2025 Consumer Impact Analysis

November 11, 2024



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Key Findings

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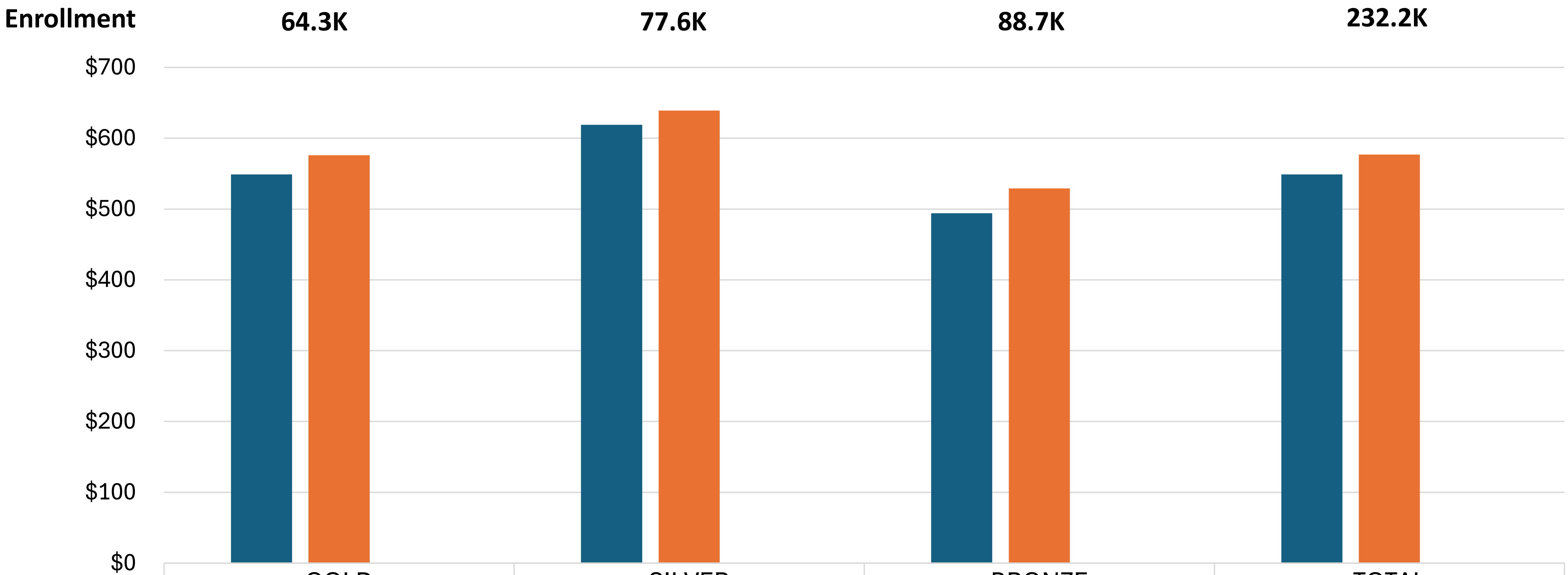
- The **Inflation Reduction Act** has continued to bring increased premium subsidies for all income groups.
- Issuer expansion has led to a decrease in the number of counties with one issuer from **25 to 13**.
- Customers could see upwards of **$680** by shopping into a lower premium plan.

Gross Premium Changes



	GOLD	SILVER	BRONZE	TOTAL
Curent	$549	$619	$494	$549
Auto-Renew	$576	$639	$529	$577
$ Change	$27	$20	$35	$28
% Change	5%	3%	7%	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

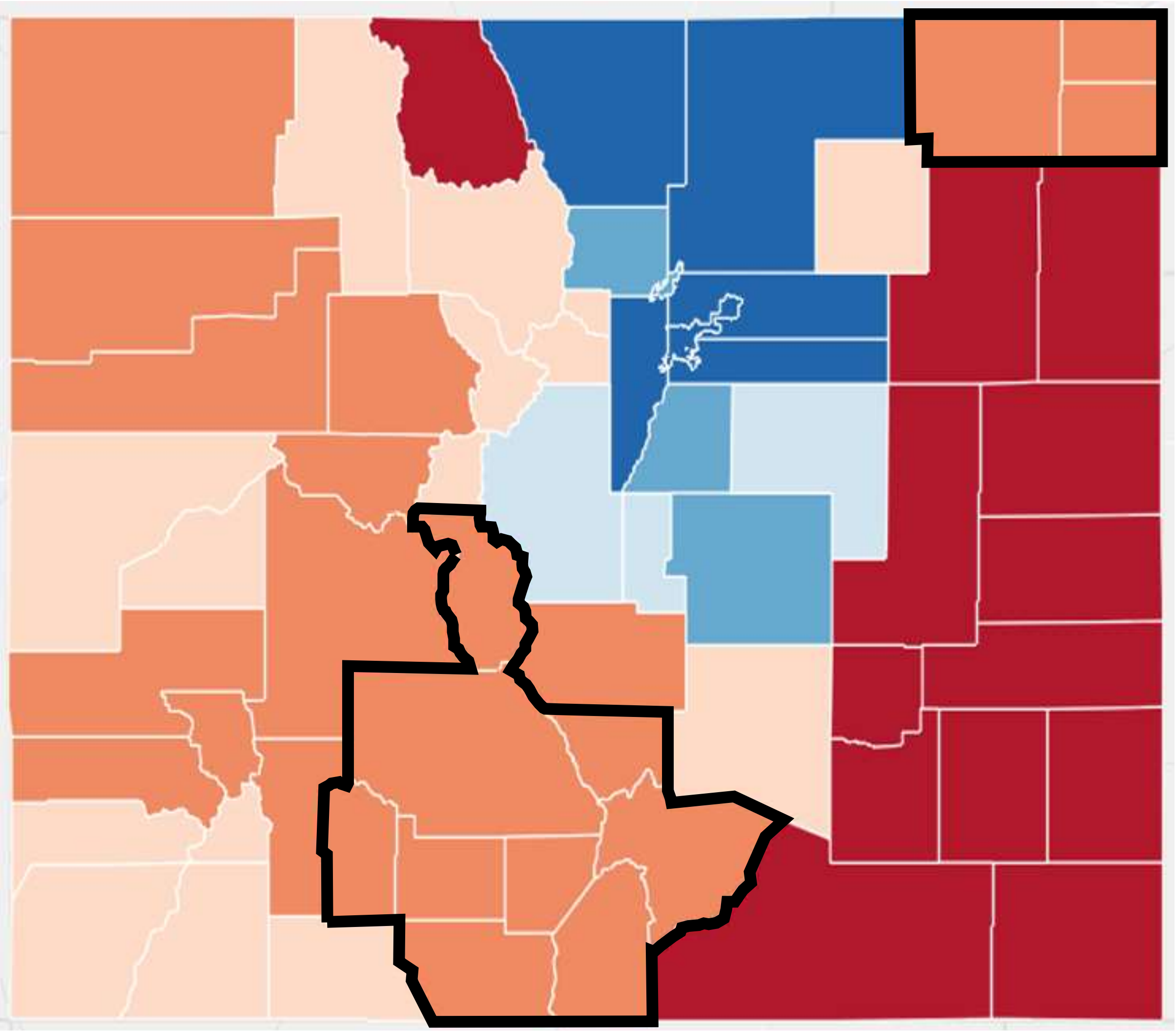
2024 Avg APTC	2025 Avg APTC
$475	$489

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



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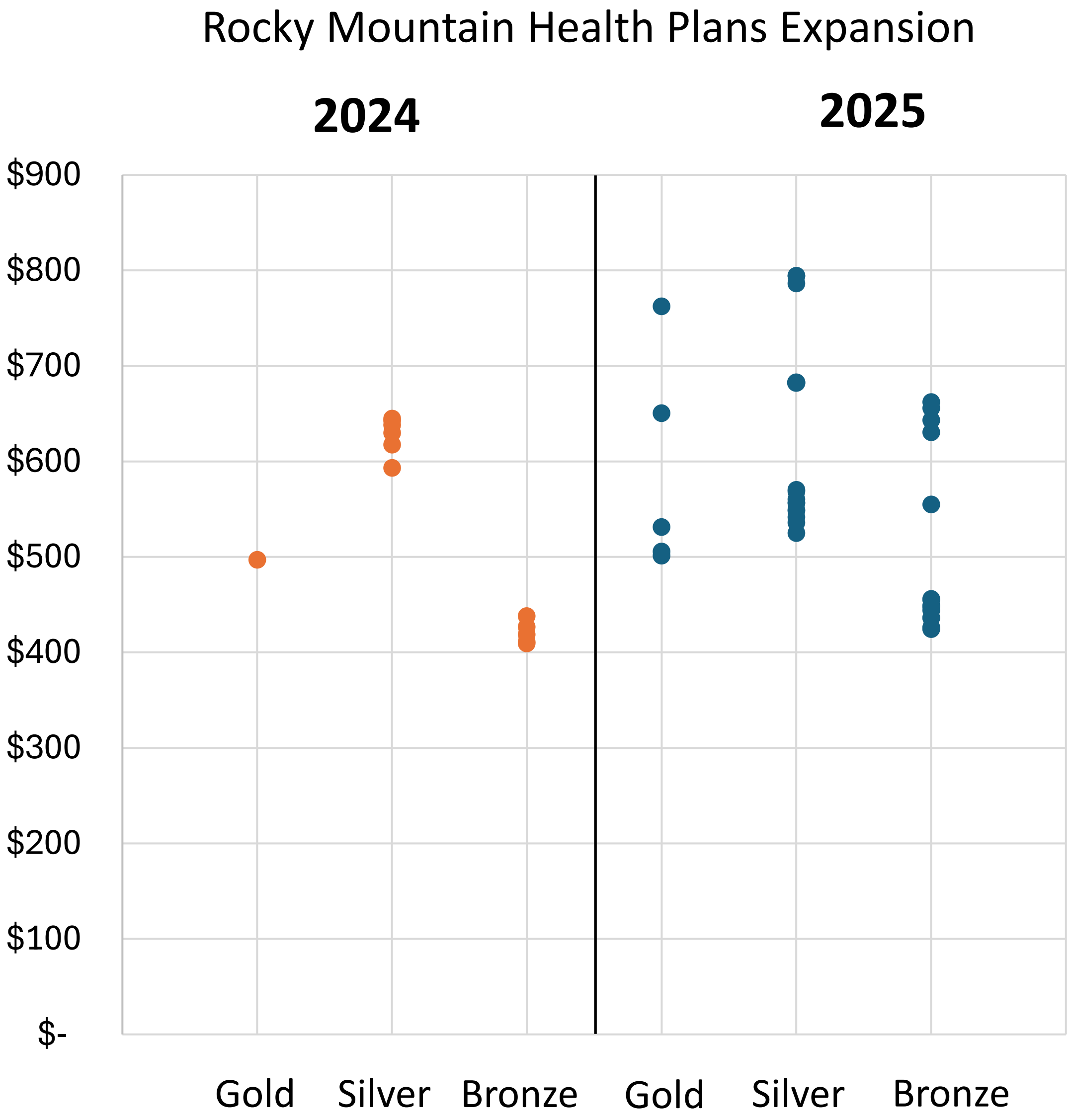
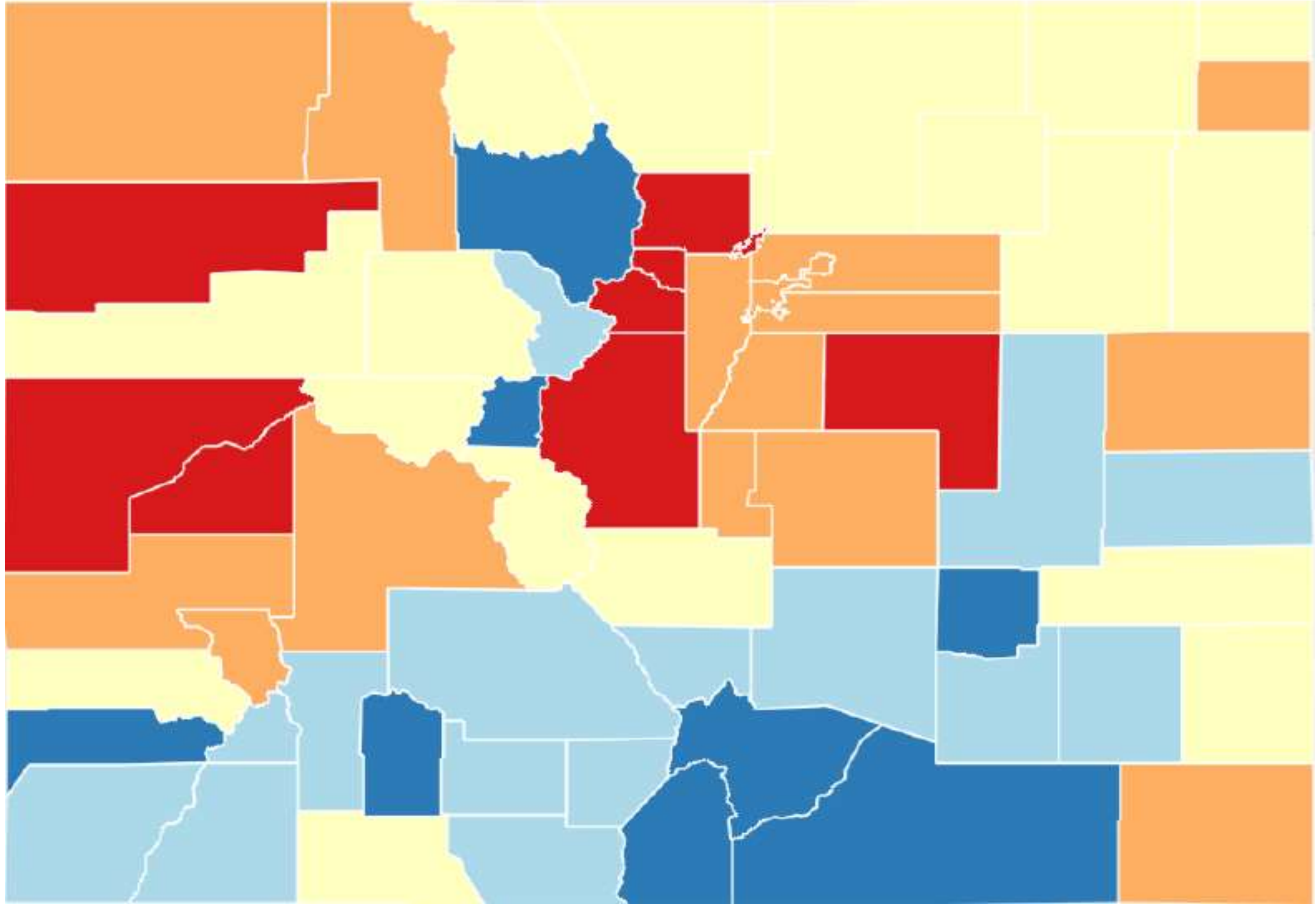
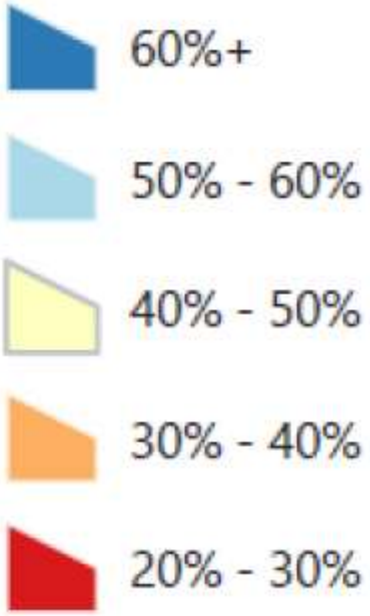


Selection of Colorado Option Plans



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



Shopping Impacts

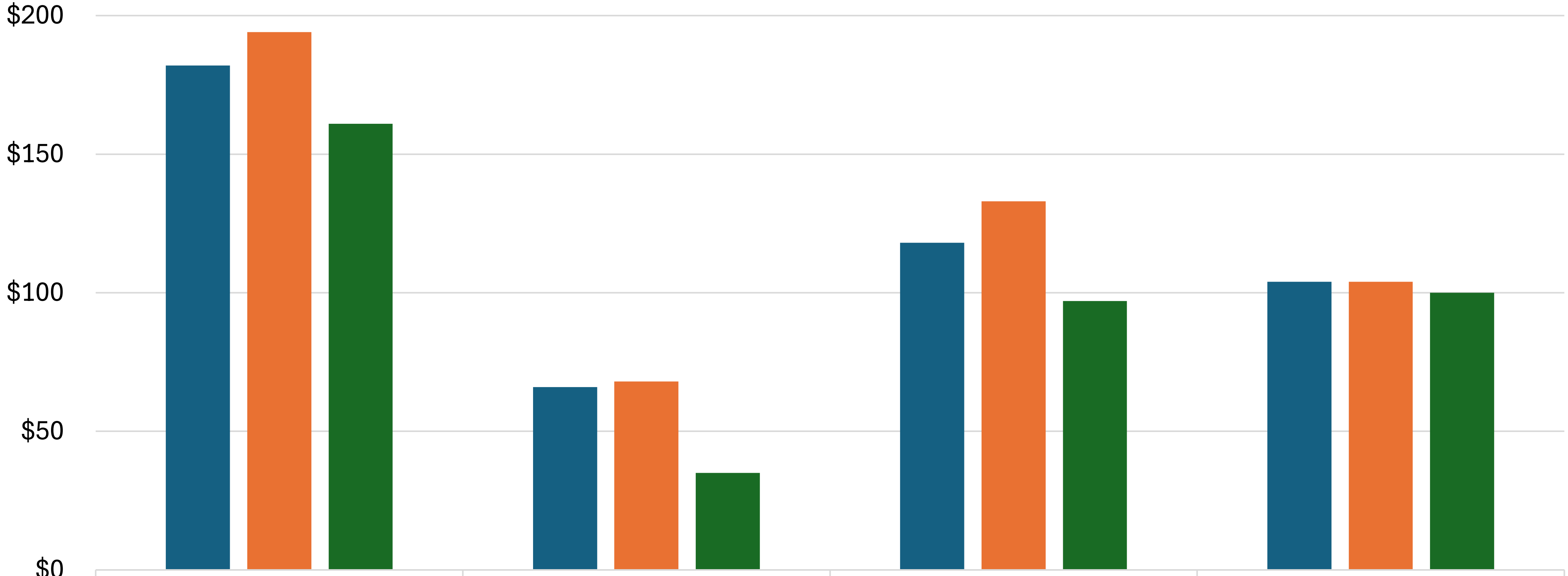
Subsidy Eligible: Premium Changes and Shopping Impact

Potential Monthly Premium	% of Subsidy Eligble 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.

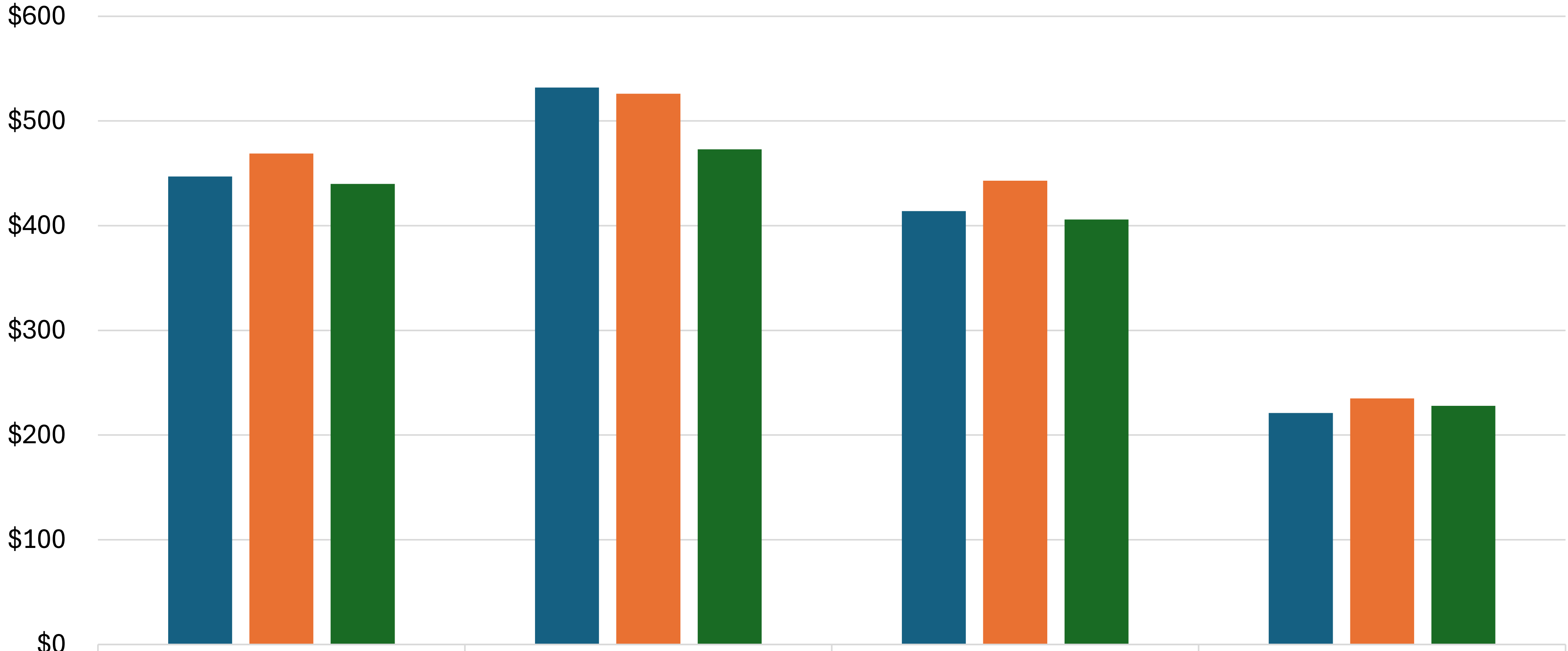
Subsidy Eligible: Net Premium Changes and Shopping Impact

Enrollment	**46.8K**	**75.0K**	**64.3K**	**0.3K**



	GOLD	SILVER	BRONZE	CATASTROPHIC
Current	$182	$66	$118	$104
Auto-Renew	$194 ($12)	$68 ($2)	$133 ($15)	$104
Lowest Same Metal Level	$161 ($-21)	$35 ($-31)	$97 ($-21)	$100 ($-4)

Non-Subsidy Eligible: Premium Changes and Shopping Impact

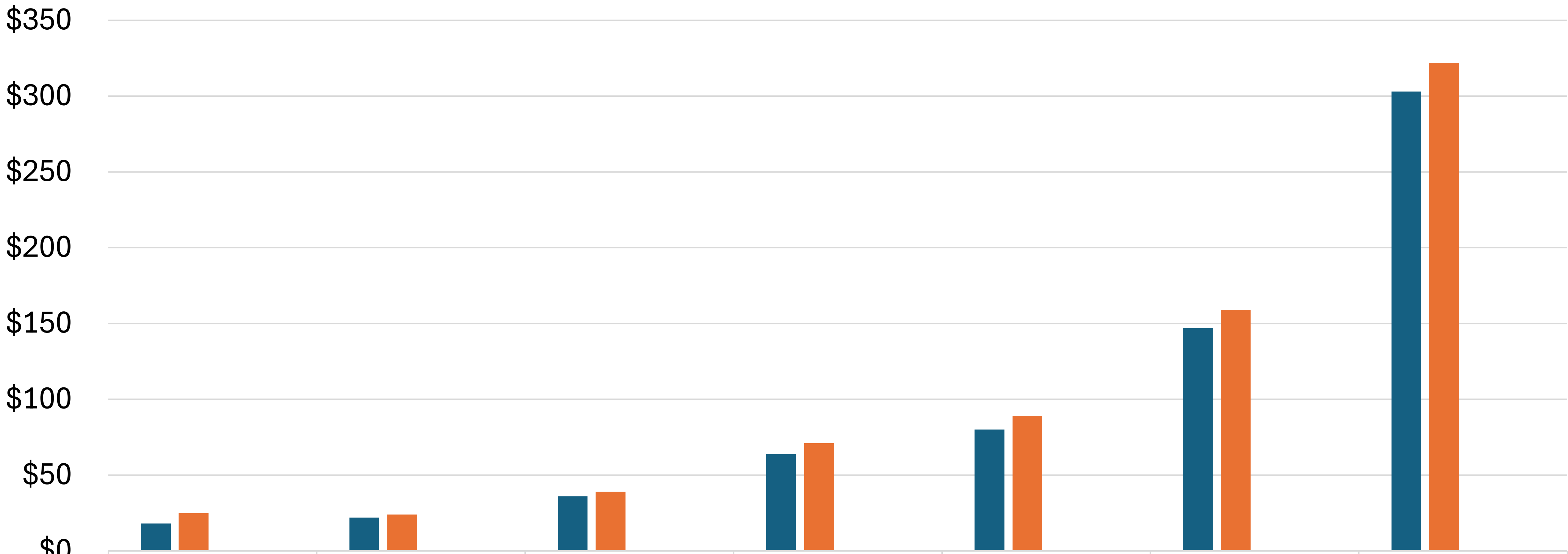


	GOLD	SILVER	BRONZE	CATASTROPHIC
Enrollment	**17.1K**	**2.6K**	**24.3K**	**1.3K**
Current	$447	$532	$414	$221
Auto-Renew	$469 ($22)	$526 ($-6)	$443 ($29)	$235 ($14)
Lowest Same Metal Level	$440 ($-7)	$473 ($-59)	$406 ($-8)	$228 ($11)

Questions?

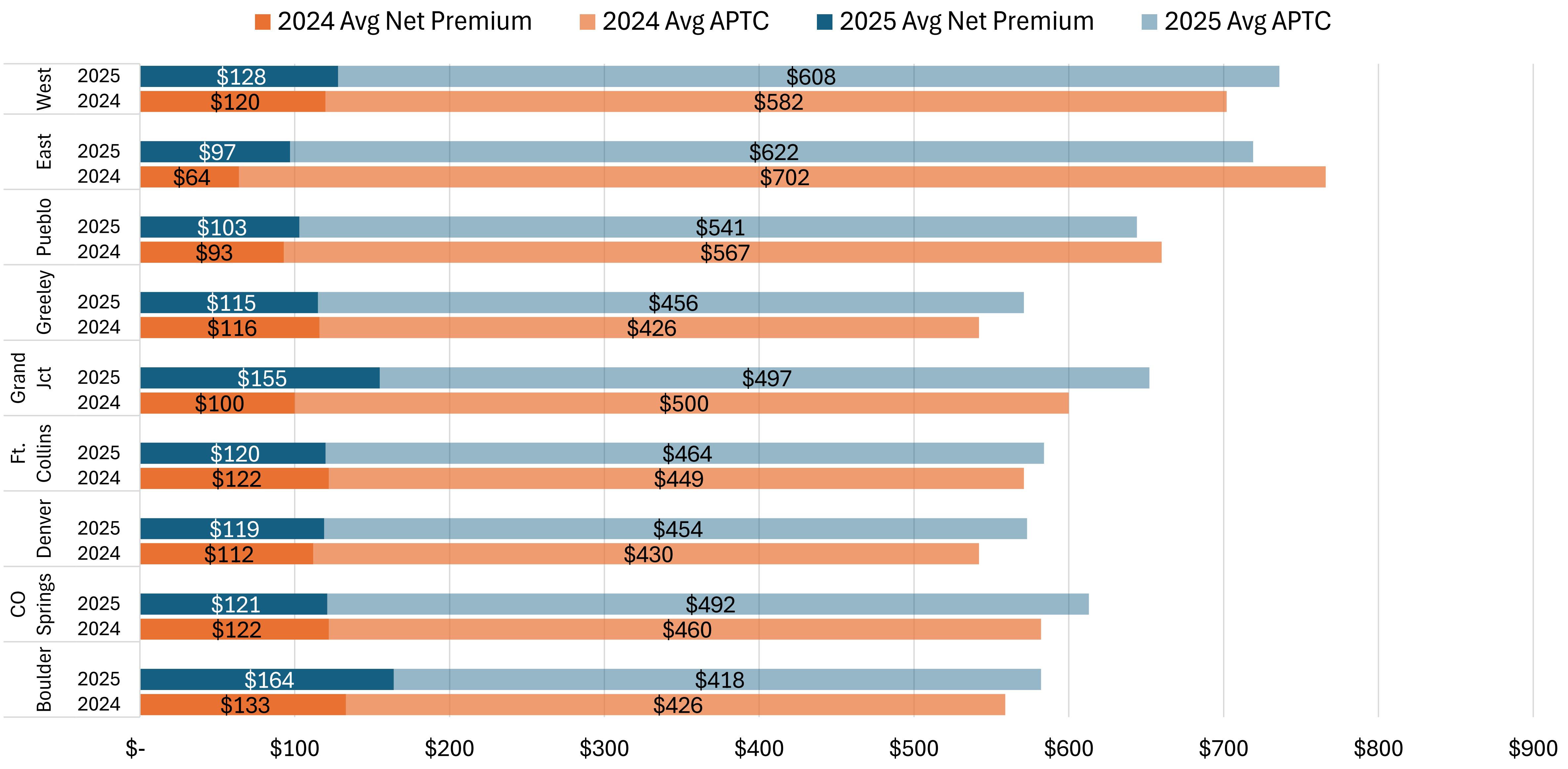
Appendix

Subsidy Eligible: Net Premium Changes by FPL

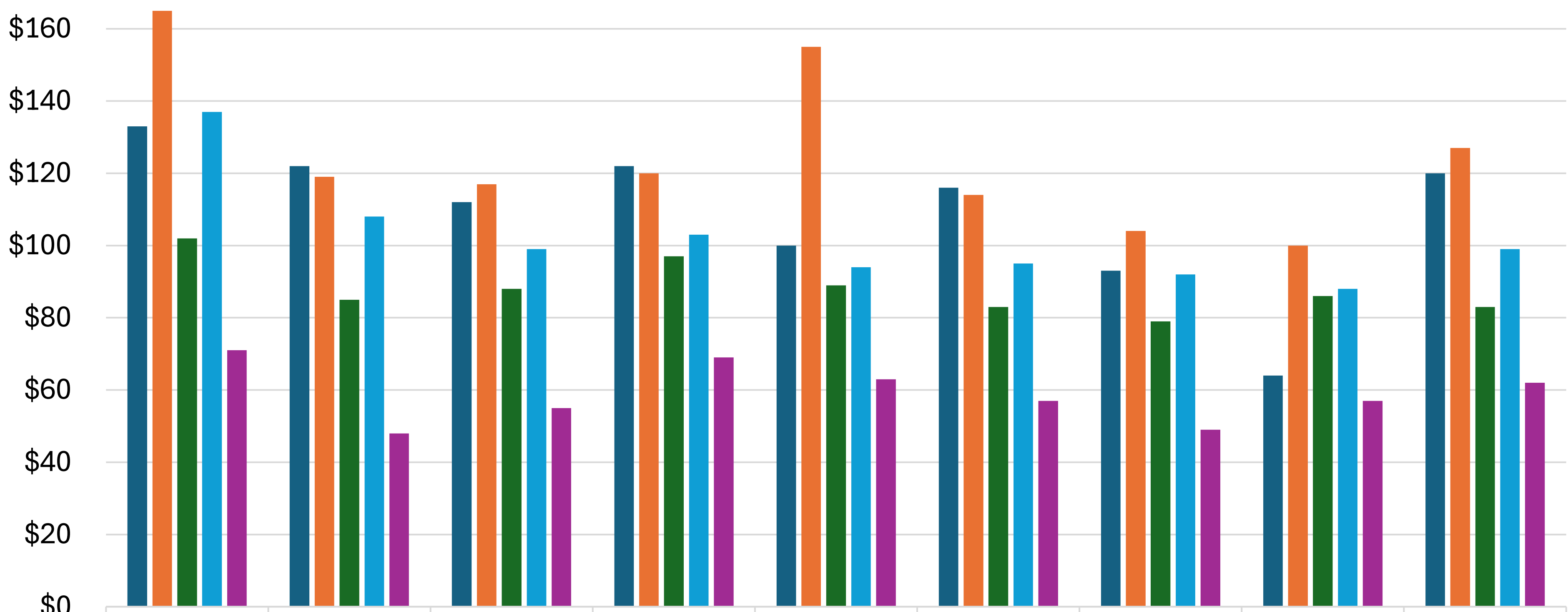


	<133% FPL	133% to 150% FPL	151% to 200% FPL	201% to 250% FPL	251% to 300% FPL	301% to 400% FPL	400%+ FPL
Enrollment	**7.1K**	**14.1K**	**28.5K**	**31.8K**	**33.4K**	**35.K**	**37.3K**
Current	$18	$22	$36	$64	$80	$147	$303
Auto-Renew	$25	$24	$39	$71	$89	$159	$322
$ Change	$7	$2	$3	$7	$9	$12	$19
% Change	39%	9%	8%	11%	11%	8%	6%

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

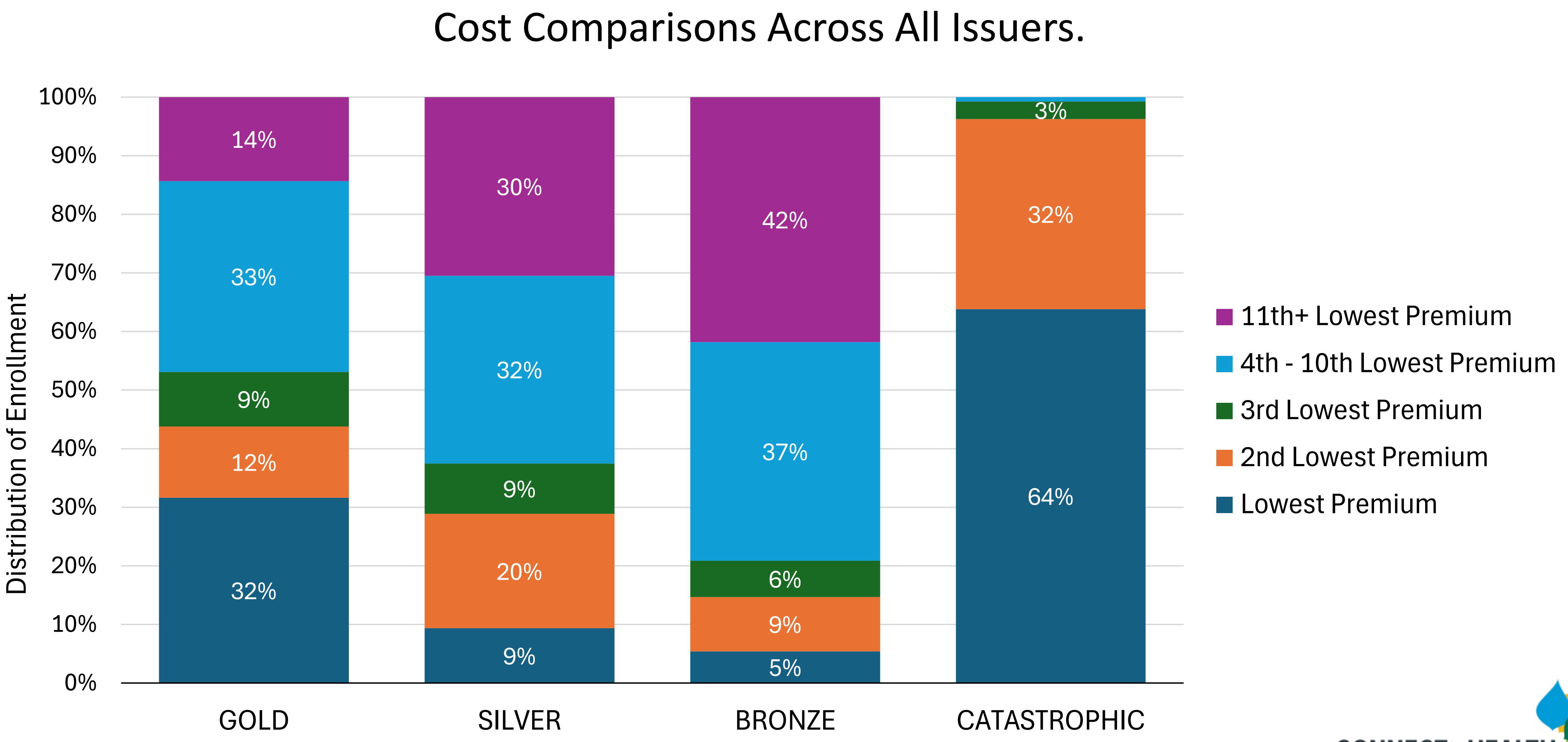


Subsidy Eligible: Premium Changes and Shopping Impact



	1 - Boulder	2 - CO Springs	3 - Denver	4 - Ft. Collins	5 - Grand Jct	6 - Greeley	7 - Pueblo	8 - East	9 - West
Enrollment	**5.2K**	**3.2K**	**26.5K**	**3.1K**	**0.9K**	**1.9K**	**0.3K**	**0.9K**	**3.8K**
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

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



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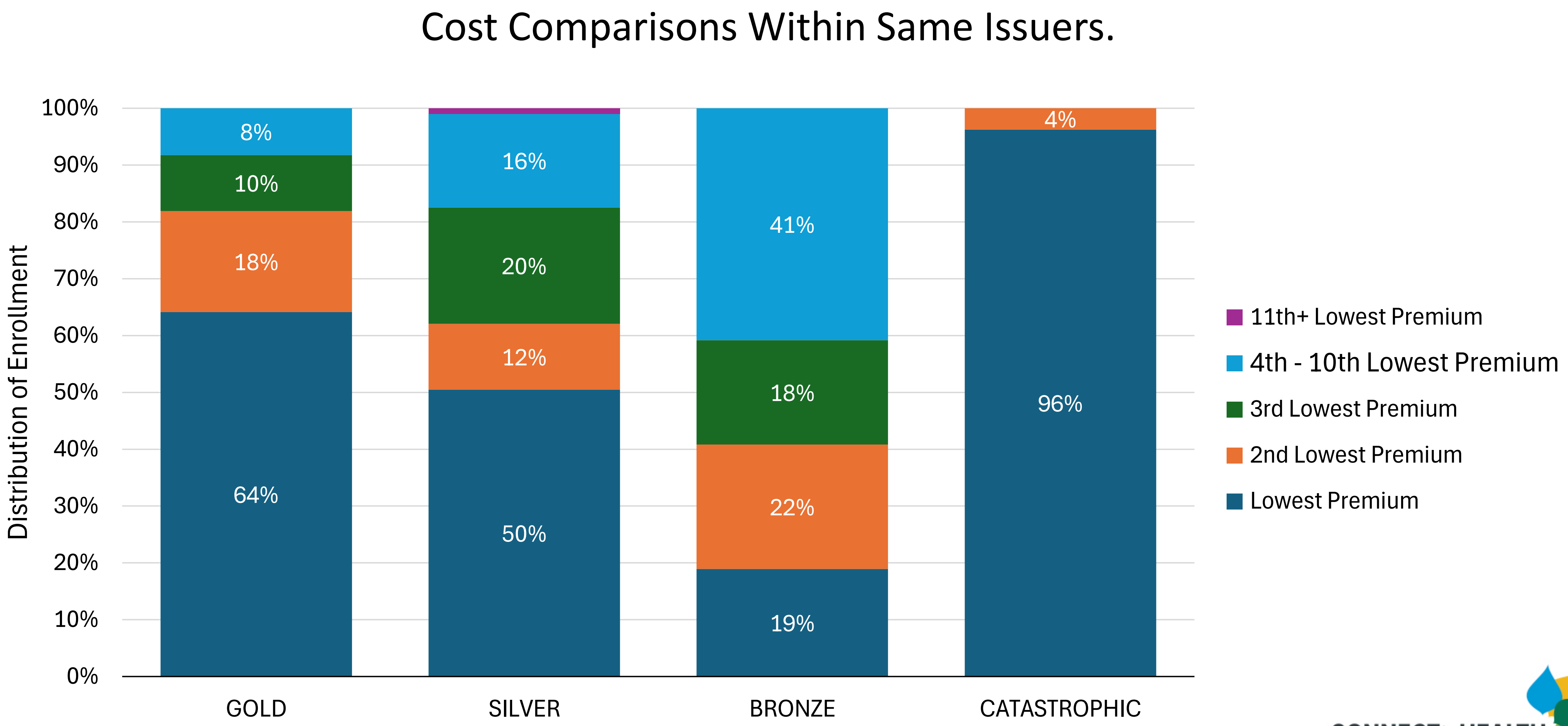

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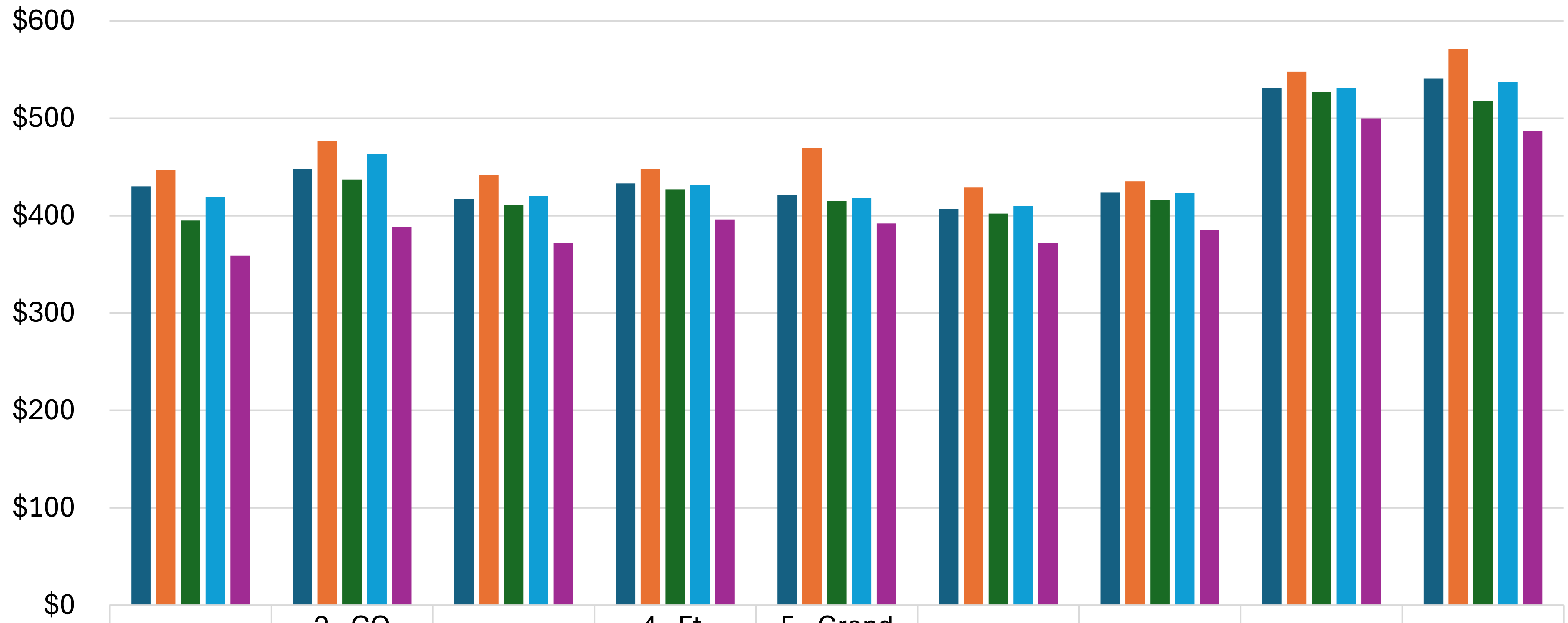
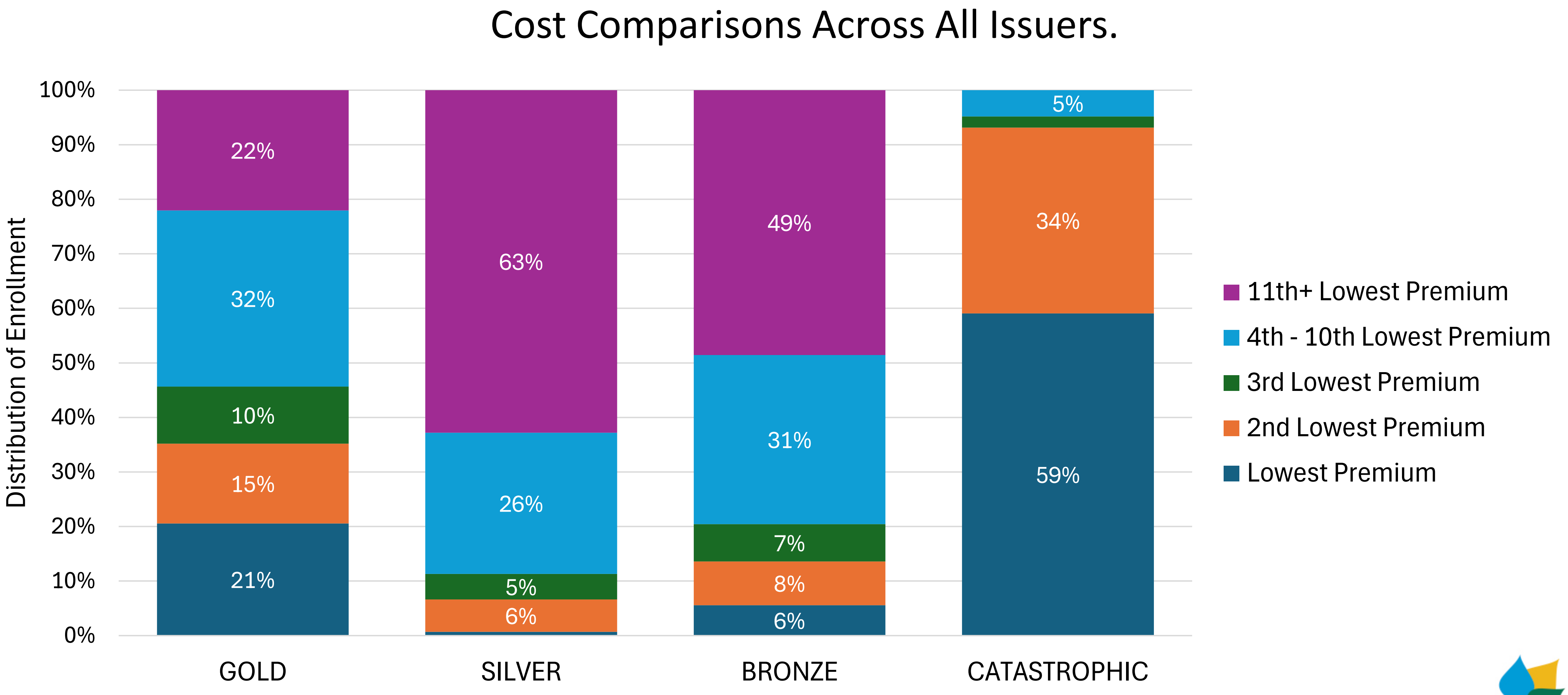
Non-Subsidy Eligible: Premium Changes and Shopping Impact



	1 - Boulder	2 - CO Springs	3 - Denver	4 - Ft. Collins	5 - Grand Jct	6 - Greeley	7 - Pueblo	8 - East	9 - West
Enrollment	**13.3K**	**16.4K**	**88.6K**	**13.6K**	**5.6K**	**8.6K**	**3.2K**	**9.9K**	**27.1K**
Current	$430	$448	$417	$433	$421	$407	$424	$531	$541
Auto-Renew	$447	$477	$442	$448	$469	$429	$435	$548	$571
Lowest Same Metal Level	$395	$437	$411	$427	$415	$402	$416	$527	$518
Lowest Same Metal Level & Same Issuer	$419	$463	$420	$431	$418	$410	$423	$531	$537
Lowest Available	$359	$388	$372	$396	$392	$372	$385	$500	$487

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



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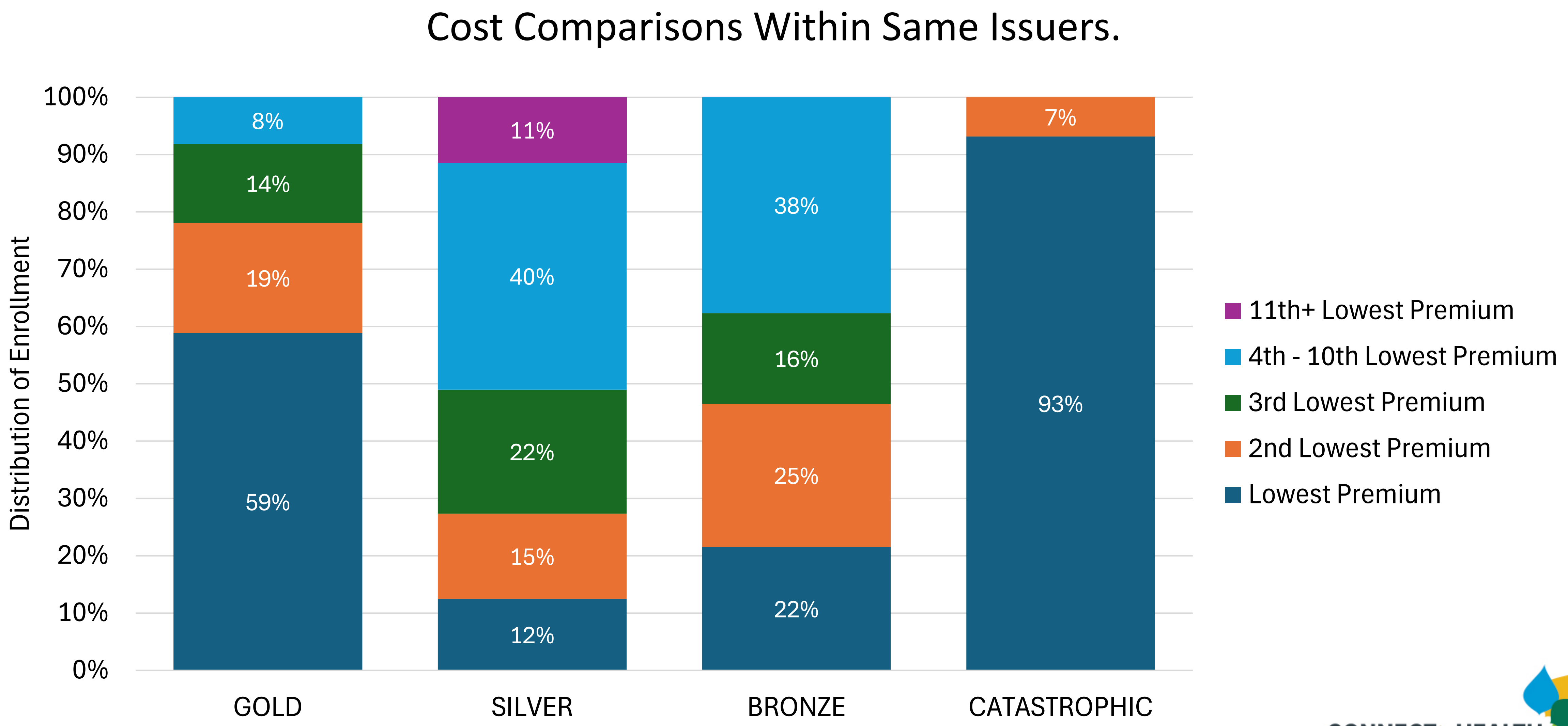
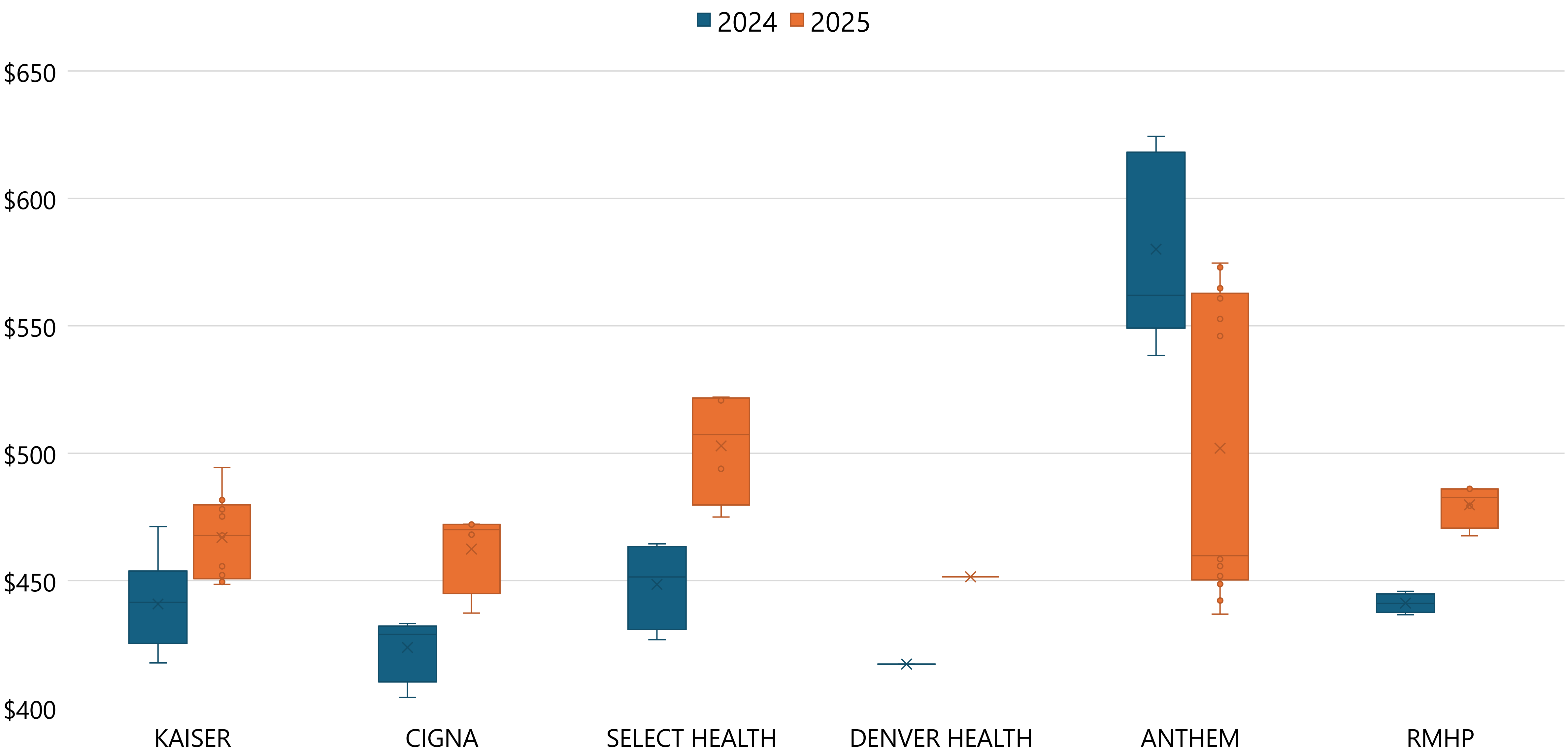
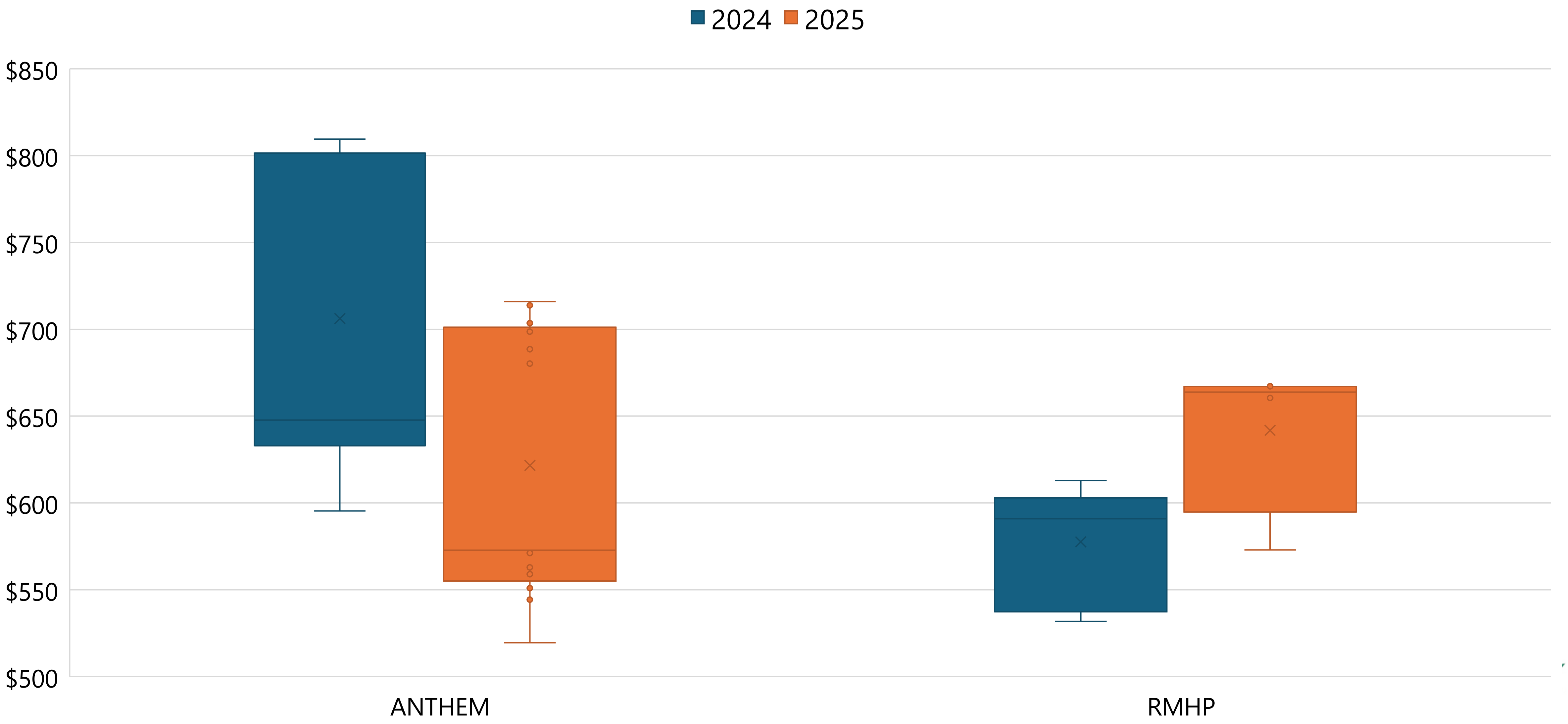
Non-Subsidy Eligible: Enrollment by Plan Premium (Lowest to Highest)



Silver Rate Changes: Denver County

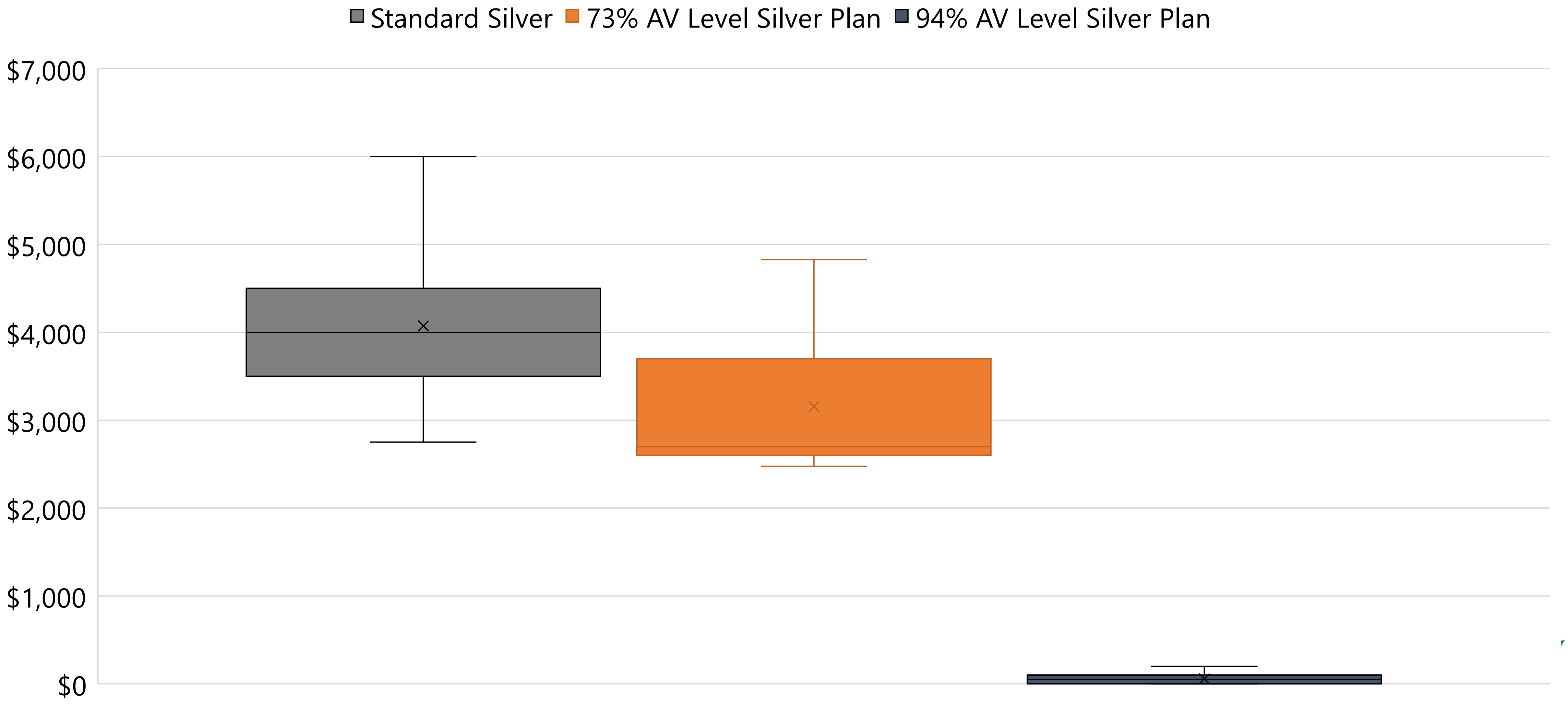


Silver Rate Changes: Eagle County



Silver Rate Changes: Pueblo County

Deductible: CSR Variants

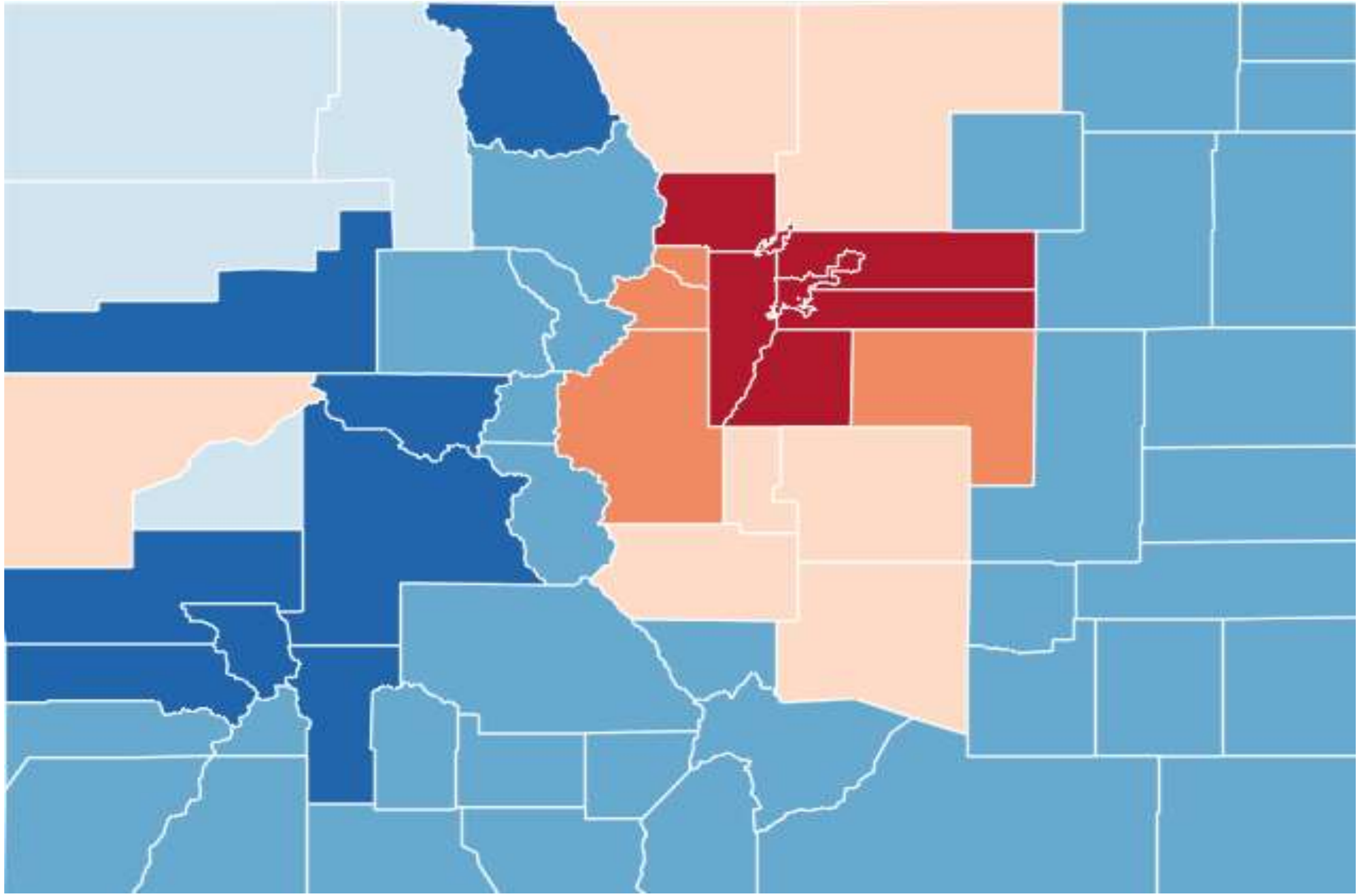


Change in Second Lowest Cost Silver (Benchmark)

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.

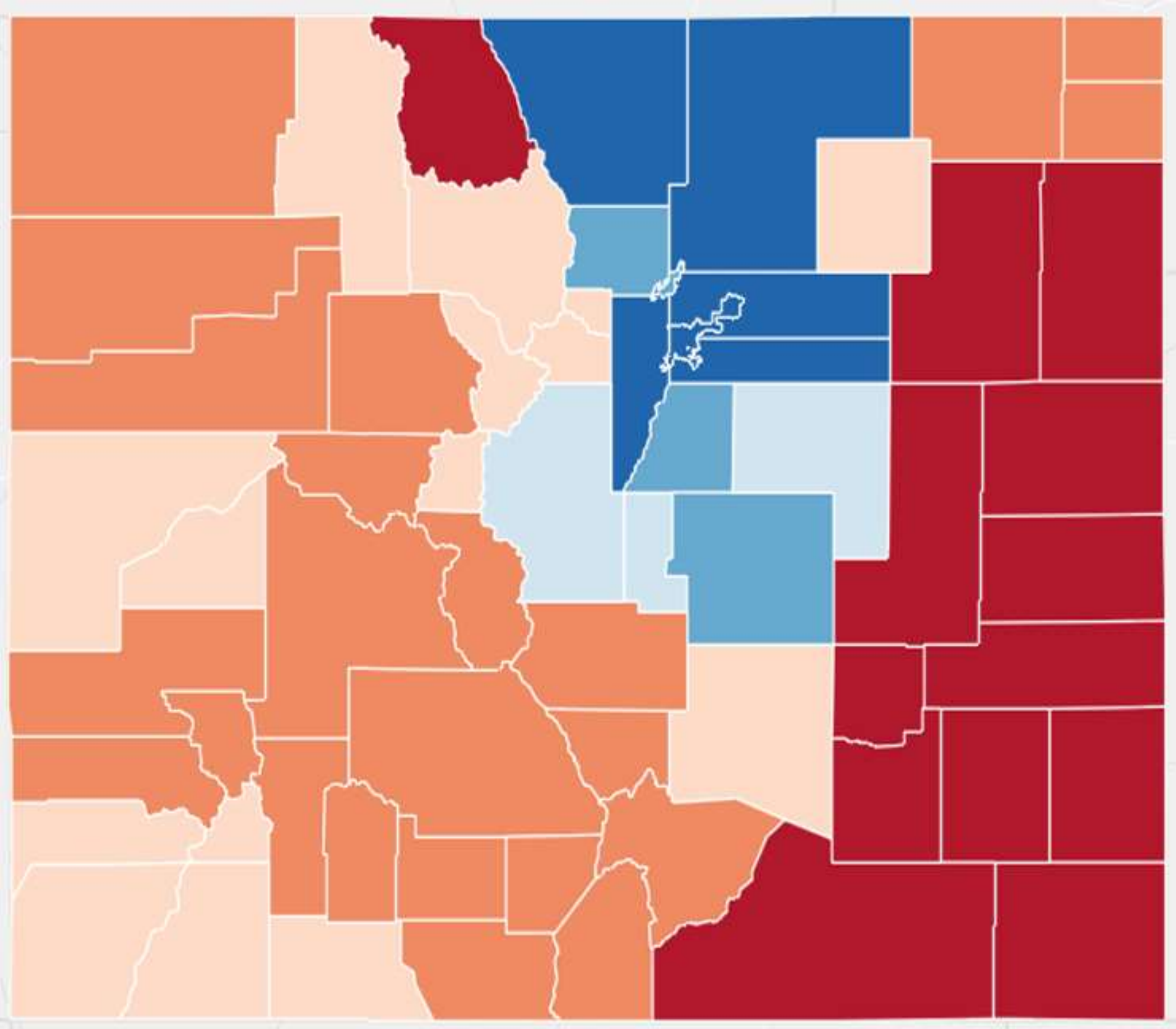
Avg Second Lowest Cost Silver (Benchmark)



Average SLCS Gross Premium for Age 40

- 575 - 690
- 520 - 575
- 500 - 520
- 450 - 500
- 440 - 450
- 400 - 440

Issuer Offerings



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

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