



2019 RATES, PLANS, AND PLAN CERTIFICATION

Connect for Health Colorado Board of Directors Meeting
October 8, 2018

Certification Request and Regulation:

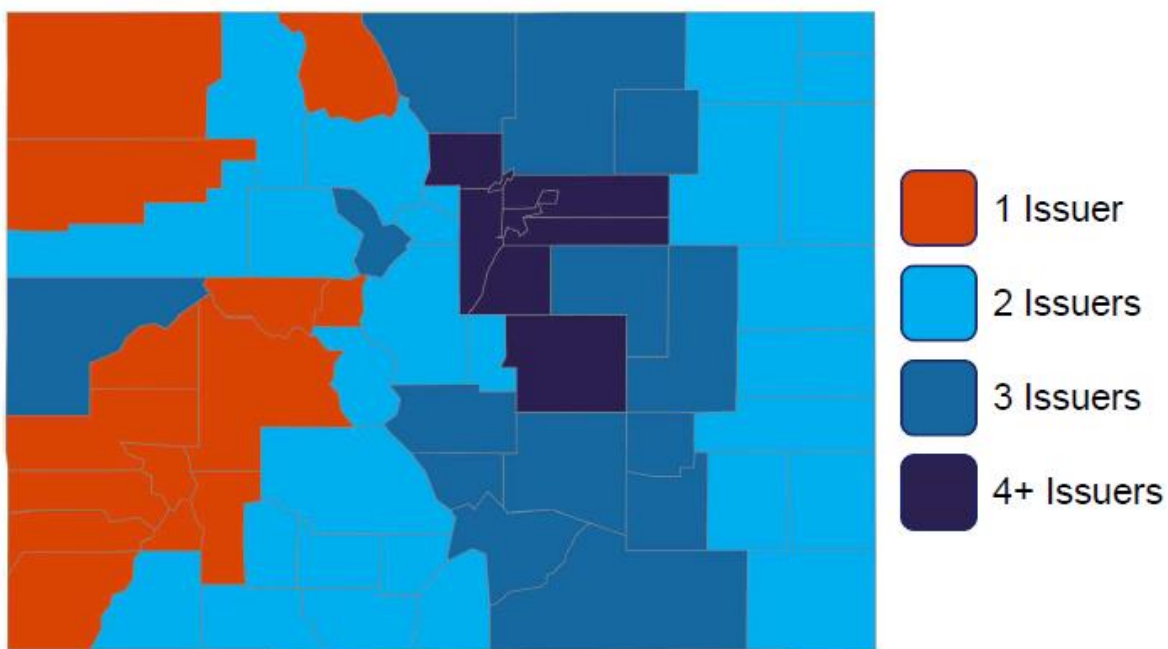
The ACA requires the Exchange to certify Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs) to be sold on the Marketplace (45 CFR 155.1000)

This deck includes information and certification request for all on-exchange individual and small group health and dental plans reviewed and approved by the Colorado Division of Insurance.

Rate and Plan Analysis

	2018	2019
Number of issuers	7	7
Number of plans	124	124
Counties with 1 issuer	14	14
Average statewide rate change	32%	5.6%
Average statewide rate change (APTC-eligible)	-18%	-24%

Number of Issuers by County



- Counties with 1 issuer are 5.4% of current enrollment
- 94.6% customers will have 2 or more issuers to choose from
- 83.4% will have 3 or more issuers to choose from
- 65.7% will have 4 or more issuers to choose from

Rate and Plan Analysis: Notable Changes

- 5 plan discontinuances, 5 additions
- Discontinued plans are those where enrollees will need to select a new plan, and include 3,306 enrollees, or 3% of 2018 enrollees
- No platinum plans in 2019
- Additional 2,400 enrollees who were not eligible for APTC/CSR in 2018 will become eligible in 2019
- Significantly more households could achieve \$0 premium in 2019
 - Two-thirds of all subsidy-eligible enrollees could find a \$0 Bronze plan in 2019

Rate and Plan Analysis: Notable Changes

- Gold plans cheaper than Silver plans in some areas for:
 - Kaiser Foundation Health Plan of Colorado
 - Denver Health Medical Plan, Inc.
 - Rocky Mountain Health Maintenance Organization, Inc.
- Enrollees can save up to 50% on their monthly premiums by switching to the lowest cost plan available to them
- Unsubsidized Silver enrollees may choose to enroll in a substantially similar Off-Exchange Silver plan, which would result in an average 6% increase over 2018 compared to a 17% increase if they stayed on the exchange.
- Unsubsidized enrollees at all metal tiers may be able to save up to 15% if they shop

Rate and Plan Analysis

Deductible Ranges:

- Bronze: \$6500-\$7900
- Silver: \$2000-\$5300
 - CSR 73: \$2000-\$4300
 - CSR 87: \$200-\$1550
 - CSR 94: \$0-\$500
- Gold: \$0-\$2750

Out-of-pocket Maximum Ranges:

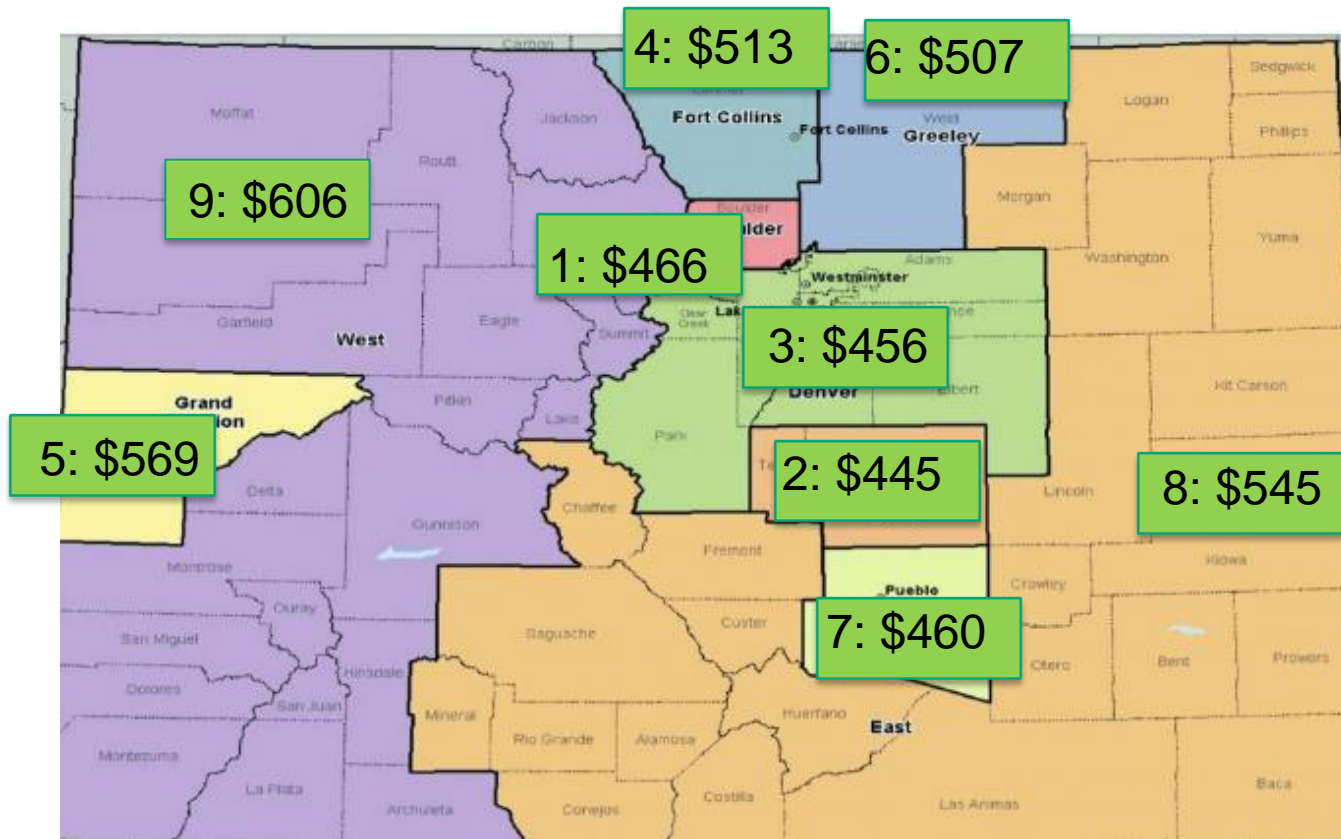
- Bronze: \$6500-\$7900
- Silver: \$5500-\$7900
 - CSR 73: \$5000-\$6300
 - CSR 87: \$1500-\$2600
 - CSR 94: \$600-\$2600
- Gold: \$6500-\$7900

Dental Plans

12 of plans from 4 issuers

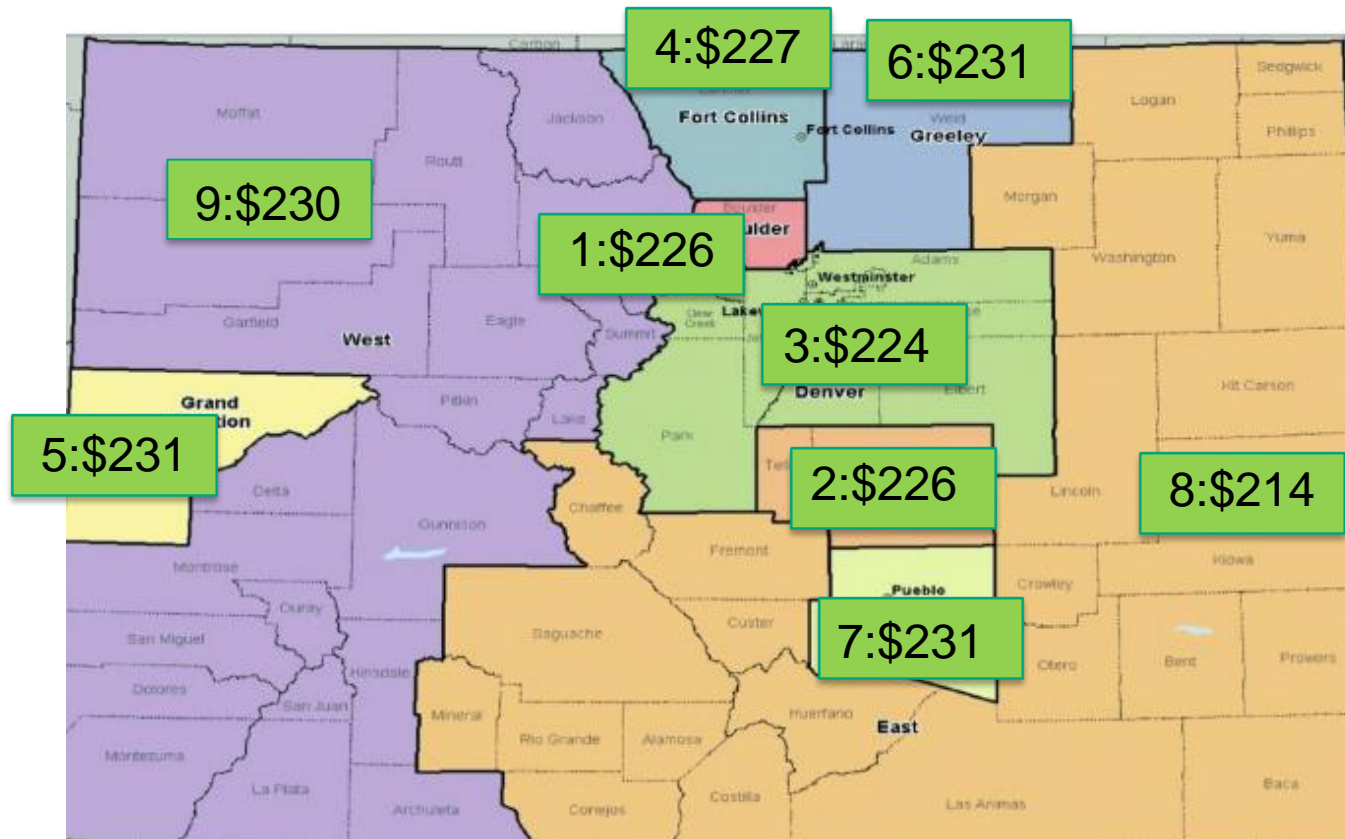
- Anthem
- Cigna
- Delta Dental
- Dentegra

Rate and Plan Analysis: Regional Differences



Premiums reflect the lowest cost silver plan for a non-smoking 40 yr old in the rating area *before* advance premium tax credits

Rate and Plan Analysis: Regional Differences



Premiums reflect the lowest cost silver plan for a non-smoking 40 yr old in the rating area *after* advance premium tax credits for individual making \$32,000/yr

The Importance of Shopping

	Bronze, before APTC	Bronze, after APTC	Silver, before APTC	Silver, after APTC
Boulder	\$ 348	\$0	\$ 466	\$ 87
Mesa	\$ 434	\$0	\$ 569	\$ 92
Pueblo	\$ 350	\$0	\$ 460	\$ 92

Deductible: \$5,800-\$6,500

OOPM: \$7,900

Deductible: \$1,600-\$2,600

OOPM: \$3,200 - \$5,200

Plan is lowest-cost plan in each metal tier available in the county. Rates reflect a 40-year old individual at 175% FPL, or just over \$21,000/yr.

APPENDIX 1: PLANS FOR CERTIFICATION

All On-Exchange QHP and QDP Plans for Certification

Anthem HMO Colorado, Inc.

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Anthem Bronze Pathway X HMO 5000	Existing	HMO	Expanded Bronze	Both
Anthem Bronze Pathway X HMO 5800	Existing	HMO	Expanded Bronze	Both
Anthem Bronze Mountain Enhanced X HMO 5000	Existing	HMO	Expanded Bronze	Both
Anthem Bronze Mountain Enhanced X HMO 5800	New	HMO	Expanded Bronze	Both
Anthem Bronze Pathway X HMO 6650 for HSA	Existing	HMO	Expanded Bronze	Both
Anthem Silver Pathway X HMO 2000	Existing	HMO	Silver	Both
Anthem Silver Mountain Enhanced X HMO 2000	Existing	HMO	Silver	Both
Anthem Bronze Mountain Enhanced X HMO 6650 for HSA	Existing	HMO	Expanded Bronze	Both
Anthem Gold Pathway X HMO 1400	Existing	HMO	Gold	Both
Anthem Gold Mountain Enhanced X HMO 1400	Existing	HMO	Gold	Both
Anthem Silver Mountain Enhanced X HMO 5150	New	HMO	Silver	Both
Anthem Silver Pathway X HMO 5300	Existing	HMO	Silver	Both
Anthem Silver Mountain Enhanced X HMO 5300	Existing	HMO	Silver	Both
Anthem Silver Pathway X HMO 5150	Existing	HMO	Silver	Both
Anthem Silver Pathway X HMO 2600	Existing	HMO	Silver	Both
Anthem Silver Mountain Enhanced X HMO 2600	New	HMO	Silver	Both
Anthem Catastrophic Pathway X HMO 7900	Existing	HMO	Catastrophic	Both

All On-Exchange QHP and QDP Plans for Certification

Bright Health Insurance Company

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Gold	Existing	EPO	Gold	On the Exchange
Silver	Existing	EPO	Silver	On the Exchange
Bronze	Existing	EPO	Bronze	On the Exchange
Catastrophic	Existing	EPO	Catastrophic	Both
Silver HSA	Existing	EPO	Silver	On the Exchange
Bronze HSA	Existing	EPO	Bronze	On the Exchange
Silver Perks	Existing	EPO	Silver	On the Exchange
Bronze Perks	Existing	EPO	Bronze	Both

Cigna Health and Life Insurance Company

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Cigna Connect HSA Bronze 6000	Existing	EPO	Bronze	Both
Cigna Connect Flex Bronze 6700	Existing	EPO	Bronze	Both
Cigna Connect Flex Bronze 7000	Existing	EPO	Bronze	Both
Cigna Connect Flex Silver 4500	Existing	EPO	Silver	Both
Cigna Connect Flex Silver 3500	Existing	EPO	Silver	Both
Cigna Connect Flex Silver 2500	Existing	EPO	Silver	Both
Cigna Connect Flex Gold 1300	Existing	EPO	Gold	Both

All On-Exchange QHP and QDP Plans for Certification

Denver Health Medical Plan, Inc.

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Silver Select	Existing	HMO	Silver	Both
Gold Select	Existing	HMO	Gold	Both
Silver Standard	Existing	HMO	Silver	Both
Gold Standard	Existing	HMO	Gold	Both
Bronze HDHP	Existing	HMO	Bronze	Both
Bronze Standard	Existing	HMO	Bronze	Both

Friday Health Plans

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Friday Catastrophic X	Existing	HMO	Catastrophic	Both
Friday Catastrophic X NC	Existing	HMO	Catastrophic	Both
Friday Catastrophic X	Existing	HMO	Catastrophic	Both
Friday Bronze HSA X	Existing	HMO	Bronze	Both
Friday Bronze HSA X NC	Existing	HMO	Bronze	Both
Friday Bronze HSA X	Existing	HMO	Bronze	Both
Friday Bronze X	Existing	HMO	Expanded Bronze	Both
Friday Silver X	Existing	HMO	Silver	On the Exchange
Friday Silver Plus X	Existing	HMO	Silver	On the Exchange
Friday Gold X	Existing	HMO	Gold	Both
Friday Gold Plus X	Existing	HMO	Gold	Both
Friday Bronze X NC	Existing	HMO	Expanded Bronze	Both
Friday Silver X NC	Existing	HMO	Silver	On the Exchange
Friday Silver Plus X NC	Existing	HMO	Silver	On the Exchange
Friday Gold X NC	Existing	HMO	Gold	Both
Friday Gold Plus X NC	Existing	HMO	Gold	Both
Friday Bronze X	Existing	HMO	Expanded Bronze	Both
Friday Silver X	Existing	HMO	Silver	On the Exchange
Friday Silver Plus X	Existing	HMO	Silver	On the Exchange
Friday Gold X	Existing	HMO	Gold	Both
Friday Gold Plus X	Existing	HMO	Gold	Both

All On-Exchange QHP and QDP Plans for Certification

Kaiser Foundation Health Plan of Colorado

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
KP CO Gold 0/20 RX Copay	Existing	HMO	Gold	On the Exchange
KP CO Gold 0/20 RX Copay	Existing	HMO	Gold	On the Exchange
KP CO Gold 0/20 RX Copay	Existing	HMO	Gold	On the Exchange
KP Select CO Gold 0/20 RX Copay	Existing	HMO	Gold	On the Exchange
KP CO Gold 0/20 RX Copay	Existing	HMO	Gold	On the Exchange
KP CO Gold 1000/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1000/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1000/20	Existing	HMO	Gold	On the Exchange
KP Select CO Gold 1000/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1000/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1500/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1500/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1500/20	Existing	HMO	Gold	On the Exchange
KP Select CO Gold 1500/20	Existing	HMO	Gold	On the Exchange
KP CO Gold 1500/20	Existing	HMO	Gold	On the Exchange
KP CO Silver 2500/25	Existing	HMO	Silver	Both
KP CO Silver 2500/25	Existing	HMO	Silver	Both
KP CO Silver 2500/25	Existing	HMO	Silver	Both
KP CO Silver 2500/25	Existing	HMO	Silver	Both
KP Select CO Silver 2500/25	Existing	HMO	Silver	Both
KP CO Silver 2500/25	Existing	HMO	Silver	Both
KP CO Silver 3500/30 RX Copay	Existing	HMO	Silver	Both
KP CO Silver 3500/30 RX Copay	Existing	HMO	Silver	Both
KP CO Silver 3500/30 RX Copay	Existing	HMO	Silver	Both
KP CO Silver 3500/30 RX Copay	Existing	HMO	Silver	Both
KP Select CO Silver 3500/30 RX Copay	Existing	HMO	Silver	Both
KP CO Silver 3000/20%/HSA	Existing	HMO	Silver	Both
KP CO Silver 3000/20%/HSA	Existing	HMO	Silver	Both
KP CO Silver 3000/20%/HSA	Existing	HMO	Silver	Both
KP CO Silver 3000/20%/HSA	Existing	HMO	Silver	Both
KP Select CO Silver 3000/20%/HSA	Existing	HMO	Silver	Both
KP CO Silver 4500/30	Existing	HMO	Silver	Both
KP CO Silver 4500/30	Existing	HMO	Silver	Both
KP CO Silver 4500/30	Existing	HMO	Silver	Both
KP CO Silver 4500/30	Existing	HMO	Silver	Both
KP Select CO Silver 4500/30	Existing	HMO	Silver	Both
KP CO Bronze 5250/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5250/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5250/50	Existing	HMO	Bronze	On the Exchange
KP Select CO Bronze 5250/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5250/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5500/30%/HSA	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5500/30%/HSA	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5500/30%/HSA	Existing	HMO	Bronze	On the Exchange
KP Select CO Bronze 5500/30%/HSA	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 5500/30%/HSA	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 6000/50 RX Copay	Existing	HMO	Expanded Bronze	On the Exchange
KP CO Bronze 6000/50 RX Copay	Existing	HMO	Expanded Bronze	On the Exchange
KP CO Bronze 6000/50 RX Copay	Existing	HMO	Expanded Bronze	On the Exchange
KP Select CO Bronze 6000/50 RX Copay	Existing	HMO	Expanded Bronze	On the Exchange
KP CO Bronze 6000/50 RX Copay	Existing	HMO	Expanded Bronze	On the Exchange
KP CO Bronze 6500/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 6500/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 6500/50	Existing	HMO	Bronze	On the Exchange
KP Select CO Bronze 6500/50	Existing	HMO	Bronze	On the Exchange
KP CO Bronze 6500/50	Existing	HMO	Bronze	On the Exchange
KP CO Catastrophic	Existing	HMO	Catastrophic	On the Exchange
KP CO Catastrophic	Existing	HMO	Catastrophic	On the Exchange
KP CO Catastrophic	Existing	HMO	Catastrophic	On the Exchange
KP Select CO Catastrophic	Existing	HMO	Catastrophic	On the Exchange
KP CO Catastrophic	Existing	HMO	Catastrophic	On the Exchange

All On-Exchange QHP and QDP Plans for Certification

Rocky Mountain Health Maintenance Organization, Inc.

Plan Marketing Name*	New/Existing Plan?*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Monument Health HMO Bronze HSA 6500/100% - Individual	Existing	HMO	Bronze	Both
Monument Health HMO Gold Deductible \$1000/80%/Copay \$15 - Individual	Existing	HMO	Gold	Both
Monument Health HMO Silver Deductible \$4000/60%/Copay \$35 - Individual	Existing	HMO	Silver	Both
Monument Health HMO Bronze Deductible \$6500/60%/Copay \$55 - Individual	Existing	HMO	Expanded Bronze	Both
Monument Health HMO Silver Deductible \$3500/70%/Copay \$35 - Individual	Existing	HMO	Silver	Both

Dental Plans (all issuers)

Plan Marketing Name*	Plan Type*	Level of Coverage*	QHP/Non-QHP*
Dentegra Dental PPO Family Basic Plan	PPO	Low	On the Exchange
Dentegra Dental PPO Family Preferred Plan	PPO	High	On the Exchange
Cigna Dental Pediatric	PPO	Low	Both
Cigna Dental Family + Pediatric	PPO	Low	On the Exchange
Anthem Dental Family Value	PPO	Low	On the Exchange
Anthem Dental Family	PPO	Low	On the Exchange
Anthem Dental Family Enhanced	PPO	High	On the Exchange
Child Mesa Plan	EPO	Low	On the Exchange
Child Summit Plan	EPO	High	On the Exchange
Individual/Family High Mesa Plan	EPO	Low	On the Exchange
Individual/Family Summit Plan	EPO	High	On the Exchange
1 Individual/Family Mesa Plan	EPO	High	On the Exchange

APPENDIX 2: WAKELY ANALYSIS

Key Findings

Consumer Savings

Subsidy Eligible

Metal Tier	Enrollees Eligible for Subsidies	2019 PMPM Premium After Subsidy- Auto Renew	2019 PMPM Premium After Subsidy – Switch to Lowest Cost	% Savings Opportunity of Switching on Avg.
Gold	2,979	\$262	\$191	27%
Silver	56,774	\$157	\$106	33%
Bronze	43,613	\$56	\$32	43%
Catastrophic	635	\$248	\$208	16%
Total	104,001	\$119	\$78	34%

While on average premiums after subsidy are decreasing from 2018, many consumers will have an opportunity to find even lower cost plans in 2019 if they shop



Key Findings

Premium Changes

Subsidy Eligible

Rating Area	Description	Enrollees Eligible for Subsidies	2018 PMPM Premium After Subsidy	2019 PMPM Premium After Subsidy - Auto Renew	% Change over 2018
1	Boulder	8,226	\$164	\$122	-26%
2	Colorado Springs	8,009	\$159	\$127	-20%
3	Denver	50,372	\$151	\$115	-24%
4	Fort Collins (Larimer)	7,713	\$160	\$108	-33%
5	Grand Junction (Mesa)	2,881	\$189	\$261	38%
6	Greeley (Weld)	3,845	\$160	\$106	-33%
7	Pueblo	1,486	\$173	\$165	-5%
8	East	5,540	\$151	\$129	-15%
9	West	15,929	\$157	\$100	-37%
	Total	104,001	\$156	\$119	-24%

The Grand Junction (Mesa) rating area shows an increase in the subsidy that is lower than the average increase in premiums. As a result, the average after subsidy premium increases while other Rating Areas reflect a decreasing after subsidy premium.



Key Findings

Consumer Savings

Subsidy Eligible

Rating Area	Description	Enrollees Eligible for Subsidies	2019 PMPM Premium After Subsidy- Auto Renew	2019 PMPM Premium After Subsidy – Switch to Lowest Cost	% Savings Opportunity of Switching on Avg.
1	Boulder	8,226	\$122	\$87	29%
2	Colorado Springs	8,009	\$127	\$87	32%
3	Denver	50,372	\$115	\$78	32%
4	Fort Collins (Larimer)	7,713	\$108	\$82	24%
5	Grand Junction (Mesa)	2,881	\$261	\$83	68%
6	Greeley (Weld)	3,845	\$106	\$81	24%
7	Pueblo	1,486	\$165	\$86	48%
8	East	5,540	\$129	\$69	46%
9	West	15,929	\$100	\$69	31%
	Total	104,001	\$119	\$78	34%

Highest opportunity for savings (as a % of 2019 auto-renewal premium) is in Grand Junction (Mesa) Rating Area



After Subsidy Premium Changes for Enrollees

Subsidy-Eligible

Metal Tier	Enrollees	2018 PMPM Premium After Subsidy	2019 PMPM Premium After Subsidy - Auto Renew	% Change Over 2018	2019 PMPM Premium After Subsidy – Switch to Lowest Cost	% Change Over 2018
Gold	2,979	\$330	\$262	-21%	\$191	-42%
Silver	56,774	\$157	\$157	0%	\$106	-33%
Bronze	43,613	\$141	\$56	-60%	\$32	-77%
Catastrophic	635	\$232	\$248	7%	\$208	-10%
Total	104,001	\$156	\$119	-24%	\$78	-50%

- Bronze enrollees are expected to see significant premium reduction on average even if they auto-renew
- Subsidies are not available for Catastrophic plans
- Significant savings are available through shopping at all metal tiers



After Subsidy Premium Changes for Enrollees

Subsidy-Eligible

Rating Area	Description	Enrollees	2018 PMPM Premium After Subsidy	2019 PMPM Premium After Subsidy - Auto Renew	% Change Over 2018	2019 PMPM Premium After Subsidy - Switch to Lowest Cost	% Change Over 2018
1	Boulder	8,226	\$164	\$122	-26%	\$87	-47%
2	Colorado Springs	8,009	\$159	\$127	-20%	\$87	-46%
3	Denver	50,372	\$151	\$115	-24%	\$78	-48%
4	Fort Collins (Larimer)	7,713	\$160	\$108	-33%	\$82	-49%
5	Grand Junction (Mesa)	2,881	\$189	\$261	38%	\$83	-56%
6	Greeley (Weld)	3,845	\$160	\$106	-33%	\$81	-49%
7	Pueblo	1,486	\$173	\$165	-5%	\$86	-50%
8	East	5,540	\$151	\$129	-15%	\$69	-54%
9	West	15,929	\$157	\$100	-37%	\$69	-56%
Total		104,001	\$156	\$119	-24%	\$78	-50%

- Grand Junction Rating Area enrollees on average would see increase in premium if they do not shop
- Enrollees in all areas could significantly reduce their premium after subsidies by shopping



Key Findings

Consumer Savings

Non-Subsidy Eligible

Metal Tier	Enrollees Not Eligible for Subsidies	2019 Premium – Auto Renew	2019 Premium – Switch to Lowest Cost	% Savings Opportunity of Switching on Avg.
Gold	1,985	\$643	\$550	15%
Silver	8,220	\$622	\$574	8%
Bronze	19,432	\$526	\$482	8%
Catastrophic	1,649	\$247	\$210	15%
Total	31,286	\$544	\$496	9%

Many consumers in every metal level will have an opportunity to find lower cost plans in 2019 if they shop on the exchange.

