









Open Enrollment for 2019 starts November 1, 2018 and ends on January 15, 2019

LOCAL. NONPROFIT. HEALTH INSURANCE.

Elevate by Denver Health Medical Plan is dedicated to your health and well-being. We believe health care should be easy to understand and available to everyone.

Our work is to improve the health and wellbeing of our members by promoting wellness and disease prevention, providing access to a culturally diverse population, comprehensive health services and enabling members to play an active role in their health care

WHO CAN ENROLL IN OUR PLANS?

If you have a **Life Change Event** such as marriage, divorce, the birth or adoption of a child, just turned 26 or if you are new to Colorado, **you may qualify to enroll outside of Open Enrollment**. Please call us for more information at 303-602-2090.

Elevate provides health insurance to residents of Adams, Arapahoe, Denver and Jefferson counties.



Protect yourself.

When Accidents Happen...

Without insurance the cost of a broken wrist from something as simple as a bicycling injury can cost up to

\$5,000



Take advantage.



Save Big on Prescription Costs

You can save up to 50-75% on prescription costs at Denver Health Pharmacies.



Dispatch Health Will Come to Your Home

Dispatch Health is in our network and acts as urgent care on-the-go. They can treat a range of injuries and illnesses in the comfort of your home. 8 a.m. to 10 p.m. | 365 days a year



Extra Support for Moms & Babies

Receive gift cards to purchase the things moms and babies need, like car seats, strollers and diapers!



Easy Access With MyChart

Denver Health's MyChart gives you access to your health records. You can message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer.





- You have access to the entire Denver Health Network, which includes 9 Family Health Centers, 17 School-based Health Centers and Denver Health Medical Center.
- You are covered at any urgent care center or emergency department, anywhere in the U.S.
- The Denver Health NurseLine is staffed by trained nurses 24 hours a day, seven days a week to answer your medical questions and can sometimes even fill certain prescriptions.

Choose your plan.

Bronze

Bronze plans have the highest deductible in exchange for a lower monthly premium. This is a good plan for those who don't go to the doctor often, but want the security to know they have coverage when they need it. The APTC subsidy can be applied to premiums for a Bronze plan.

Silver

Choosing a Silver plan may allow you to save in two ways. First, if you qualify for the APTC, you can use it to lower your monthly premiums. In addition, you may also qualify for the Cost Sharing Reduction (CSR) subsidy—only available in Silver plans—that lowers deductibles, copays, and coinsurance costs.

Gold

While a Gold plan means you'll have a higher monthly premium, you will pay less each time you go to the doctor and receive health care services. This plan is typically best-suited for high-utilizers. If you qualify for the APTC, you may apply the subsidy to your Gold plan premium.

The Advance Premium Tax Credit (APTC) referenced above is offered under the Federal Affordable Care Act.

There are subsidies to significantly reduce your monthly premium upon qualification.



If you enroll between:	Your coverage begins:
Nov. 1, 2018 and Dec. 15, 2018	January 1, 2019*
Dec. 16, 2018 and Jan. 15, 2019	February 1, 2019*

Following Open Enrollment, when you enroll before the 15th of any month, your coverage will begin on the first day of the following month.

* You must pay your premium in order for your plan to become effective. Premiums are due on the 25th of the month prior to effective date.

We can help you through the entire enrollment process.



Call Us: 303-602-2090

Or Visit: denverhealthmedicalplan.org

Preventive care is covered at **no charge** on all plans:

- ✓ Annual checkups
- ✓ Immunizations
- ✓ Cancer screenings
 - Prenatal visits
 - ✓ Well-child care
- ✓ Well-woman exams