

# Bridge Care Connections



**Medicaid Guide Made Easy**

# How to Apply for Medicaid in Colorado (Step-by-Step)

A simple guide by Bridge Care Connections to help you get covered

No confusion. Just clear next steps.



# Who This Guide Is For

**Recent graduates**

**Part-time or gig workers**

**Individuals living independently**

**Emancipated / former foster youth**

**Pregnant individuals**

**Parents & caregivers**

**People between jobs**

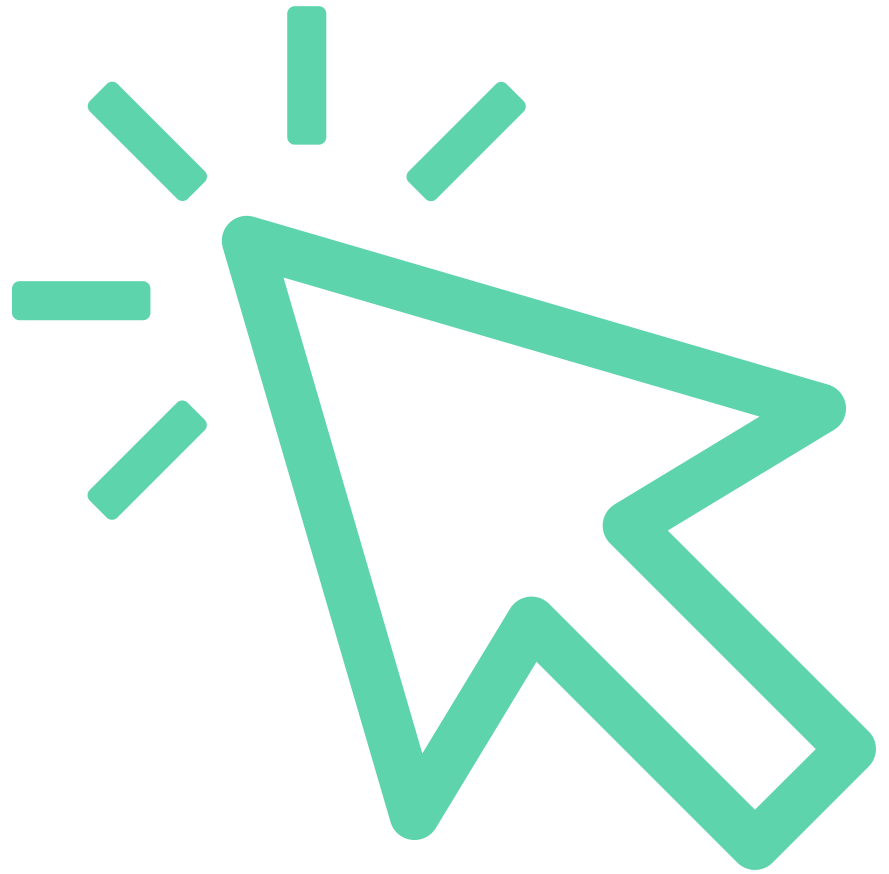
**You may qualify if you are working part-time  
or  
just starting out and make below the income  
limit**

# **What is Medicaid (Health First Colorado)?**

- **Free or low-cost health coverage**
- **Based on income + household size**
- **Includes doctor visits, prescriptions, mental health care, women's care & family planning, speciality referrals, vaccines, STD screenings, and more**

**It's designed for people in transition  
— not just those with no income.**

# How to Apply



Choose ONE method

**Option A (Fastest):**

Apply online through Colorado PEAK

**Option B:**

Call to apply by phone

**Option C:**

Visit a local county office to apply

In person



# Step 1:

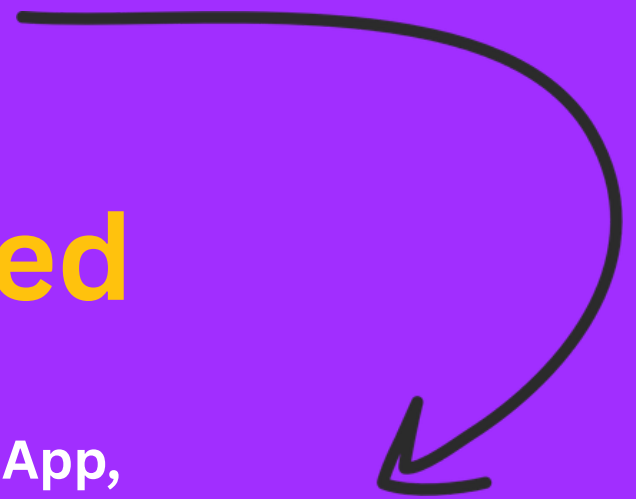
## Check Eligibility

*You are likely to qualify if:*

- Your income is within program limits
- You are a child, parent, adult, pregnant or were under the care plan of a guardian that has recently passed
- You are a recent high school graduate, part-time worker, college student, or unemployed,

Not sure? You should still apply.

# Step 2:



## Gather What You Need

Upload the documents to the Colorado Peak App,  
by fax, or by mail

### List:

**ID (driver's license, state ID, or passport )**

**Proof of income (pay stubs, job info)**

**Proof of Colorado residency**

**Social Security number (if available)**

**Household information**

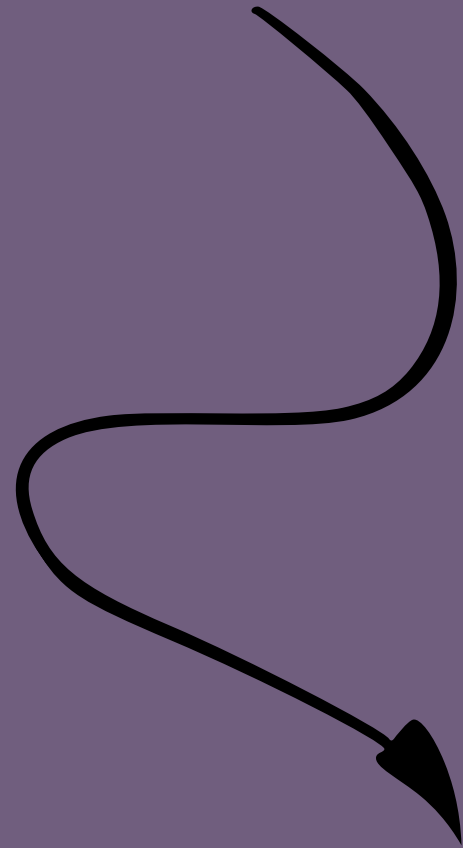
**Submit documents with application**

**If something is missing – you can submit it later  
and**

**a case manager will reach out to you.**

# Step 3:

After you apply



- **You'll receive a decision by mail or email**
- **You may be asked to submit additional documents**  
**(you will get notified through the peak app or by phone)**
- **If approved, coverage can begin shortly after and**  
**backpay some eligible services**

Most people hear back after completing their application with 3-5 business days.

# Still Unsure?

**A lot of people qualify and don't realize it — or get stuck during the process.**

**Bridge Care Connections can help you:**

**Apply**

**Fix issues with your case**

**Understand your benefits**

**Take your next steps with confidence**



# Bridge Care Connections: Medicaid Q&A (Colorado 2026)

What is the first thing I should do after getting approved?

Start using your benefits *right away*:

Find a **Primary Care Provider (PCP)**  
Schedule a **general check-up**  
Set up a **therapy/mental health appointment**  
Identify your **health goals before your visit**

For women:

Schedule an **OBGYN appointment**

**Next Step:** Call a clinic and say:  
“I just got Medicaid and need to establish care.”

Can I switch to Medicaid if I already have health insurance?

**Yes – if you meet eligibility requirements.**

**Next Step:** Apply and compare your options before canceling anything.

# **Bridge Care Connections: Medicaid Q&A (Colorado 2026)**

**What if I'm over 18 and live with my parents, but they don't have Medicaid?**

**You can still qualify on your own.**

**Your eligibility is based on your income and situation  
Not your parents' insurance status**

**Next Step: Apply as an individual through Colorado PEAK.**

**Is dental included?**

**Yes – limited coverage**

**Typically includes:**

**One cleaning per year**

**One exam/check-up**

**Next Step: Find a dentist that accepts Medicaid near you.**

# **Bridge Care Connections: Medicaid Q&A (Colorado 2026)**

**They're counting my student refunds as income – what do I do?**

**Student refunds are often one-time payments, not ongoing income.**

**Update your application with correct dates  
Submit a statement explaining:**

**It was a one-time disbursement  
Amounts vary by semester**

**Next Step: Resubmit your income section with corrections.**

***I want to see a specialist – what do I do?***

**You usually need a referral.**

**First, establish care with a Primary Care Provider (PCP)  
Ask them for a referral to a specialist**

**Next Step: Book a PCP appointment and explain your concern clearly.**

# **Bridge Care Connections: Medicaid Q&A (Colorado 2026)**

**What if they're counting income I no longer have?**

**You can fix this.**

**Write a signed statement explaining:**

- **When your job ended**
- **That the income is no longer active**

**OR submit proof from your previous employer**

**Next Step: Upload this through your application portal or submit to your caseworker.**

**How long does Medicaid coverage last?**

**Coverage continues as long as you remain eligible.**

**You may need to renew once a year**

**Report any major changes (income, address, job)**

**Next Step: Watch your mail/email for renewal notices so you don't lose coverage.**