

Medicaid vs. Medicare

What you need to know



	Medicaid in Colorado	Medicare
What is it?	In Colorado, Medicaid is called Health First Colorado. It is a state and federal health coverage program. https://hcpf.colorado.gov/	Medicare is a federal health insurance program. https://www.medicare.gov/
Who usually qualifies	Health First Colorado eligibility is generally based on factors like income and category, such as being a child, pregnant, a parent/caretaker, an adult with low income, older, or disabled. Colorado also has special pathways such as Medicaid Buy-In for some working adults with disabilities. https://hcpf.colorado.gov/programs-pregnant	Medicare is mainly for people 65 and older, and also for some younger people with disabilities, ESRD, or ALS. https://www.medicare.gov/basics/get-started-with-medicare
How & When to Enroll	In Colorado, Health First Colorado has year-round open enrollment. People typically apply through the state system, including PEAK or other Colorado eligibility channels. https://hcpf.colorado.gov/keepcocoverted	Medicare does not have year-round open enrollment for most coverage choices. Initial enrollment depends on your Medicare eligibility timing, and Medicare Open Enrollment for plan changes is October 15 to December 7 each year. Part A and Part B enrollment is handled through Social Security. https://www.medicare.gov/health-drug-plans/open-enrollment

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Costs to the member	In Colorado, Health First Colorado generally has no deductibles, no premiums, and no copays in most cases, though some members may still have limited copays or special program premiums. https://hcpf.colorado.gov/keepcocovery	Medicare usually has premiums, deductibles, and cost-sharing. For example, the standard Part B premium is \$202.90 in 2026. Part D is optional and also has plan costs, though Part D out-of-pocket drug costs are typically capped. https://www.medicare.gov/publications/11579-medicare-costs.pdf
Coverage & Programs Working Together	Medicaid can cover services Medicare often does not fully cover, such as long-term care and personal care services. In Colorado, Medicaid may also help pay some Medicare costs through Medicare Savings Programs or regular Medicaid coverage. https://www.medicare.gov/basics/costs/help/medicaid	Medicare is divided into Part A, Part B, Part C, and Part D. It covers hospital, medical, and optional drug coverage, but it is not the same as Medicaid. People who have both programs may get help from Medicaid with Medicare premiums and other cost-sharing. https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/parts-of-medicare

Resources

Health First Colorado/Medicaid <https://www.healthfirstcolorado.com/>

Connect with us!



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