



4600 South Ulster Street | Suite 300  
Denver, CO 80237

October 23rd, 2019

BY ELECTRONIC DELIVERY

Colorado Division of Insurance,  
Colorado Department of Health Care Policy and Financing

**Re: Draft Report for Colorado's State Public Option**

Dear Commissioner Conway and Executive Director Bimestefer:

The staff of Connect for Health Colorado, the state-based health insurance marketplace (SBM) for Colorado, greatly appreciates the opportunity provided by the Colorado Division of Insurance (DOI) and Department of Health Care Policy and Financing (HCPF) to comment on the "Draft Report for Colorado's State Public Option." As part of our mission to increase access, affordability and choice, we support the state's efforts to create solutions that decrease the cost of health coverage, while increasing choice and access to quality, affordable coverage.

We are confident we have developed the expertise to support a public-private partnership outlined in the draft. For the past seven years, we have worked closely with carriers and with state agencies to meet the needs of consumers shopping for their own health insurance. As such, we are committed to ensuring consumers have access to a reliable and easy-to-use platform to apply and shop for health insurance on the individual market. We are pleased that a state option would allow consumers to apply for the advance payment of the premium tax credit and cost-sharing reductions to reduce the costs of health insurance.

We commend HCPF and the DOI on their work to develop a meaningful proposal that was informed by a diverse group of stakeholders, including consumers. We look forward to continued partnership as we seek ways to make health care more affordable in Colorado.

Sincerely,

Connect for Health Colorado Staff