



# ELEVATE EXCHANGE PLANS

Denver Health Medical Plan Inc.™



**CO EXCHANGE HEALTH PLANS**  
2023 ENROLLMENT GUIDE

# WELCOME!

Dear Prospective Member:

Thank you for considering Elevate Exchange Plans as your health insurance carrier! Elevate Exchange is offered by Denver Health Medical Plan (DHMP), a local, nonprofit organization with a fresh approach to health insurance. We put our members first and were founded on the premise that healthcare should be easy to understand and affordable for everyone. We have expanded our plans and benefits with your best health in mind. This enrollment guide contains an overview of your plan options and highlights the unique benefits that DHMP has to offer — including adult dental and vision benefits! Use this guide to help you make the best decision for you and your family. DHMP is committed to helping you achieve your best health and well-being so that you can lead a healthy and fulfilling life. Please don't hesitate to contact our team with any questions you may have or visit our website at [elevatehealthplans.org](http://elevatehealthplans.org).

At Elevate Exchange Plans, we take your health personally.



Greg McCarthy  
Chief Executive Officer  
Denver Health Medical Plan

## ELEVATE EXCHANGE PLANS by Denver Health Medical Plan

Elevate Exchange Plans are individual insurance products offered by Denver Health Medical Plan (DHMP). We are licensed to enroll residents of Adams, Arapahoe, Denver and Jefferson counties.



**Open Enrollment for 2023  
starts on 11/1/2022**

**Shop now at [ElevateHealthPlans.org](http://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.

Please call Elevate Exchange for more information at 303-602-2090.



# 6

## REASONS YOU SHOULD CHOOSE ELEVATE EXCHANGE

# 1

### DENTAL AND VISION BENEFITS

Dental and vision benefits from national carriers are included in your Elevate Exchange plan at no cost to you, if you are age 19 or above.



# 2

### LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our support team is easily accessible, providing you with personalized service. We are Denver taking care of Denver!



# 3

### MENTAL AND BEHAVIORAL HEALTH BENEFITS

Elevate Exchange plans include mental health, behavioral health and substance use services.

- » Outpatient services from any in-network provider are covered without a referral.
- » Elevate Mind is an easy, fast way to get the mental health care you need, when you need it, via phone or video.



# 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 Exchange member, you have access to telehealth services – which means you and your provider will conduct your appointment as either phone or video conferences. Specific telehealth resources vary by plan. Telehealth copays and cost-sharing work just like an in-person visit to your provider.



# 6

### DISPATCHHEALTH

Urgent care that comes to you! DispatchHealth brings back the house call by providing convenient, high-quality acute care in the comfort of your home or office. DispatchHealth offers services ranging from treating the common flu to minor fractures and more.





# TAKE A LOOK: COMPARE OUR PLANS

At Elevate Exchange Plans,  
we want to make choosing the right health insurance plan easy.

## 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...

but with our Elevate Exchange **Gold Select** plan, the cost for an E.R. visit is only

# \$150

GOLD PLAN OPTIONS:	GOLD STANDARD	GOLD SELECT
	Individual   Family	Individual   Family
Deductible	\$2,750   \$5,500	\$3,000   \$6,000
Out-of-Pocket Maximum	\$7,000   \$14,000	\$8,000   \$16,000
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	10% coins (ded does not apply)	\$15 copay
Specialist	10% coins after ded	\$40 copay
Lab/X-ray	10% coins (ded does not apply)	10% coins after ded
Hospital Services	10% coins after ded	10% coins after ded
Emergency Care (Facility)	10% coins after ded	\$150 copay
Urgent Care   DispatchHealth	10% coins after ded	\$75 copay
Prescription Drugs (30-day supply)	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$15   \$25   \$55   \$580  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$30   \$50   \$110   \$580	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4 and Tier 5: \$10   \$35   5% coins after ded  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4 and Tier 5: \$20   \$70   5% coins after ded



# TAKE A LOOK: COMPARE OUR PLANS

SILVER PLAN OPTIONS:	SILVER STANDARD	SILVER SELECT
	Individual   Family	Individual   Family
Deductible	\$4,250   \$8,500	\$6,500   \$13,000
Out-of-Pocket Maximum	\$7,500   \$15,000	\$9,100   \$18,200
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	30% coins after ded	\$45 copay
Specialist	30% coins after ded	\$90 copay
Lab/X-ray	30% coins; ded waived	50% coins after ded
Hospital Services	30% coins after ded	50% coins after ded
Emergency Care (Facility)	30% coins after ded	\$300 copay
Urgent Care   DispatchHealth	30% coins after ded	\$150 copay
Prescription Drugs (30-day supply)	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$20   \$35   \$70   \$595  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$40   \$70   \$140   \$595	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4 and Tier 5: \$20   \$55   15% coins after ded  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4 and Tier 5: \$40   \$110   15% coins after ded

BRONZE PLAN OPTIONS:	BRONZE HDHP	BRONZE STANDARD
	Individual   Family	Individual   Family
Deductible	\$6,950   \$13,900	\$8,550   \$17,100
Out-of-Pocket Maximum	\$7,000   \$14,000	\$8,550   \$17,100
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	50% coins after ded	0% coins after ded
Specialist	50% coins after ded	0% coins after ded
Lab/X-ray	50% coins after ded	0% coins after ded
Hospital Services	50% coins after ded	0% coins after ded
Emergency Care (Facility)	50% coins after ded	0% coins after ded
Urgent Care   DispatchHealth	50% coins after ded	0% coins after ded + 3 Dispatch Health visits at \$0 (prior to ded)
Prescription Drugs (30-day supply)	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: 50% coins after ded for all tiers  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: 50% coins after ded for all tiers	Denver Health Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$60   \$175   \$275   \$710  National Network Pharmacy Tier 1: Preventive Drugs (No Cost) Tier 2   Tier 3   Tier 4   Tier 5: \$120   \$350   \$550   \$710



# WHICH PLAN IS RIGHT FOR YOU?

## 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
- » May qualify for the Advance Premium Tax Credit (APTC) that can lower monthly premiums

## SILVER

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

- » If you require some health care services, but don't want to pay higher premiums
- » May qualify for two federal subsidies: 1) Advance Premium Tax Credit (APTC); and/or 2) Cost Sharing Reduction (CSR)

## GOLD

**Moderate monthly premiums, lowest out-of-pocket costs:**

- » If you have a lot of health care needs, you'll have higher premiums to cover your lower cost of care
- » May qualify for the Advance Premium Tax Credit (APTC) that can lower monthly premiums

## SUBSIDY TYPES

There are 2 types of subsidies available for those who qualify:



### COST SHARING REDUCTION (CSR)

Cost Sharing Reductions (CSR) are available to those with low-to-moderate income who qualify and enroll in a Silver plan through Connect for Health Colorado. Health insurance plans may require some cost sharing when you receive covered services. Cost Sharing Reductions help you save on these expenses, such as copayments, coinsurance and deductibles, in addition to your monthly premium.

### ADVANCED PREMIUM TAX CREDIT (APTC)

An Advanced Premium Tax Credit (APTC) is a subsidy that lowers the amount of the monthly premium you pay for health insurance. To be eligible for an Advanced Premium Tax Credit, you must buy your health insurance plan through Connect for Health Colorado and meet the income requirements. Tax credits can be used right away to lower your monthly premium costs.

## WE CAN HELP YOU THROUGH THE ENROLLMENT PROCESS

Give us a call. We can answer your questions and help you through the process of enrolling over the phone or in person, no matter where you are in the enrollment process. Set aside just one hour and we will help you complete every step. Contact us at 303-602-2090 or visit [denverhealthmedicalplan.org](http://denverhealthmedicalplan.org).



### 1. Gather documentation

Have personal information ready for all household members that will be covered. This includes information like names, dates of birth and all employer and income information for your household (pay stubs, W2 or tax statements).



### 3. Start an application

After you find the plan that's best for you, our team can help you enroll. Call us at 303-602-2090.



### 2. Choose your plan

See plan options in this guide or visit [elevatehealthplans.org](http://elevatehealthplans.org) to shop our plans.



### 4. Pick a payment method

Please see your payment options at [denverhealthmedicalplan.org](http://denverhealthmedicalplan.org).





# MAXIMIZE YOUR BENEFITS

ALL ELEVATE EXCHANGE PLANS INCLUDE THE FOLLOWING:



Denver Health  
Medical Center



» **Access to care at any urgent care center or emergency department** in the U.S.

» **Access to the entire Denver Health provider network:**

- Over 230 Primary Care Providers (PCP) and more than 800 Specialists
- 10 Family Health Centers
- Denver Health Medical Center, including the new Outpatient Medical Center – Main Campus
- Denver Health Pediatric Clinics for Denver Public School students



» **Access to Mental Health, Behavioral Health and Substance Use providers**

» **Telehealth services**



» **Integrated care** through your PCP who coordinates all aspects of your health needs — from your primary care, specialty care and pharmacy needs, to lab work, behavioral and mental health care and hospitalization

» **24/7 NurseLine** to answer your questions and provide medical advice



» **50-75% off prescription costs** at Denver Health pharmacies

» **DispatchHealth** (in-home urgent care, 8 a.m. - 10 p.m., 365 days a year)

» **Low cost labor and delivery at Denver Health**

» **MyChart** for online/mobile, private access to your health records: message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer

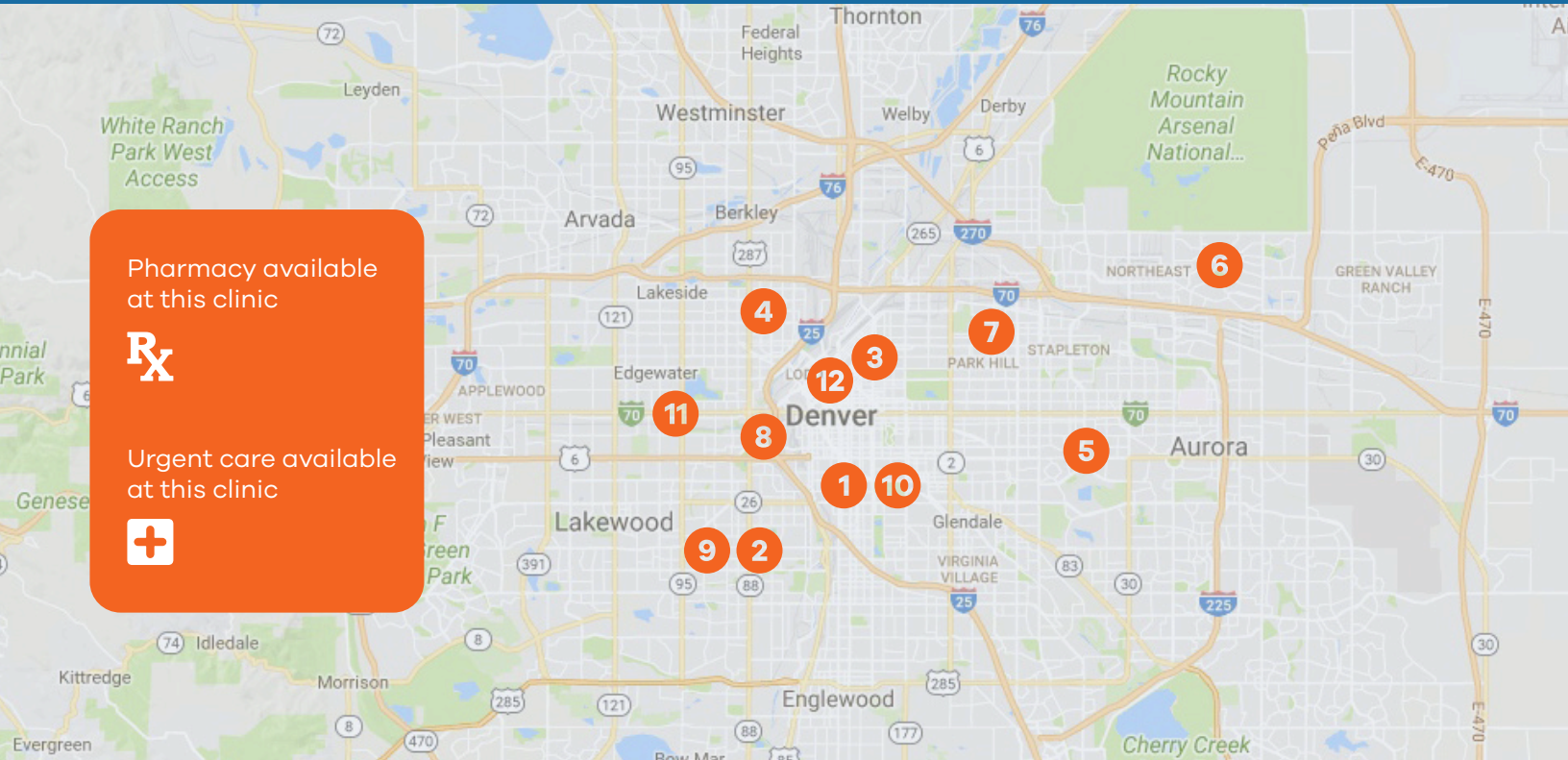


» Large network of **chiropractic providers**



**DENVER HEALTH™**  
— est. 1860 —

# NETWORK LOCATIONS



Pharmacy available  
at this clinic



Urgent care available  
at this clinic



- |   |   |   |
|---|---|---|
| <p><b>1</b> Wellington Webb Center<br/>for Primary Care<br/>301 W. 6th Ave.<br/><b>Rx</b></p>                 | <p><b>5</b> Lowry Family<br/>Health Center<br/>1001 Yosemite St.<br/><b>Rx</b></p>            | <p><b>9</b> Westwood Family<br/>Health Center<br/>4320 W. Alaska Ave.<br/><b>Rx</b></p> |
| <p><b>2</b> Federico F. Peña Southwest<br/>Family Health Center<br/>1339 S. Federal Blvd.<br/><b>Rx +</b></p> | <p><b>6</b> Montbello Family<br/>Health Center<br/>12600 Albrook Dr.<br/><b>Rx</b></p>        | <p><b>10</b> Denver Health<br/>Medical Center<br/>777 Bannock St.<br/><b>Rx +</b></p>   |
| <p><b>3</b> Gipson Eastside Family<br/>Health Center<br/>501 28th St.<br/><b>Rx</b></p>                       | <p><b>7</b> Park Hill Family<br/>Health Center<br/>4995 E. 33rd Ave.<br/><b>Rx</b></p>        | <p><b>11</b> Sloan's Lake<br/>Primary Care Center<br/>4007 W. Colfax Ave.</p>           |
| <p><b>4</b> La Casa/Quigg Newton<br/>Family Health Center<br/>4545 Navajo St.<br/><b>Rx</b></p>               | <p><b>8</b> Sandos Westside Family<br/>Health Center<br/>1100 Federal Blvd.<br/><b>Rx</b></p> | <p><b>12</b> Downtown<br/>Urgent Care<br/>1545 California St.</p>                       |





**DENVER  
HEALTH™**  
— est. 1860 —

# THE DENVER HEALTH ADVANTAGE

## 98% Trauma Survival Rate

Denver Health is a national leader in emergency and trauma care.

## 10 Family Health Centers

from Southwest Denver to Montbello.

## 500,000

patient visits are achieved through our Family Health Centers each year.

## MyChart

to message providers, schedule an appointment, request prescription refills and more!

**FREE  
PARKING**

Parking is free at all Denver Health facilities.

## 1/3 POPULATION

Denver Health treats one-third of Denver County's population annually.

## Denver Health Pediatric Clinics

where students of Denver Public Schools may receive their care.

## 24/7

Denver Health's NurseLine is staffed by trained nurses 24 hours a day, 7 days a week to answer your medical questions and is available to all DHMP members.

## LEADER in healthcare equality

We proudly serve all members of the community from all walks of life.





# SAME DAY CARE OPTIONS

*If you need care today,  
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. 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 that can treat a range of injuries and illnesses in the comfort and convenience of your home or office (available 8 a.m. to 10 p.m., 365 days a year). Visit [dispatchhealth.com](https://dispatchhealth.com), download the free app or call **303-500-1518**.



## **VISIT AN URGENT CARE CENTER.**

Denver Health offers three urgent care centers. There are separate Pediatric (open 24/7) and Adult Urgent Care Centers on its Main Campus at 777 Bannock St., as well as the Federico F. Peña Southwest Clinic for Pediatrics and Adults at 1339 Federal Blvd. and the Downtown Urgent Care Clinic at 1545 California St.

*Note: You can visit any urgent care center that is convenient for you. DHMP will cover you at any urgent care center, anywhere in the U.S.*



## **EMERGENCY ROOM.**

You can access 24/7 emergency care for both children and adults on the Denver Health Main Campus at 777 Bannock St. The Denver Health Pediatric Emergency Department is designed just for kids and is completely separate from the Adult Emergency Department.

*Note: If you need emergency care, go to the nearest hospital or call 9-1-1. DHMP will cover you at any emergency room, anywhere in the U.S.*



# HEALTH INSURANCE 101: SIMPLE LANGUAGE

## ALLOWED AMOUNT

DHMP negotiates a discount with each provider in our network. You have the advantage of this discount (allowed amount) and will never pay more than this negotiated price.

## BILLED AMOUNT

This is what the provider bills to the insurance plan for a service you received. These are the full charges and the discount DHMP negotiated has not been applied yet.

## COINSURANCE (COINS)

This is the charge, stated as a percentage of eligible expenses, that you are required to pay for certain covered health services.

## COPAY

The predetermined amount, stated as a percentage or a fixed dollar, an enrollee must pay to receive a specific service or benefit. Copayments are due and payable at the time of receiving a service.

## DEDUCTIBLE (DED)

The amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a plan

year or benefit year) before the carrier will cover expenses. The specific expenses that are subject to the deductible vary by policy.

## EMBEDDED DEDUCTIBLE \*

A deductible is the amount you have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a plan year or benefit year) before the plan will begin paying for covered expenses. In an embedded deductible plan, cost sharing for a member will begin when that member reaches their individual deductible or when a combination of members reaches the family deductible. This means that a member will start to pay copays and/or coinsurance for the remainder of the plan year or until the individual out-of-pocket maximum is met. Once the individual reaches their out-of-pocket maximum, then the plan will pay 100% of covered services for that member for the remainder of the plan year.

Note: an individual who meets their individual deductible will initiate cost sharing with the plan prior to other members on the plan.

## HSA

A Health Savings Account (HSA) is like a personal savings account, but the money in it is used to pay for health care expenses. You own and control the money in your HSA and have the option to deduct a portion of your pre-tax earnings each pay period to go directly into your HSA to help pay your deductible, coinsurance and other qualified health care expenses. *Elevate Exchange does not administer HSA accounts. You can open an HSA account through your bank or other financial institutions.*

## MONTHLY PREMIUM

Monthly charge to a subscriber for medical benefit coverage for the subscriber and their eligible, enrolled dependents.

## OUT-OF-POCKET MAXIMUM

The maximum amount you will have to pay for allowable covered expenses under a health plan. The specific deductibles or cost sharing included in the out-of-pocket maximum may vary by policy.

*\* All Elevate Exchange plans offered through DHMP have embedded deductibles.*







**HEALTH INSURANCE FOR THE COMMUNITY WHERE WE LIVE.**

303-602-2090 | [ElevateHealthPlans.org](https://ElevateHealthPlans.org)

## **ABOUT US**

Elevate Exchange by 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.