

2025 Consumer Impact Analysis

October 28, 2024



Key Findings

Gross Premium Changes

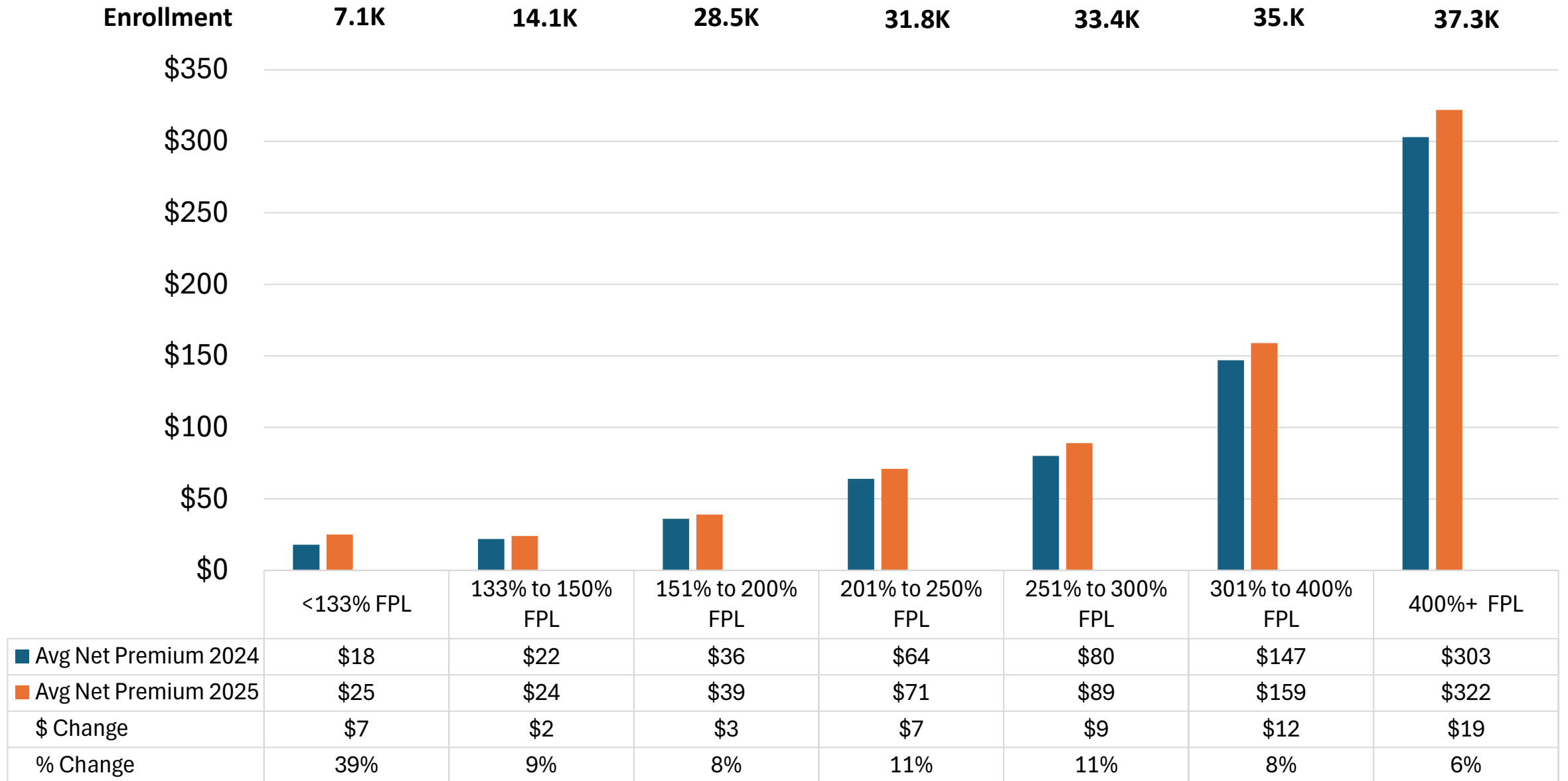
	Avg 2024	Avg 2025	\$ Change	% Change
Bronze	\$494	\$529	\$35	7%
Silver	\$619	\$639	\$20	3%
Gold	\$549	\$576	\$27	5%
Total	\$549	\$577	\$28	5%

Net Premium & APTC Changes

	Avg Net Premium 2024	Avg Net Premium 2025	% Change	\$ Change
Non-Subsidy Eligible	\$428	\$452	6%	\$24
Subsidy Eligible	\$113	\$122	8%	\$9

2024 Avg APTC	2025 Avg APTC
\$475	\$489

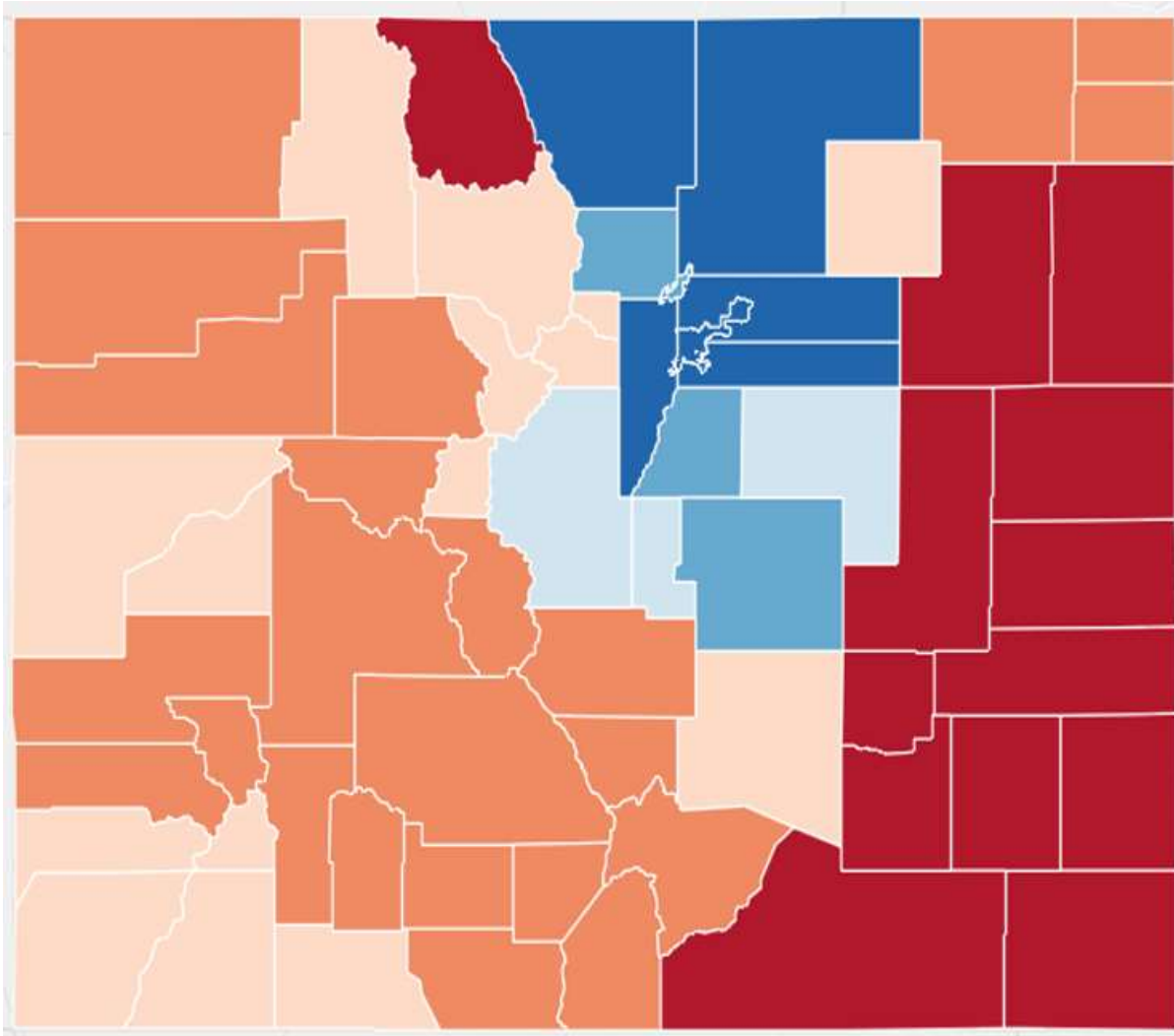
Subsidy Eligible: Net Premium Changes by FPL









Issuer Expansion

- Due to the expanded footprint of Rocky Mountain Health Plan, the number of counties with one issuer has decreased from 25 to 13.
 - Giving ~5,600 individuals on the Eastern Plains multiple issuers to choose from.
- 98.5% of current enrollees will have multiple issuers offering plans in their area in 2025.

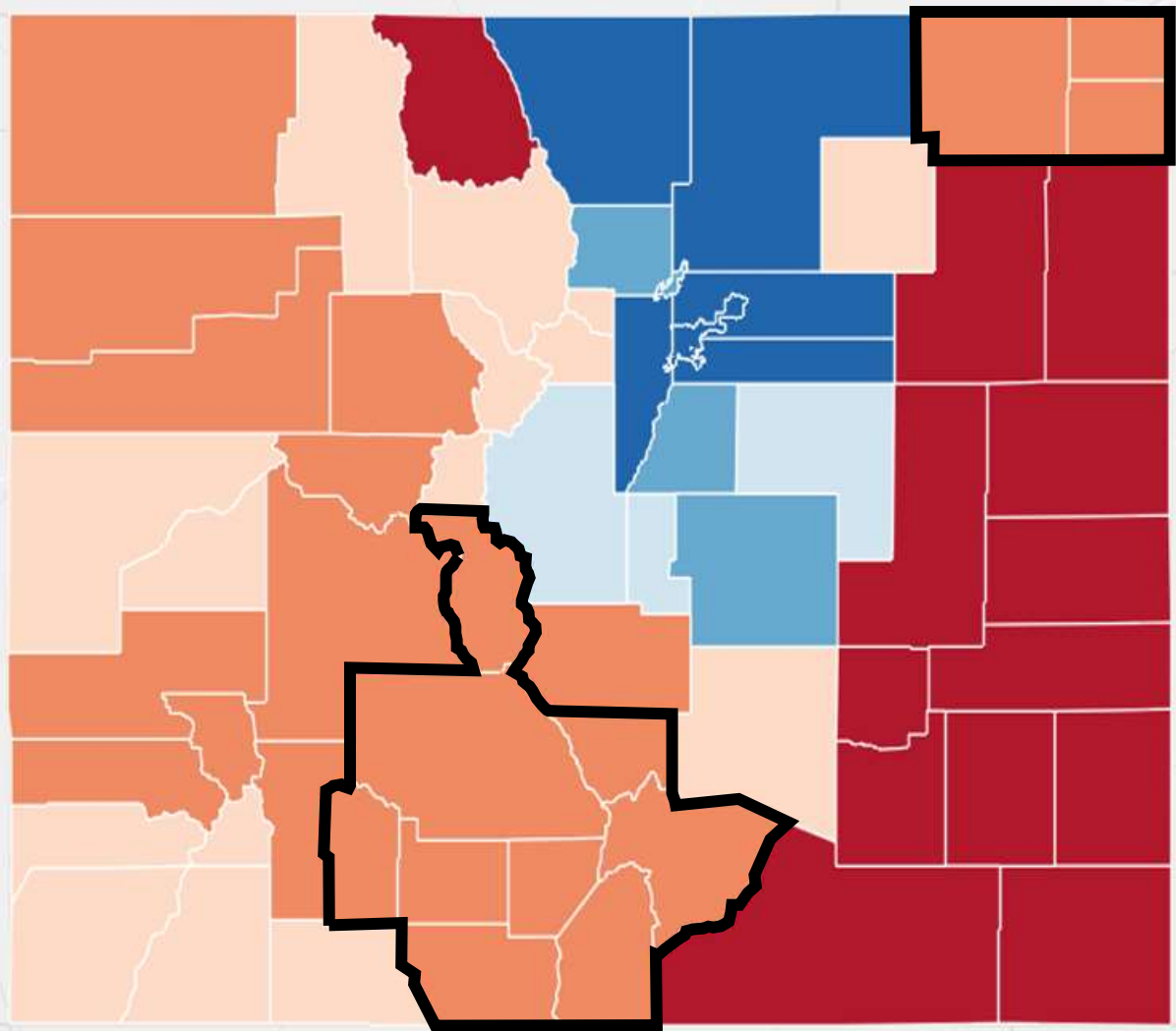
Issuer Offerings



ConnectforHealthCO.com

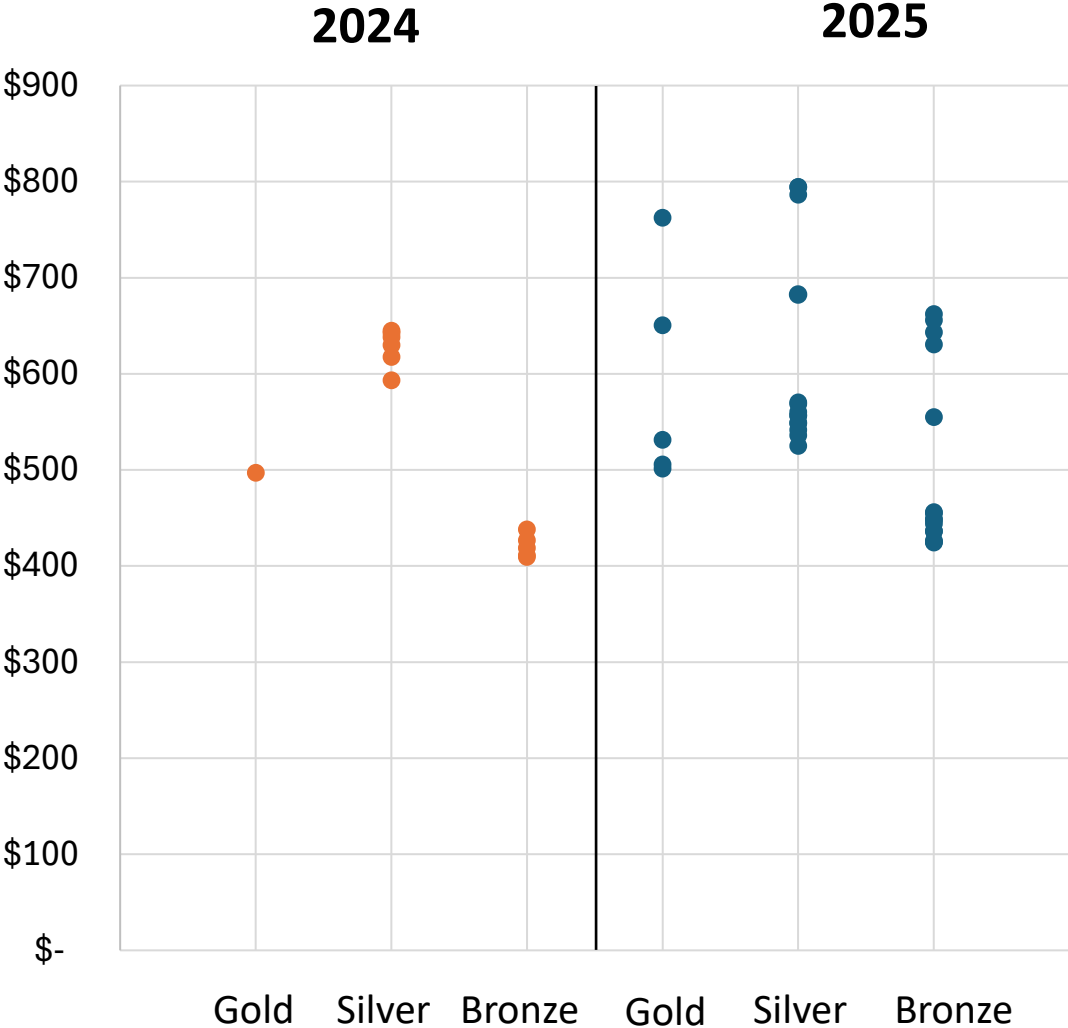
Issuers in County		Number of Counties
1 -		13
2 -		23
3 -		15
4 -		3
5 -		4
6 -		6

Issuer Offerings

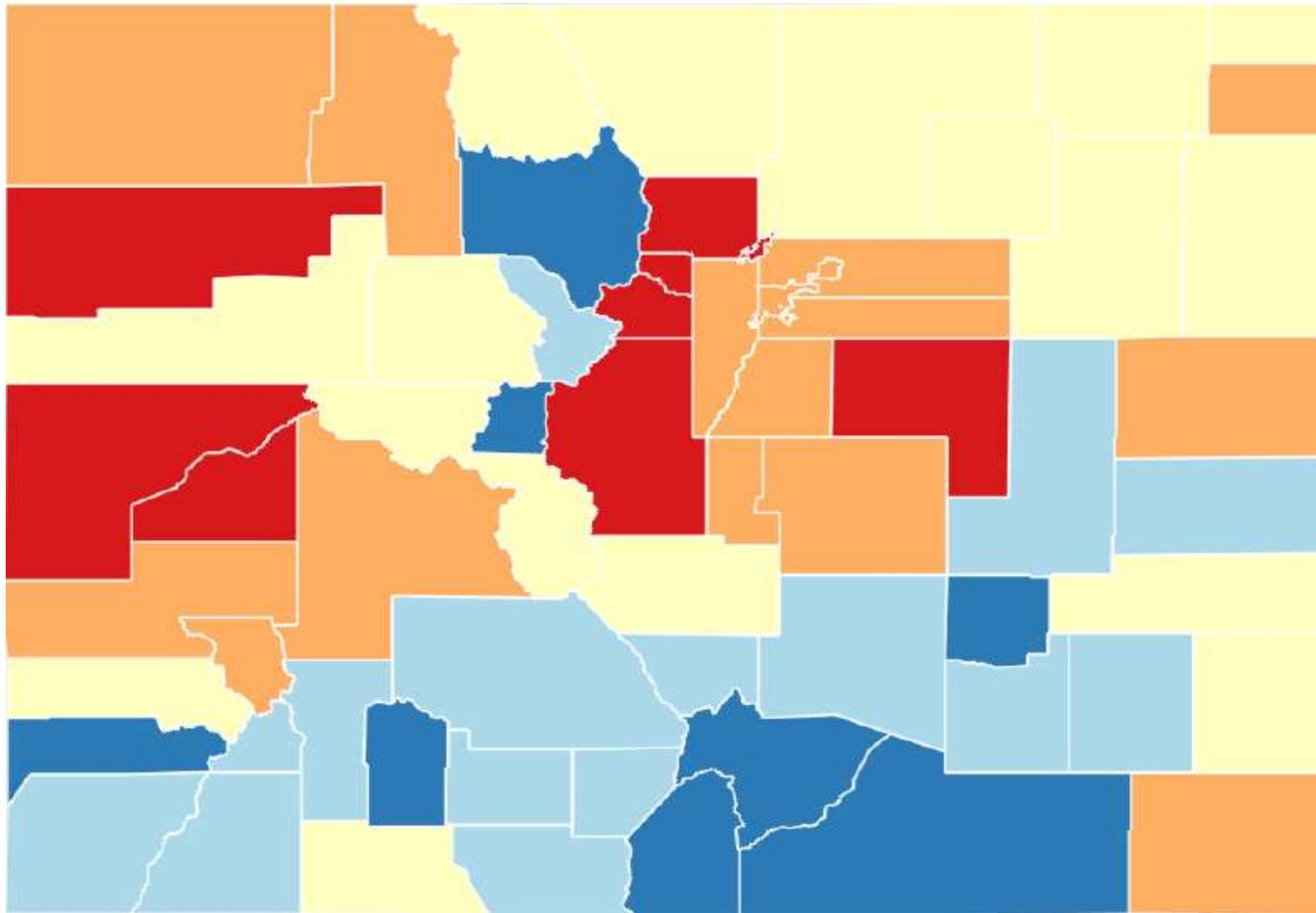


ConnectforHealthCO.com

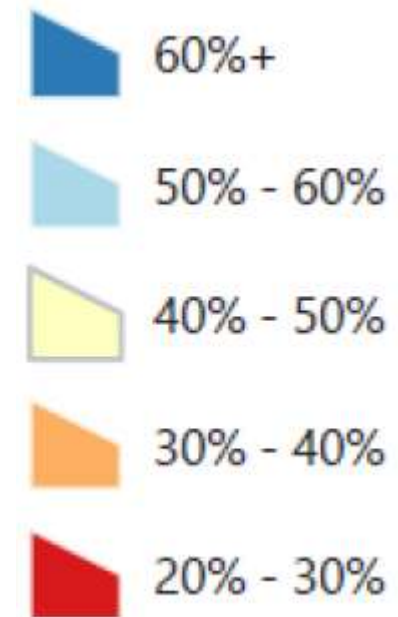
Rocky Mountain Health Plans Expansion



Selection of Colorado Option Plans



Enrollment in Colorado Option Plans as a Percentage of Total County Enrollment



Shopping Impacts

Subsidy Eligible: Premium Changes and Shopping Impact

Potential Monthly Premium	% of Subsidy Eligible Enrollees
<\$5	58%
<\$10	59%
<\$25	62%
<\$50	68%
<\$75	73%
<\$100	77%

- 3 out of 5 subsidy eligible enrollees can find a plan for \$10 after financial assistance.
 - With potential savings over \$680 on their monthly net premiums shopping to a lower premium plan.

Subsidy Eligible: Net Premium Changes and Shopping Impact

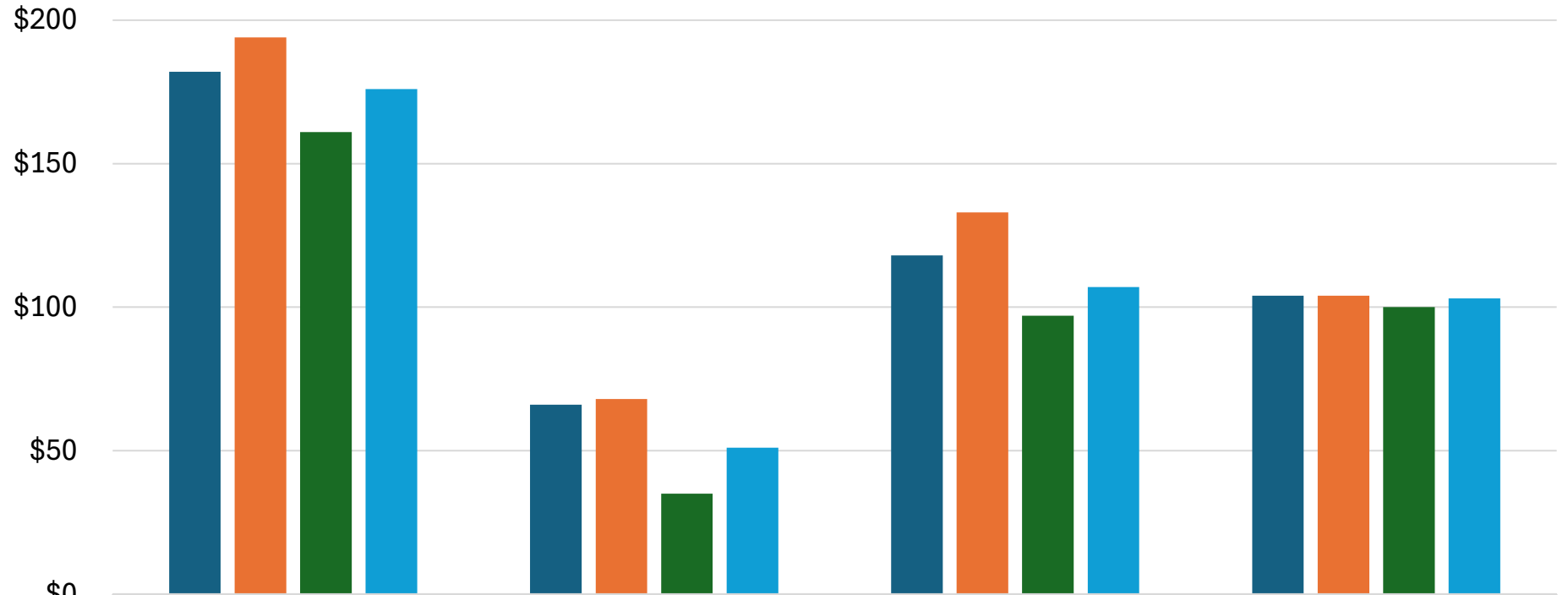
Enrollment

46.8K

75.0K

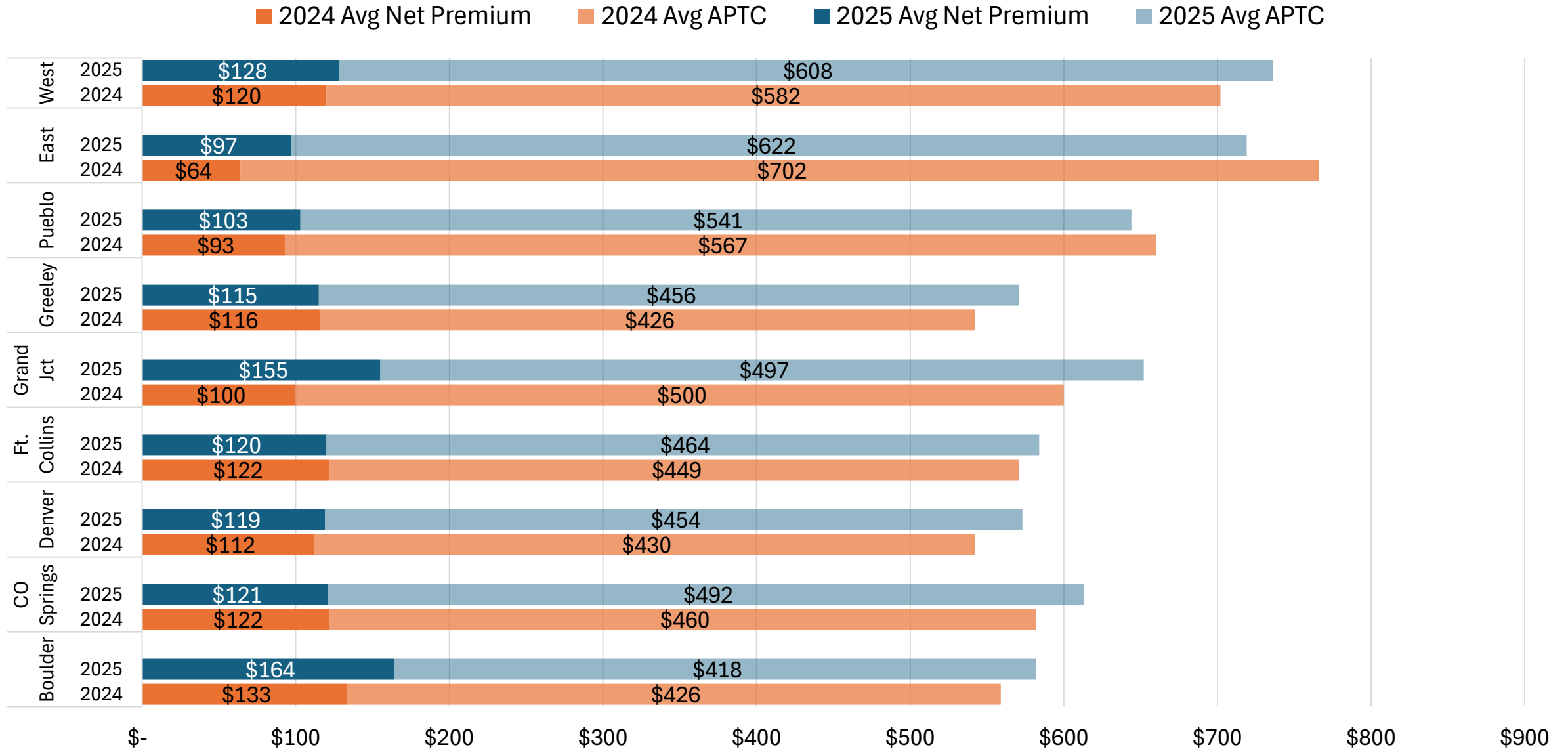
64.3K

0.3K



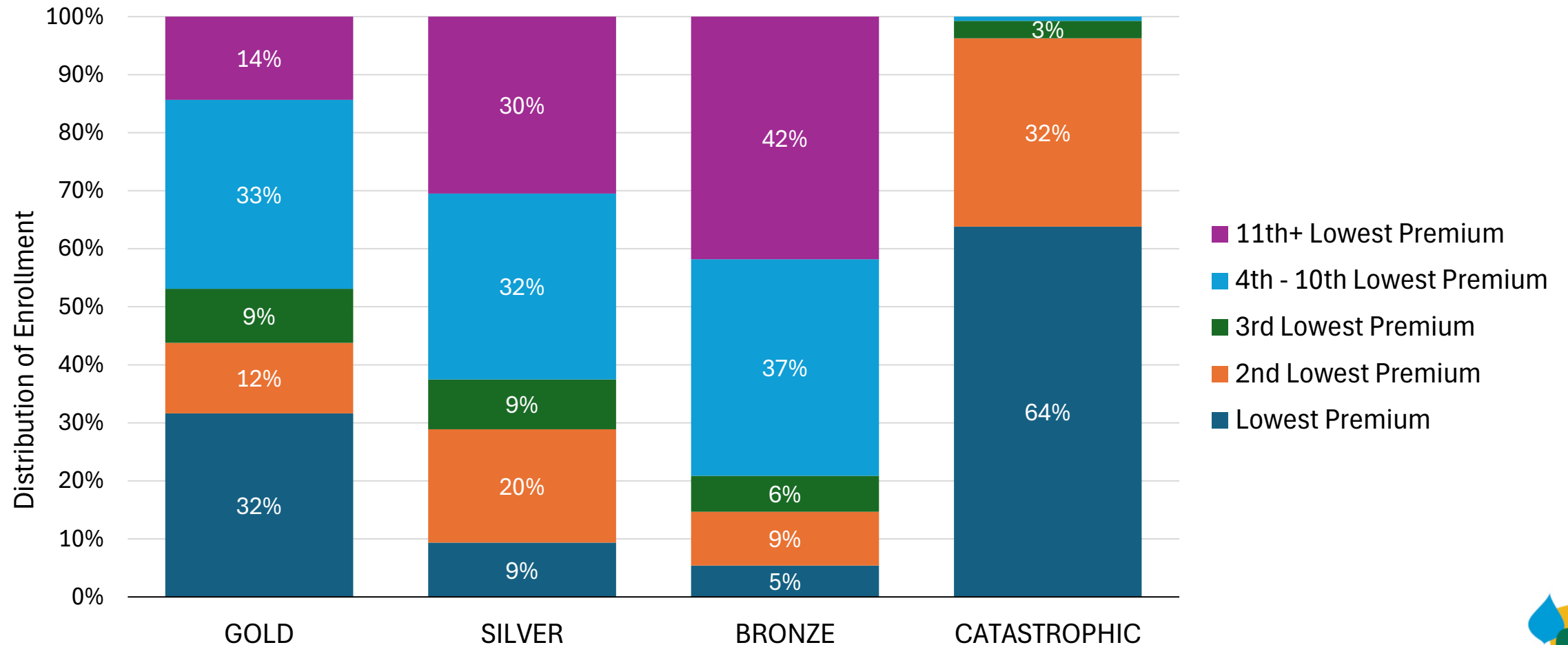
■ Current	\$182	\$66	\$118	\$104
■ Auto-Renew	\$194	\$68	\$133	\$104
■ Lowest Same Metal Level	\$161	\$35	\$97	\$100
■ Lowest Same Metal Level & Same Issuer	\$176	\$51	\$107	\$103

Subsidy Eligible: 2024 to 2025 Financially Assisted Auto-Renew Premium Changes



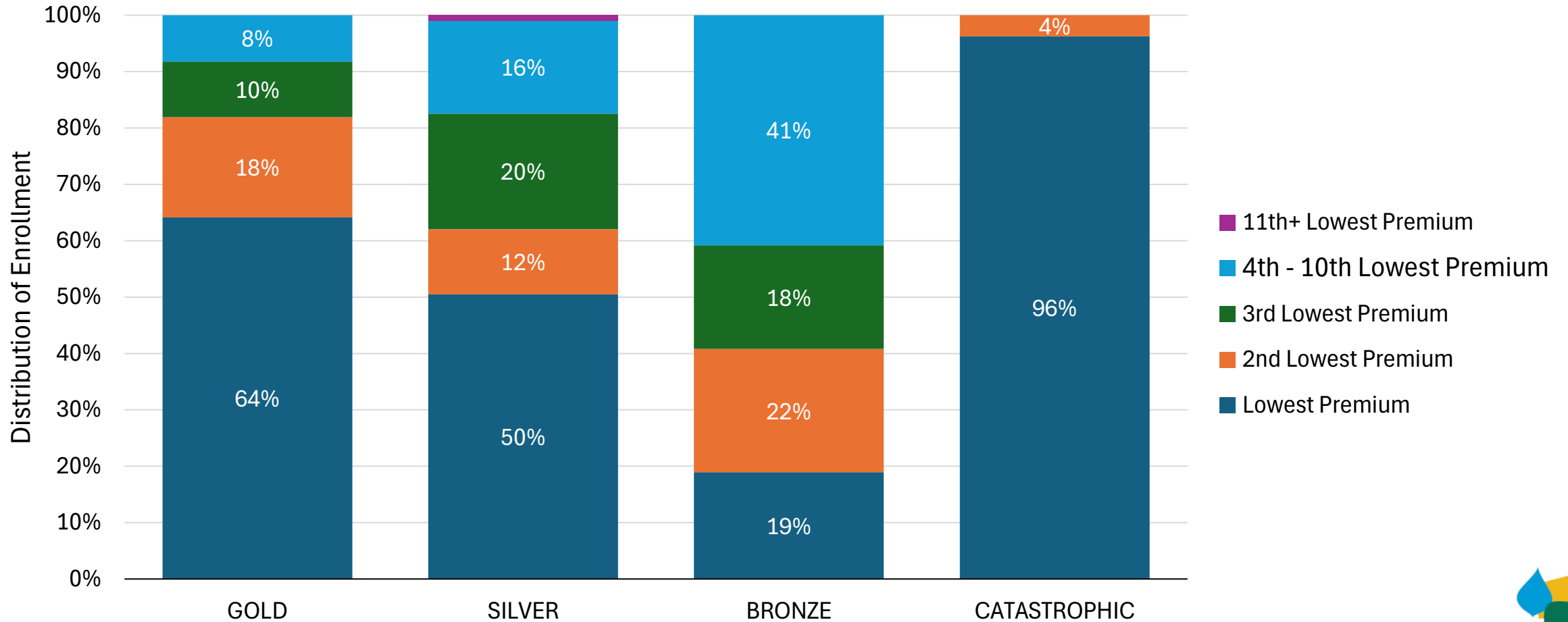
Subsidy Eligible: Enrollment by Plan Premium (Lowest to Highest)

Cost Comparisons Across All Issuers.



Subsidy Eligible: Enrollment by Plan Premium (Lowest to Highest)

Cost Comparisons Within Same Issuers.



Non-Subsidy Eligible: Premium Changes and Shopping Impact

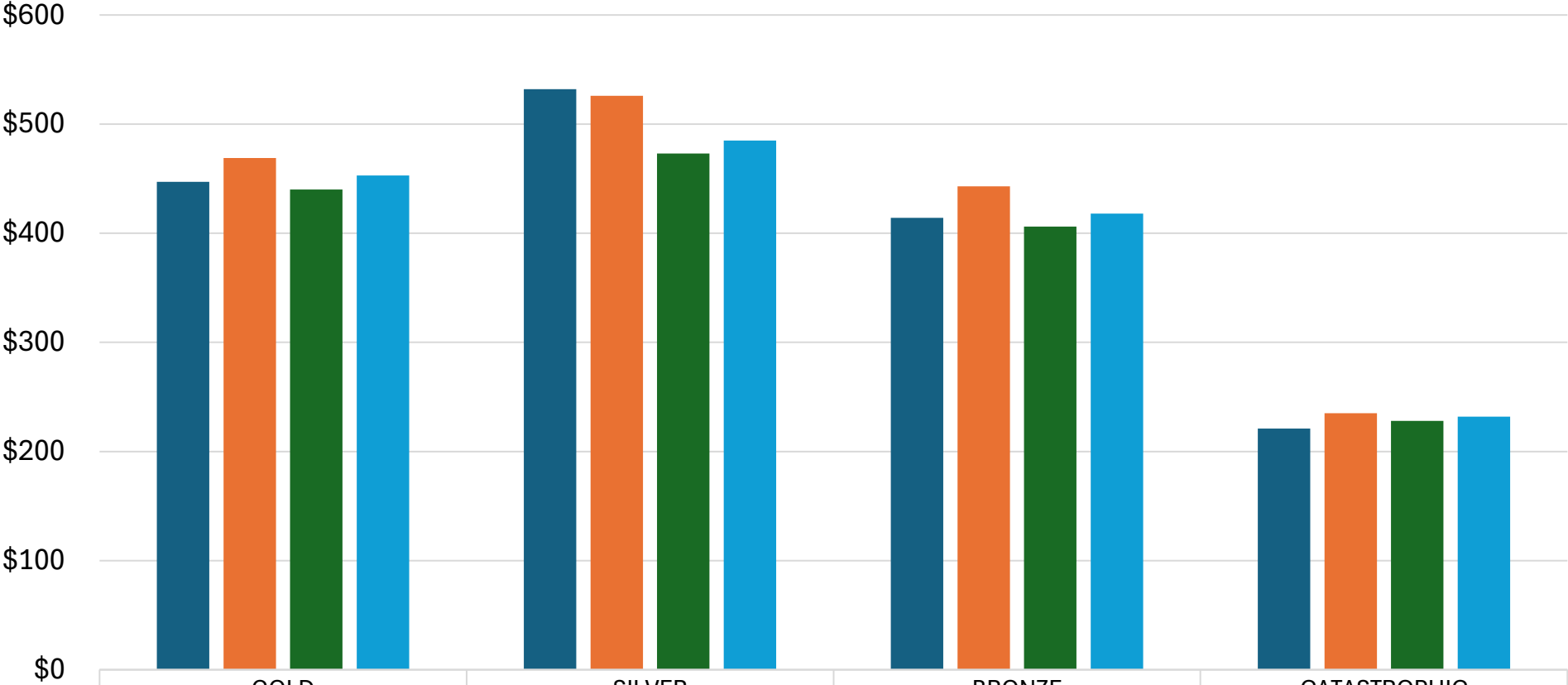
Enrollment

17.1K

2.6K

24.3K

1.3K

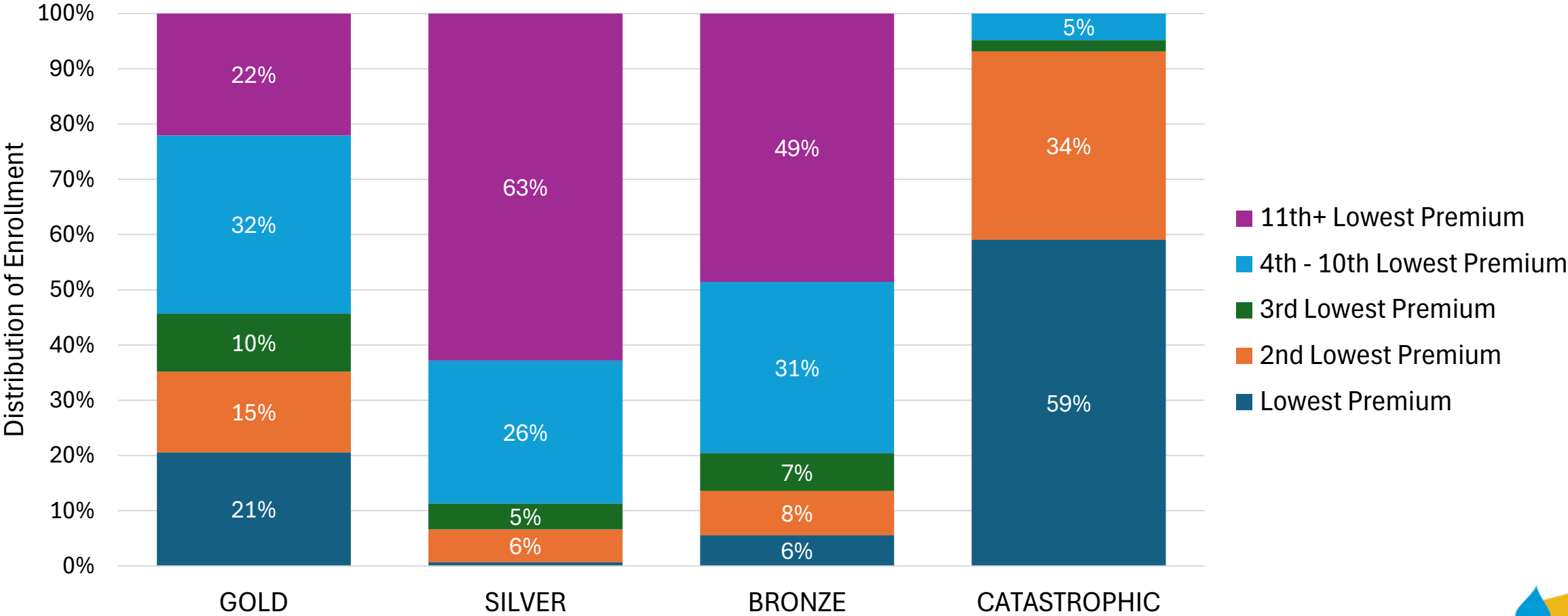


■ Current	
■ Auto-Renew	
■ Lowest Same Metal Level	
■ Lowest Same Metal Level & Same Issuer	

	GOLD	SILVER	BRONZE	CATASTROPHIC
Current	\$447	\$532	\$414	\$221
Auto-Renew	\$469	\$526	\$443	\$235
Lowest Same Metal Level	\$440	\$473	\$406	\$228
Lowest Same Metal Level & Same Issuer	\$453	\$485	\$418	\$232

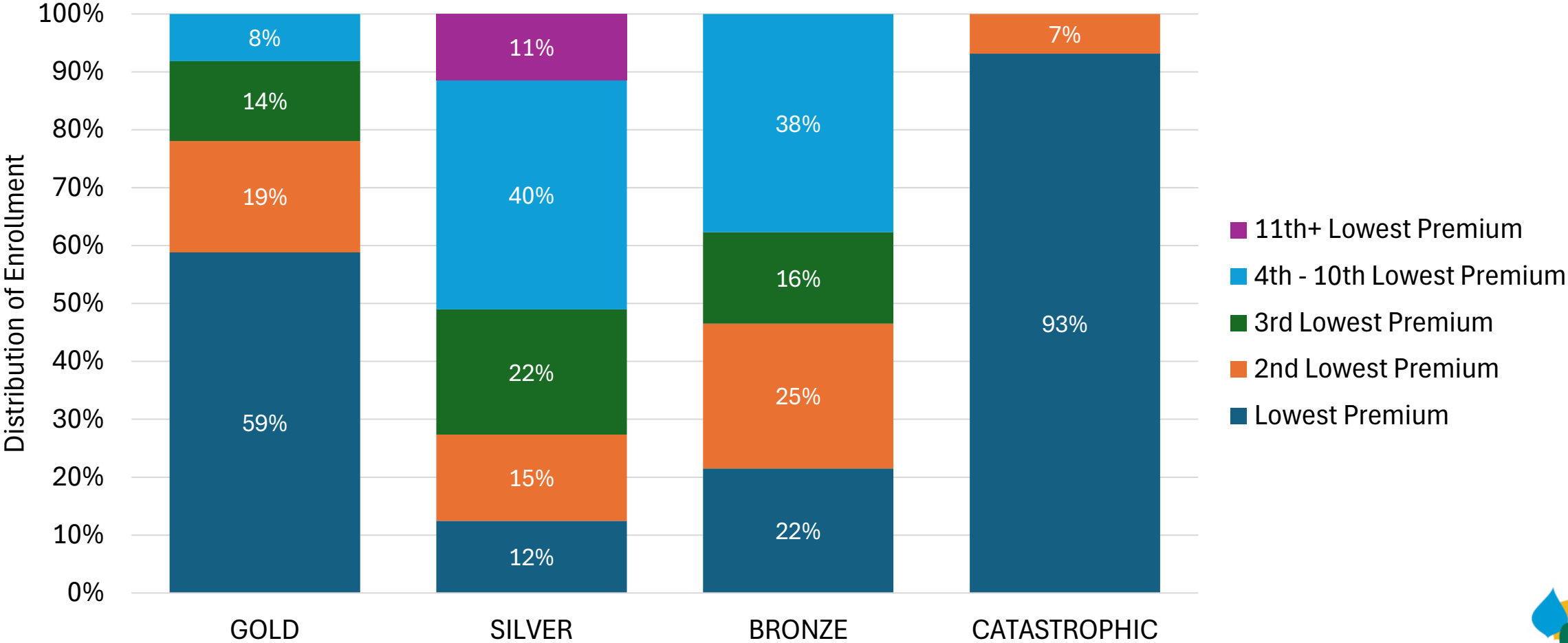
Non-Subsidy Eligible: Enrollment by Plan Premium (Lowest to Highest)

Cost Comparisons Across All Issuers.



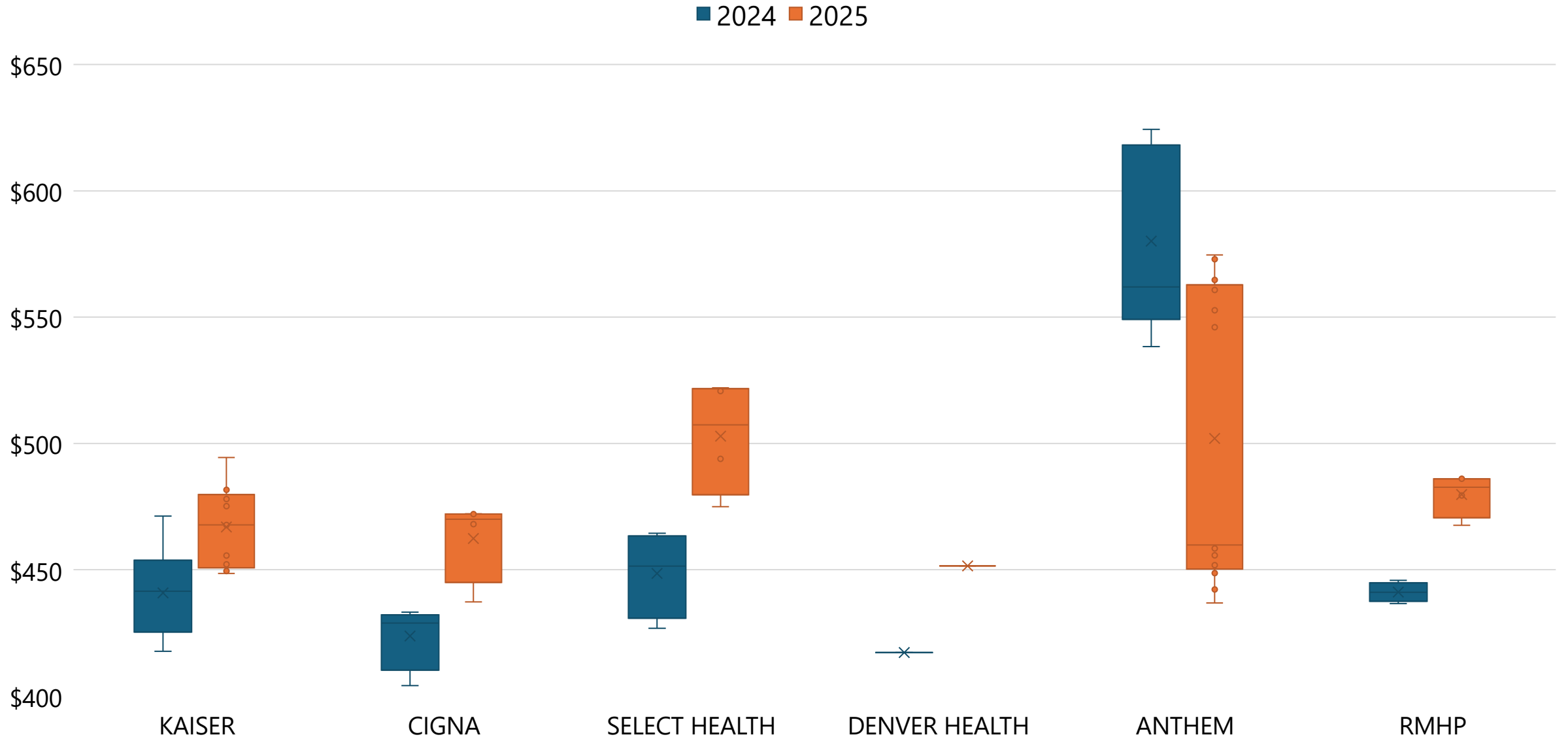
Non-Subsidy Eligible: Enrollment by Plan Premium (Lowest to Highest)

Cost Comparisons Within Same Issuers.



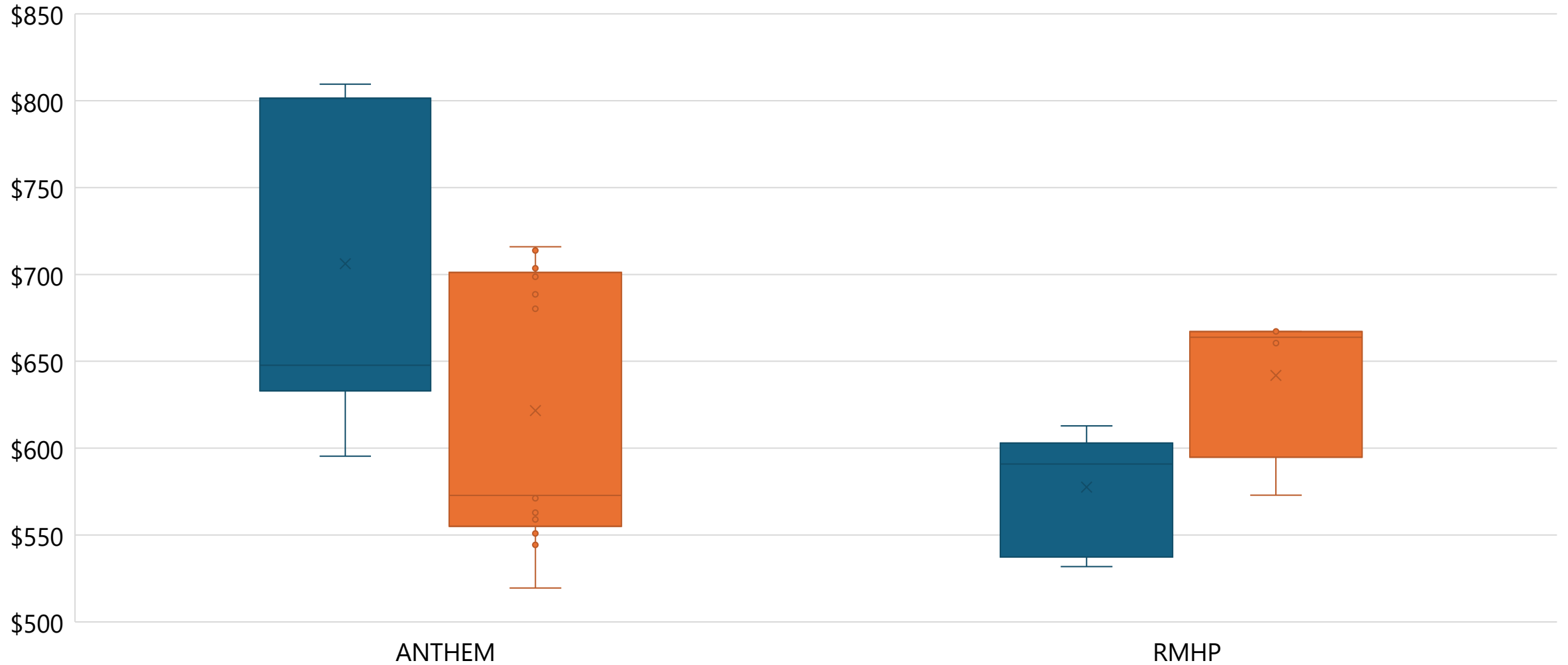
Rate Changes

Silver Rate Changes: Denver County

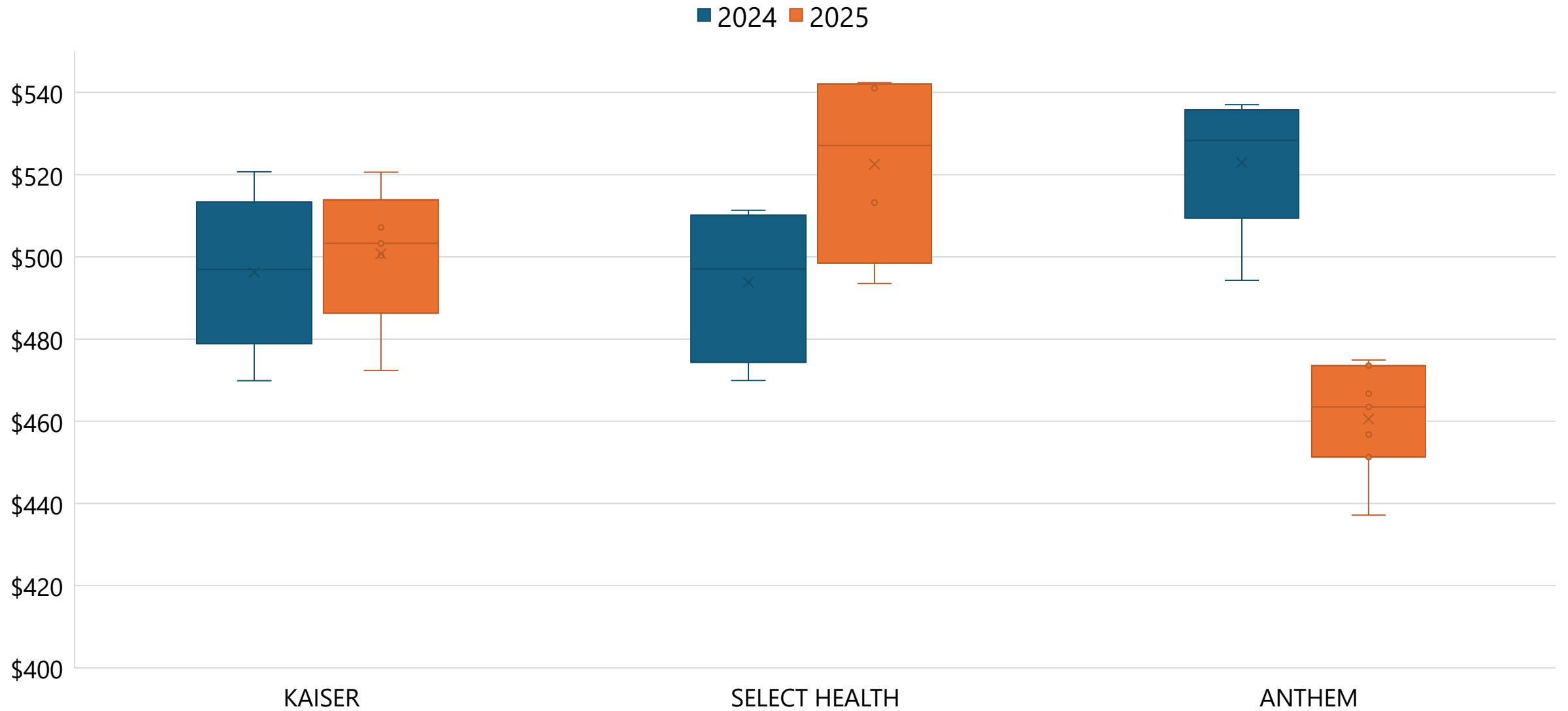


Silver Rate Changes: Eagle County

■ 2024 ■ 2025

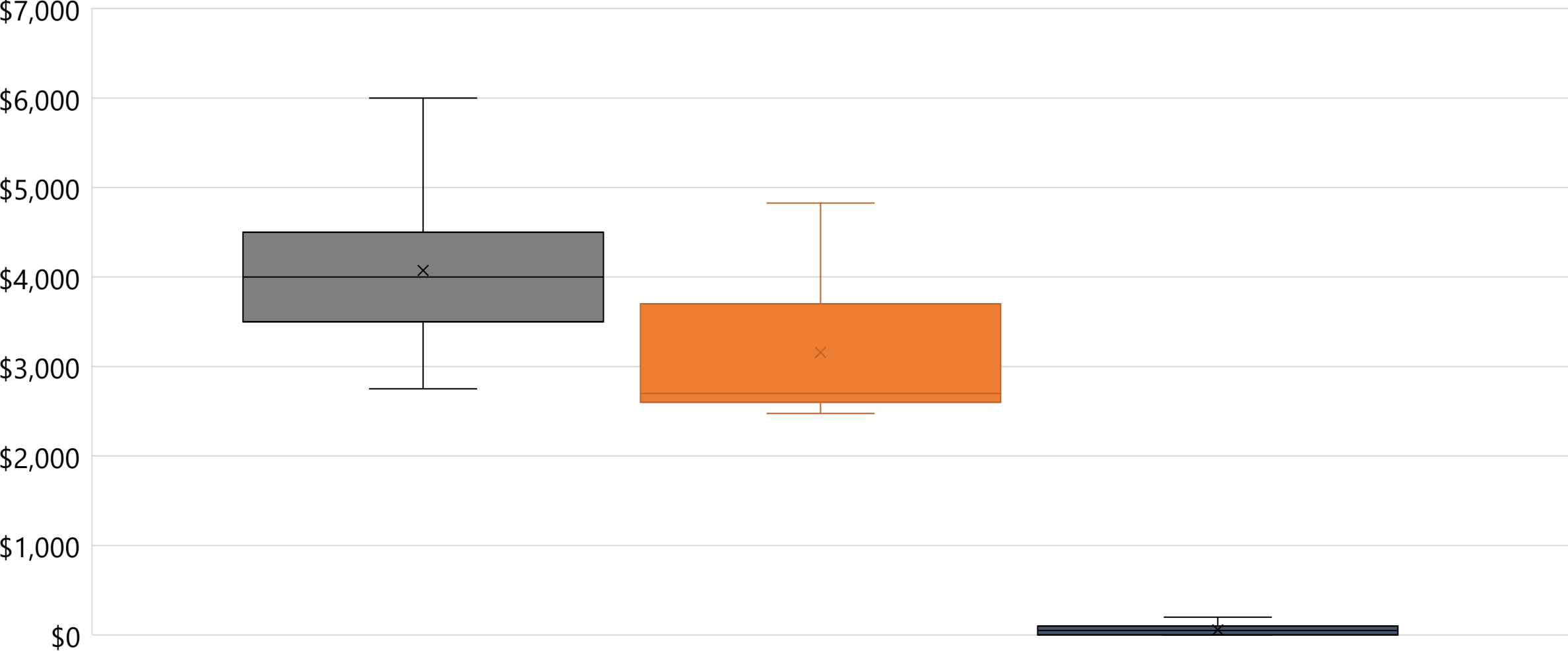


Silver Rate Changes: Pueblo County



Deductible: CSR Variants

Standard Silver 73% AV Level Silver Plan 94% AV Level Silver Plan



Questions?

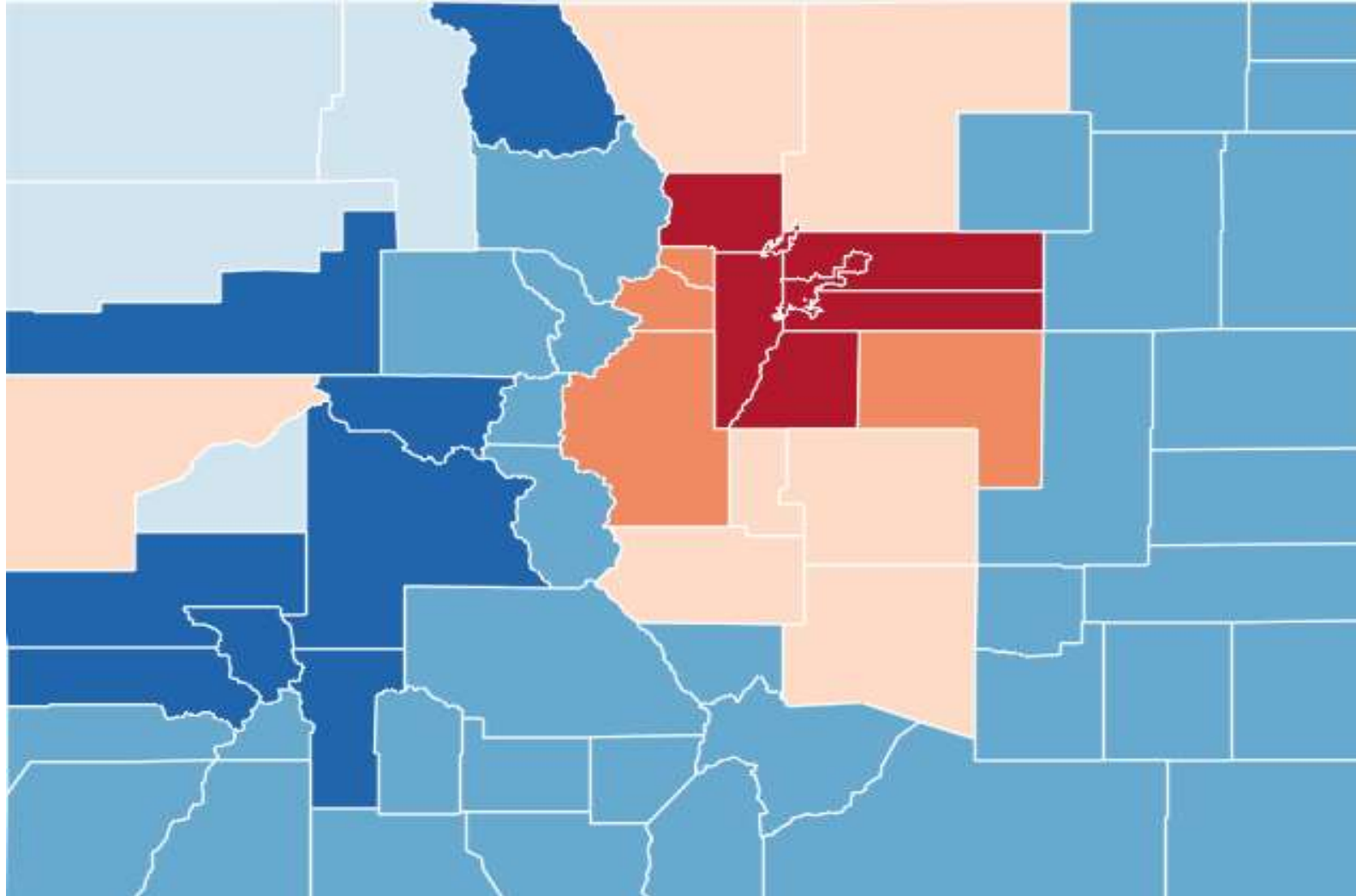
Appendix

Change in Second Lowest Cost Silver (Benchmark)

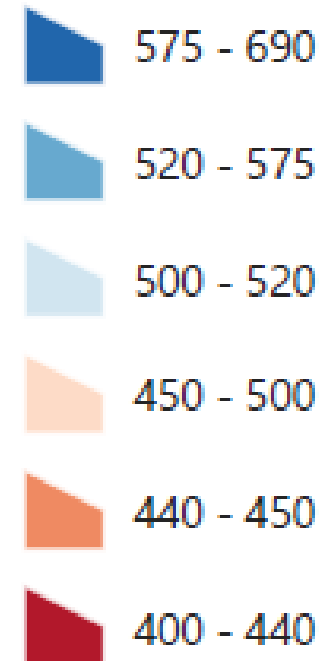
Range of Change	% of Subsidy Eligible Enrollees
-15% to -10%	4%
-10% to -5%	3%
-5% to 0%	13%
0% to 5%	59%
5% to 10%	15%
10% to 15%	5%

- 79% of subsidy eligible enrollees will see an increase in their benchmark premiums.
 - Note: Increases in the benchmark premiums, generally translate into increases in the federal subsidies available from year to year.

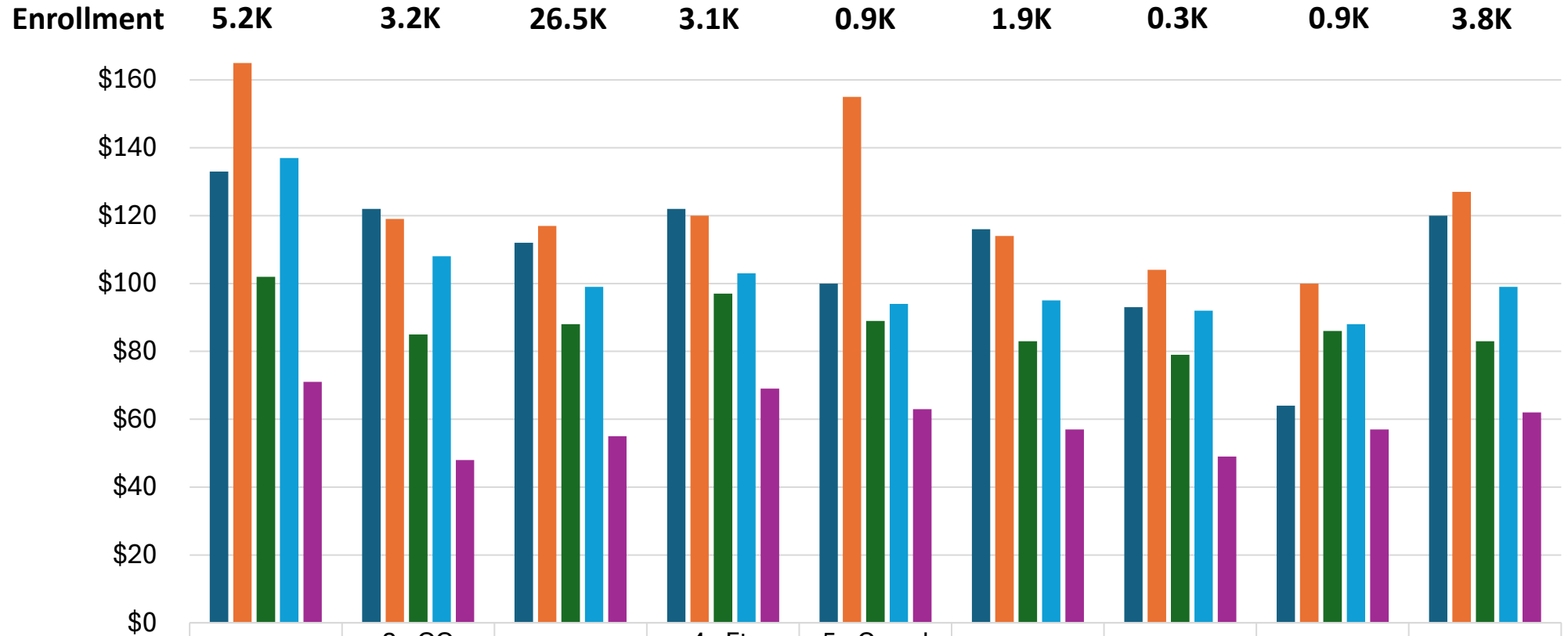
Avg Second Lowest Cost Silver (Benchmark)



Average SLCS Gross
Premium for Age 40



Subsidy Eligible: Premium Changes and Shopping Impact



	1 - Boulder	2 - CO Springs	3 - Denver	4 - Ft. Collins	5 - Grand Jct	6 - Greeley	7 - Pueblo	8 - East	9 - West
■ Current	\$133	\$122	\$112	\$122	\$100	\$116	\$93	\$64	\$120
■ Auto-Renew	\$165	\$119	\$117	\$120	\$155	\$114	\$104	\$100	\$127
■ Lowest Same Metal Level	\$102	\$85	\$88	\$97	\$89	\$83	\$79	\$86	\$83
■ Lowest Same Metal Level & Same Issuer	\$137	\$108	\$99	\$103	\$94	\$95	\$92	\$88	\$99
■ Lowest Available	\$71	\$48	\$55	\$69	\$63	\$57	\$49	\$57	\$62

Non-Subsidy Eligible: Premium Changes and Shopping Impact

