment, claim payment/billing questions, submitting an authorization, filing a grievance (complaint) or appeal, requesting a new member ID card, verifying enrollment status, and more.

Hours 8 a.m. - 5 p.m., Monday - Friday. TTY users should call 711.

Local, non-profit health insurance for life's journey.



ABOUT US

Denver Health Medical Plan, Inc. (DHMP) is a local, nonprofit health insurance company established in 1997 to provide quality, accessible and affordable health insurance. We work to improve the health and well-being of our members by promoting wellness and disease prevention, providing access to comprehensive health services and enabling members to play an active role in their health care.

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