









**Open Enrollment** for 2021 starts November 1, 2020 and ends on January 15, 2021

# LOCAL. NONPROFIT. HEALTH INSURANCE.

Elevate Exchange plans are offered by Denver Health Medical Plan (DHMP). DHMP is dedicated to your health and well-being. We believe health care should be easy to understand and available to everyone.

We work to improve the health of our members by promoting well-being, disease prevention and comprehensive health services, while enabling members to play an active role in their health care

# WHO CAN ENROLL IN OUR PLANS?

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

If you have a **Qualifying 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**. Call us for more information at 303-602-2090.



# Protect yourself.

### When Accidents Happen...

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

\$5,000



## Our advantages.



#### **New! Dental and Vision Now Included**

Dental and vision benefits are now included with your Elevate plan for adults (age 19+).

#### **Telehealth Services**

All Denver Health providers are available for appointments via telephone/video.



#### **Save Big on Prescription Costs**

You can save up to 50-75% off prescription costs at Denver Health pharmacies with a prescription written by a Denver Health provider.

#### When You Need Care Today

You are covered at any urgent care center or emergency department, anywhere in the U.S.



#### **Getting Care**

- » You have access to the entire Denver Health Network, which includes 9 Family Health Centers, many School-Based Health Centers and Denver Health Medical Center.
- » The Denver Health NurseLine is staffed by experienced nurses 24 hours a day, seven days a week to answer your medical questions and prescribe certain prescriptions.



#### DispatchHealth Will Come to Your Home

DispatchHealth 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. 8am to 10pm | 365 days a year



#### **Easy Access With MyChart**

Denver Health providers use MyChart to give 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.

## Choose your plan.

#### **Bronze**

If you don't go to the doctor often, but want to know you have coverage when you need it, this is a good option. These plans have lower monthly premiums and higher deductibles. Tax credits can help pay for Bronze plan premiums if you qualify.

#### Silver

Choosing a Silver plan may allow you to save in two ways. First, if you qualify for a tax credit, you can lower your monthly premiums. You may also qualify for a Cost Sharing Reduction (CSR)—only available on Silver plans—that lowers deductibles, copays and coinsurance costs.

#### Gold

While a Gold plan means you may have a higher monthly premium, you will pay less each time you go to the doctor and receive health care services. This plan may be a good fit for frequent health care users. If you qualify for APTC, it will apply to your Gold plan premium.

The Advance Premium Tax Credit (APTC) referenced above is a subsidy offered under the Federal Affordable Care Act. It can significantly reduce your monthly premium upon qualification.



#### If you enroll between:

Your coverage begins:

Nov. 1, 2020 and Dec. 15, 2020

January 1, 2021\*

Dec. 16, 2020 and Jan. 15, 2021

February 1, 2021\*

Following Open Enrollment, when you enroll by 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 the month of coverage.

# 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

- Prenatal visits

- ✓ Dental care (adults)