



## Do you need health insurance?

Kaiser Permanente's *KPStep* program may be right for you.

The *KPStep* program provides Kaiser Permanente **benefits at greatly reduced rates for up to 24 months** to eligible individuals who otherwise could not afford health care. Monthly premiums are based on family size and income. The coverage includes a **FREE** health risk appraisal, preventive services, hospitalization, and pharmacy benefits. Some benefits are limited and this plan may not meet all your health care needs if you have a complex health condition or suffer a catastrophic event.

### To be eligible for *KPStep*, applicants must meet certain criteria:

- **Must** live within Kaiser Permanente Denver/Metro service area
- **Must** be between the ages of 0 and 34
- **Must** be income eligible - see chart to the right
- **Must not** be eligible for an employer-sponsored health plan where the employer pays at least 50% of the cost of coverage
- **Must not** be pregnant at time of application
- **Must not** be in a hospice, nursing home, or other institution
- **Must not** be in need of a transplant referral or evaluation, on a transplant list, have end-stage renal disease, or had a transplant
- **Must not** have coverage under a Kaiser Permanente Charitable Health Coverage Plan, unless coverage was as an underage or student dependent on a parent's plan

Family Size	Monthly Gross Income (before taxes) maximum	2011 Annual Gross Income maximum
1	\$2,723	\$32,670
2	\$3,678	\$44,130
3	\$4,633	\$55,590
4	\$5,588	\$67,050
5	\$6,543	\$78,510
6	\$7,498	\$89,970
Each addl. person	\$955	\$11,460

Monthly premiums start at \$18.15 for one person, and \$36.30 for a family, based on family size and income (Premiums are subject to change). If you failure to send in your monthly payments, your coverage will end and you will be unable to re-apply.

For more information or to apply please contact Kaiser Permanente Community Information Line at **303-338-3490** (TTY for the deaf, hard of hearing, or speech impaired: **1-800-659-2656**), weekdays, 8 a.m. to 5 p.m.