

Technology Update - This Year's Challenges & Timeline Impact

Key Challenges

Late benefit design changes due to additional HIAE funding and extended rate filing timelines

Uncertainty around enhanced subsidy extensions requiring flexible system configurations

Anticipating dramatic rate increases driving significant confusion and high-touch support needs

Timeline Impact

- Plan year 2026 rates and quoting tools available later than in prior years.
- Renewal Notices processing and distribution running close to the November 1 deadline
- All systems must be operational for November 1st Go-Live despite compressed timeline

Key Enhancements for Open Enrollment

Estimate & Explore

Improved shopping experience with anonymous shopping, side-by-side quoting for medical and dental plans, and warm handoff to shopping portal

HIAE Partnership Programs

Implementation of lottery system for OmniSalud program and Colorado Premium Assistance for exchange customers

Experience Improvements

Added coverage start and end dates and FPL in the Broker Book of Business, demographic information collection consolidation and manual verification improvements.