2026 Consumer Impact Analysis

October 2025



ConnectforHealthCO.com

Key Findings

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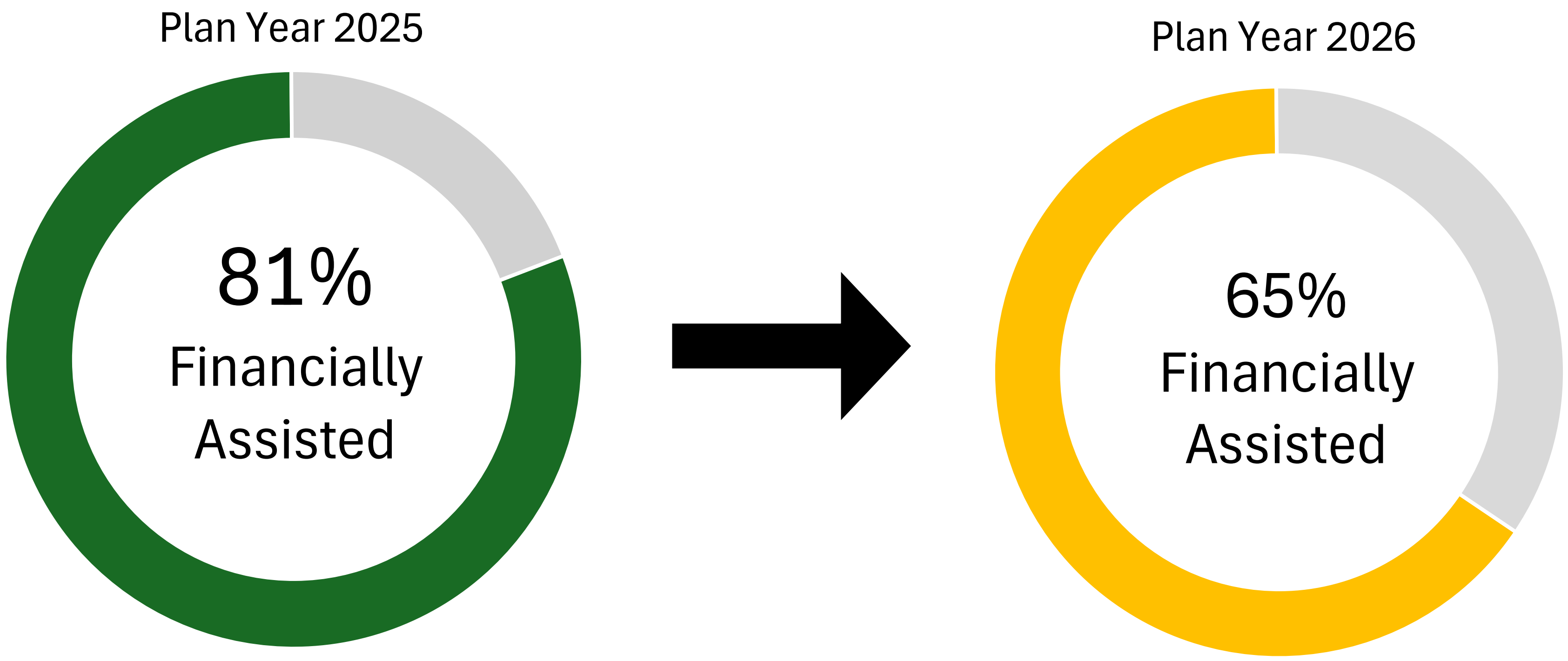
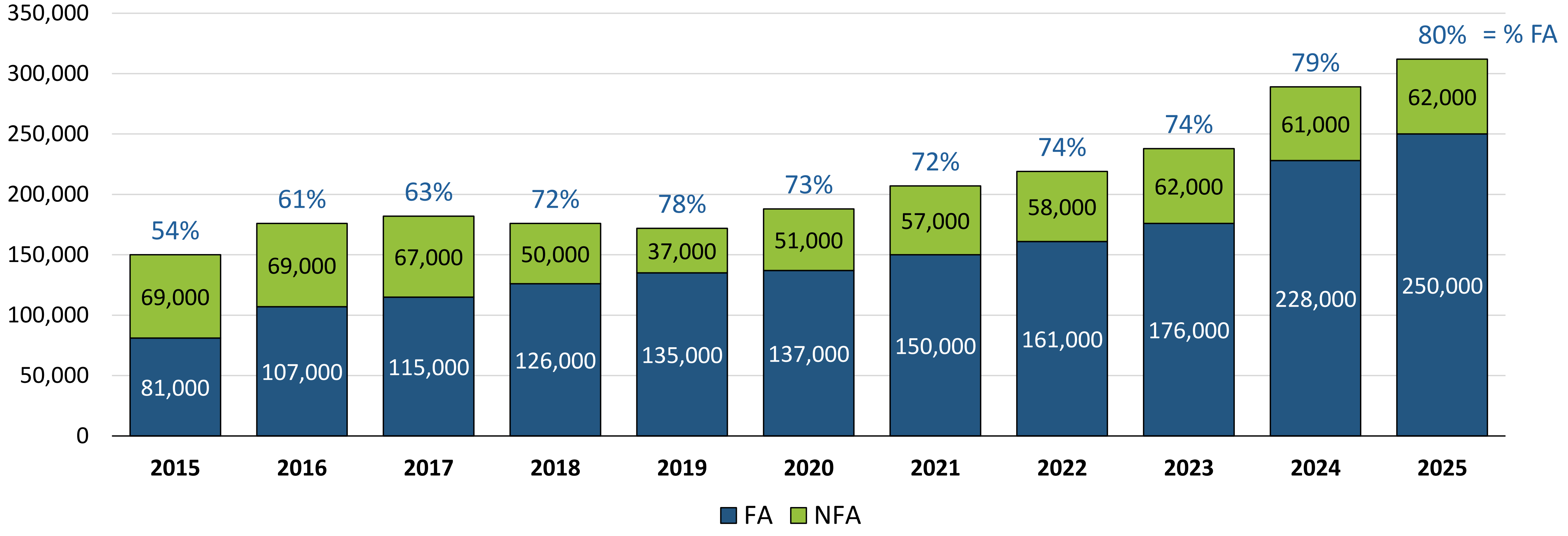
- Fewer customers will be eligible for financial help (81% → 65%)
- Gross premiums for currently non-financially assisted (NFA) customers will increase an average 27%
- Net premiums for currently financially assisted (FA) customers will increase an average 100%
  - These increases are over 200% in some rural counties
  - Rural increases in general are higher than urban increases
  - Increases are highest for older Coloradans

Decrease in Financial Assistance Eligibility



- Individuals under 100% & over 400% FPL will no longer be eligible for financial assistance

Historic Trends: Cumulative Effectuations



Gross Premium Changes

	Avg Gross Premium 2025	Avg Gross Premium 2026	% Change	$ Change
Non-Financially Assisted (NFA)	$450	$571	27%	$121
Financially Assisted (FA)	$588	$726	23%	$138

Gross premiums are increasing for all customers.

Non-financially assisted (NFA) customers will see an average increase of $122 per month – a 27% increase.

Shopping may help reduce costs and ease premium increases.

Net Premium & APTC Changes

<table>
<tr><th></th><th>Avg Net Premium 2025</th><th>Avg Net Premium 2026</th><th>% Change</th><th>$ Change</th></tr>
<tr><td>Financially Assisted (FA) w/CPA</td><td rowspan="2">$121</td><td>$242</td><td>100%</td><td>$121</td></tr>
<tr><td>Financially Assisted (FA) w/o CPA</td><td>$286</td><td>136%</td><td>$165</td></tr>
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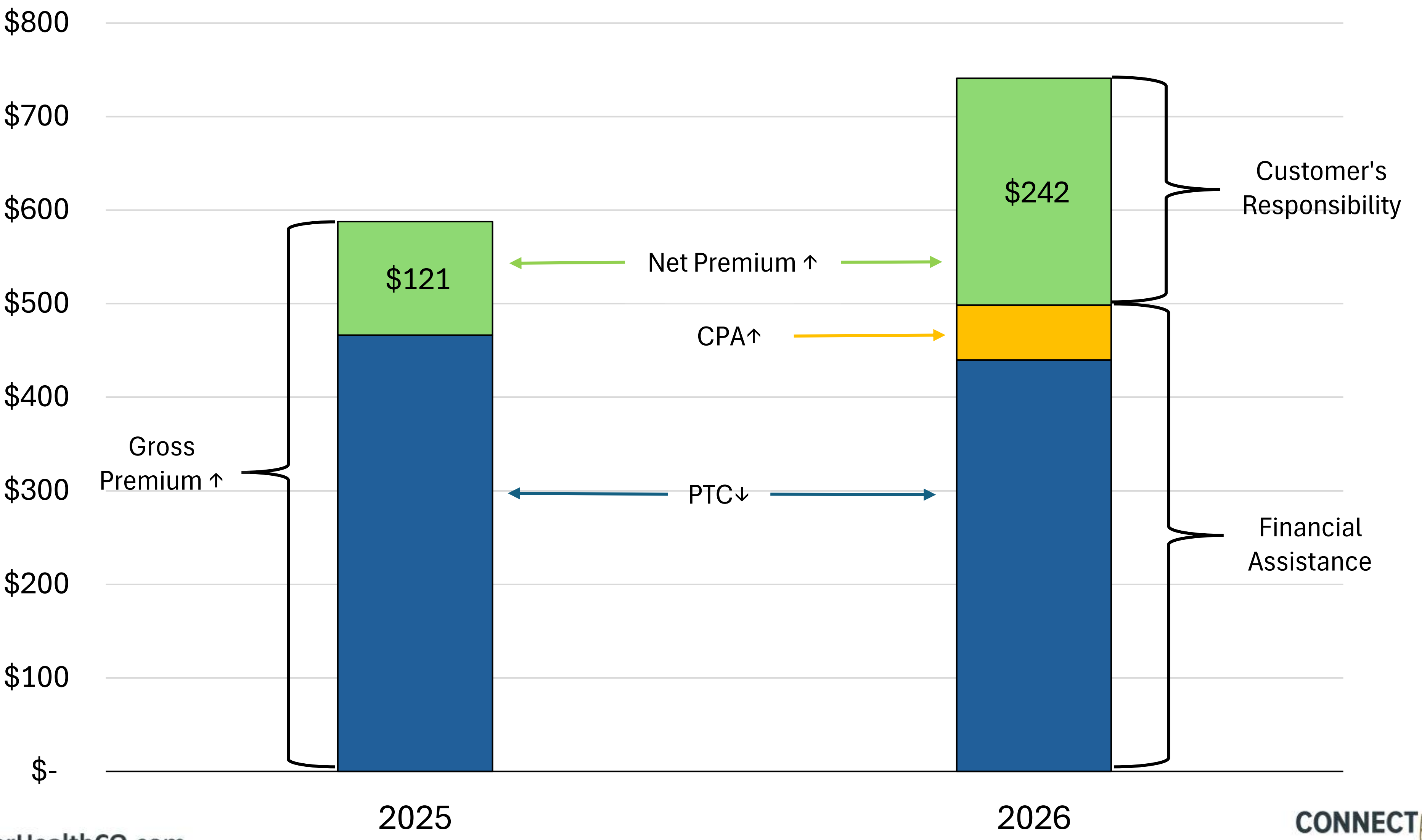
2025 Avg APTC	2026 Avg APTC
$466	$440

Net premiums are increasing **100%** for *currently* financially assisted (FA) customers.

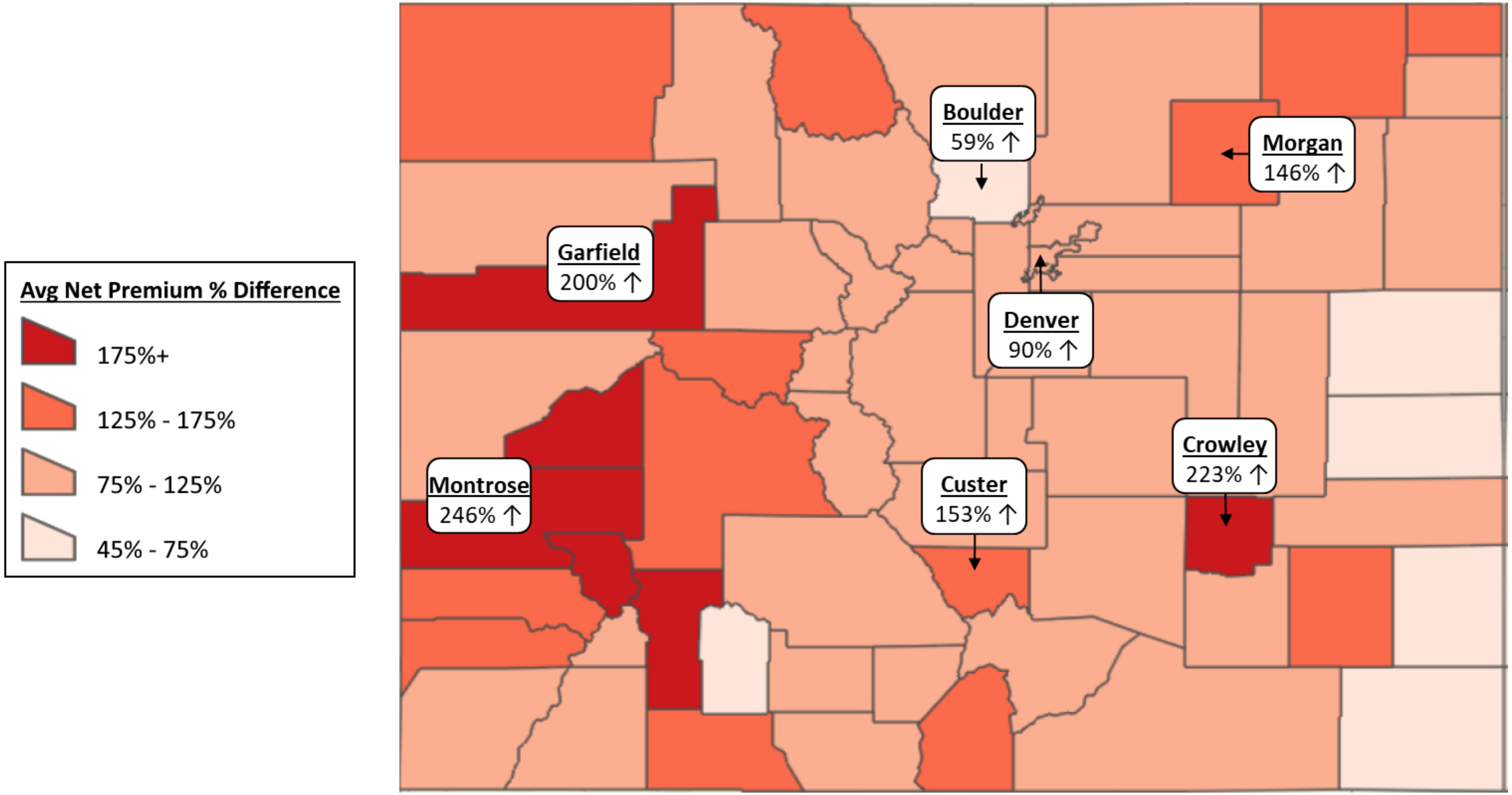
This includes customers that are FA in 2025 but will be PTC-ineligible in 2026.

*Before the passage of HB25B-1006, we estimated this increase to be **174%**.*

Total Change for Currently FA Customers



Net Premium by County: Currently FA Customers



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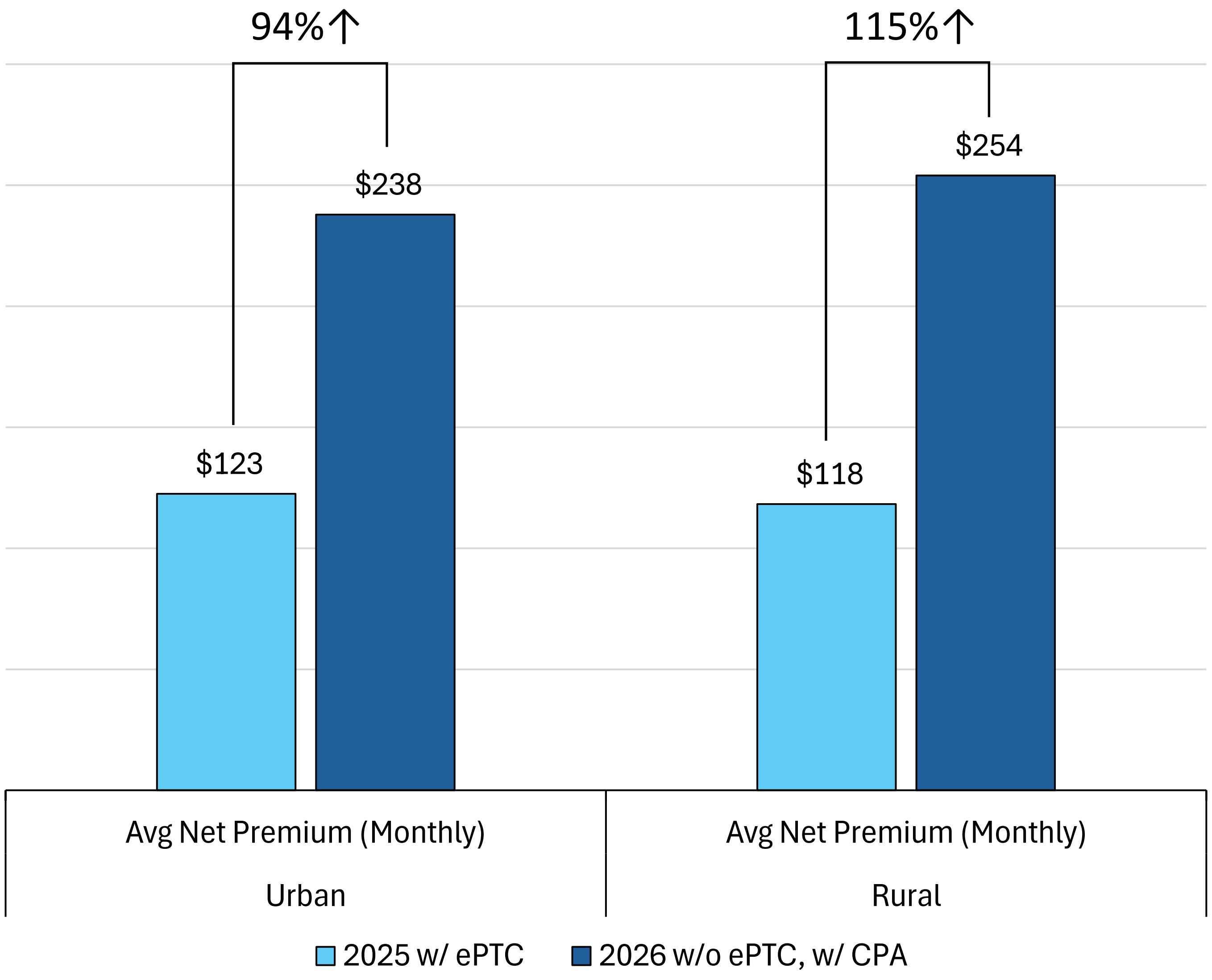
Net Premium Urban Vs Rural: Currently FA Customers



- Rural Net Premiums are consistently higher – a **115%** increase.
    - Urban – **94%** increase

- An annual increase of over **$1,600** per/ person for Rural folks.
    - Almost **$1,400** for Urban

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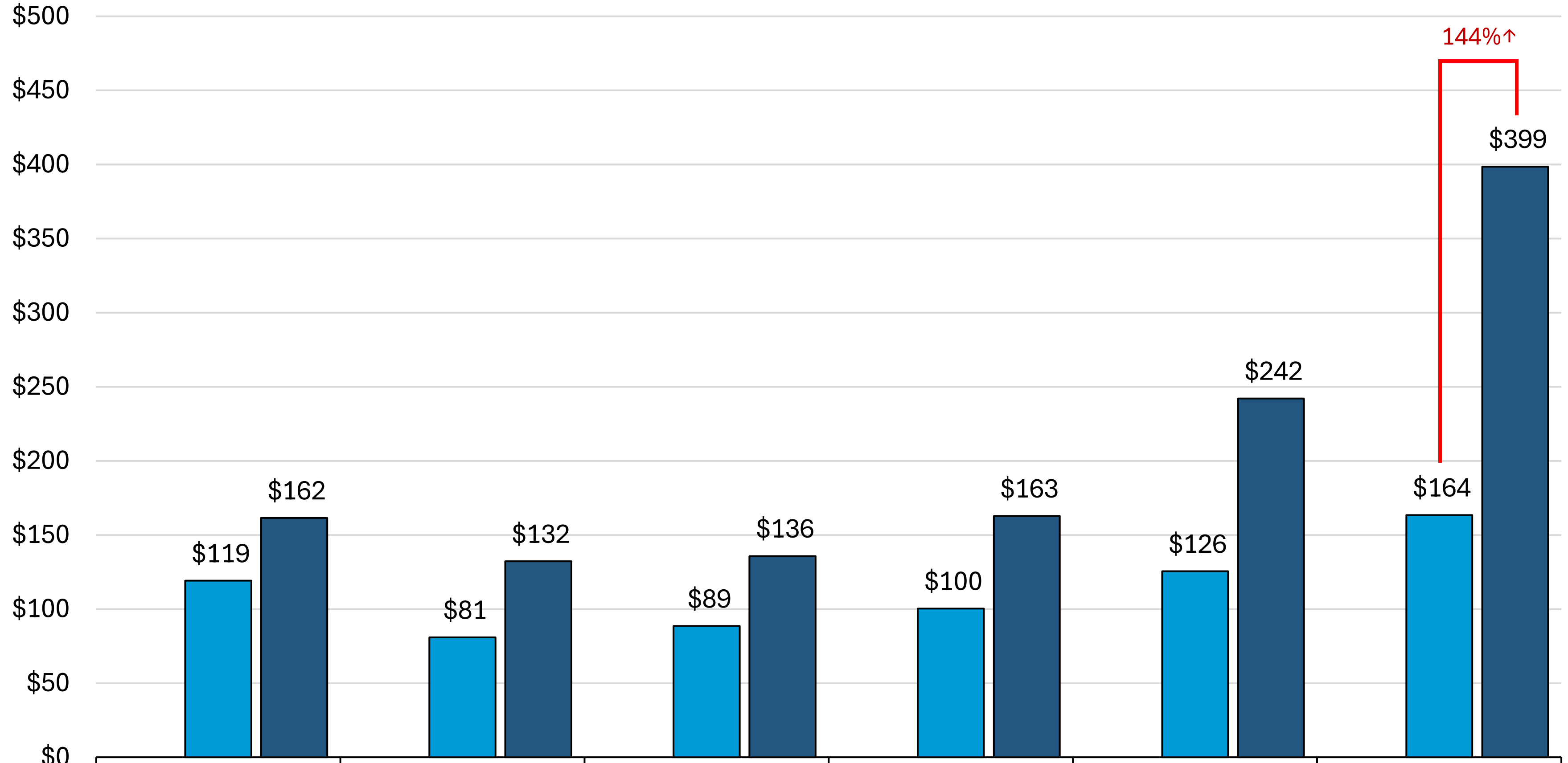
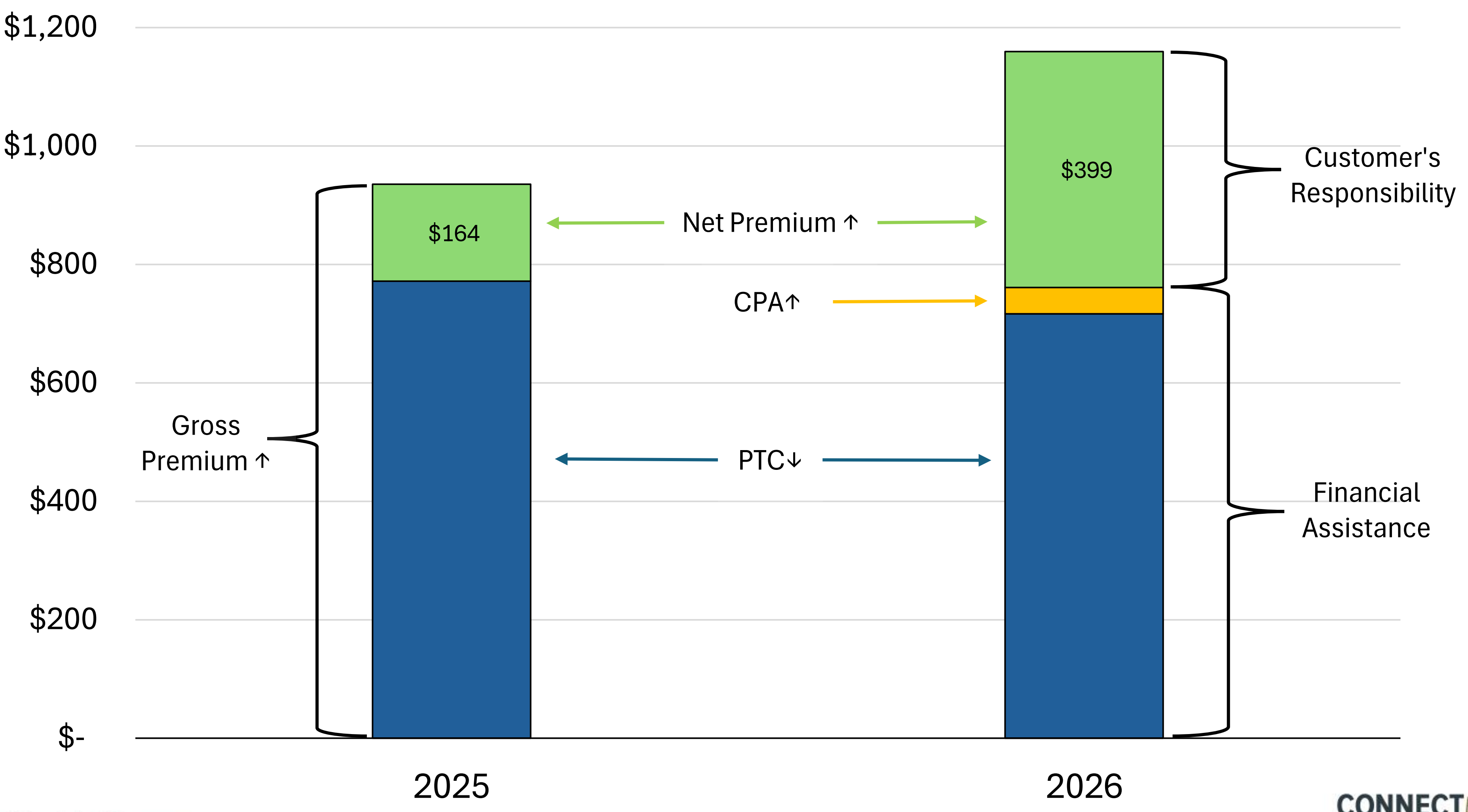
Net Premium by Age Group: Currently FA Customers



	0 - 18	19 - 25	26 - 34	35 - 44	45 - 54	55 - 64
Enrollments	27,416	17,377	31,301	32,678	35,845	59,394
2025 (w/ ePTC)	$119	$81	$89	$100	$126	$164
2026 (w/o ePTC, w/ CPA)	$162	$132	$136	$163	$242	$399

Net Premium: Currently FA Customers Ages 55-64

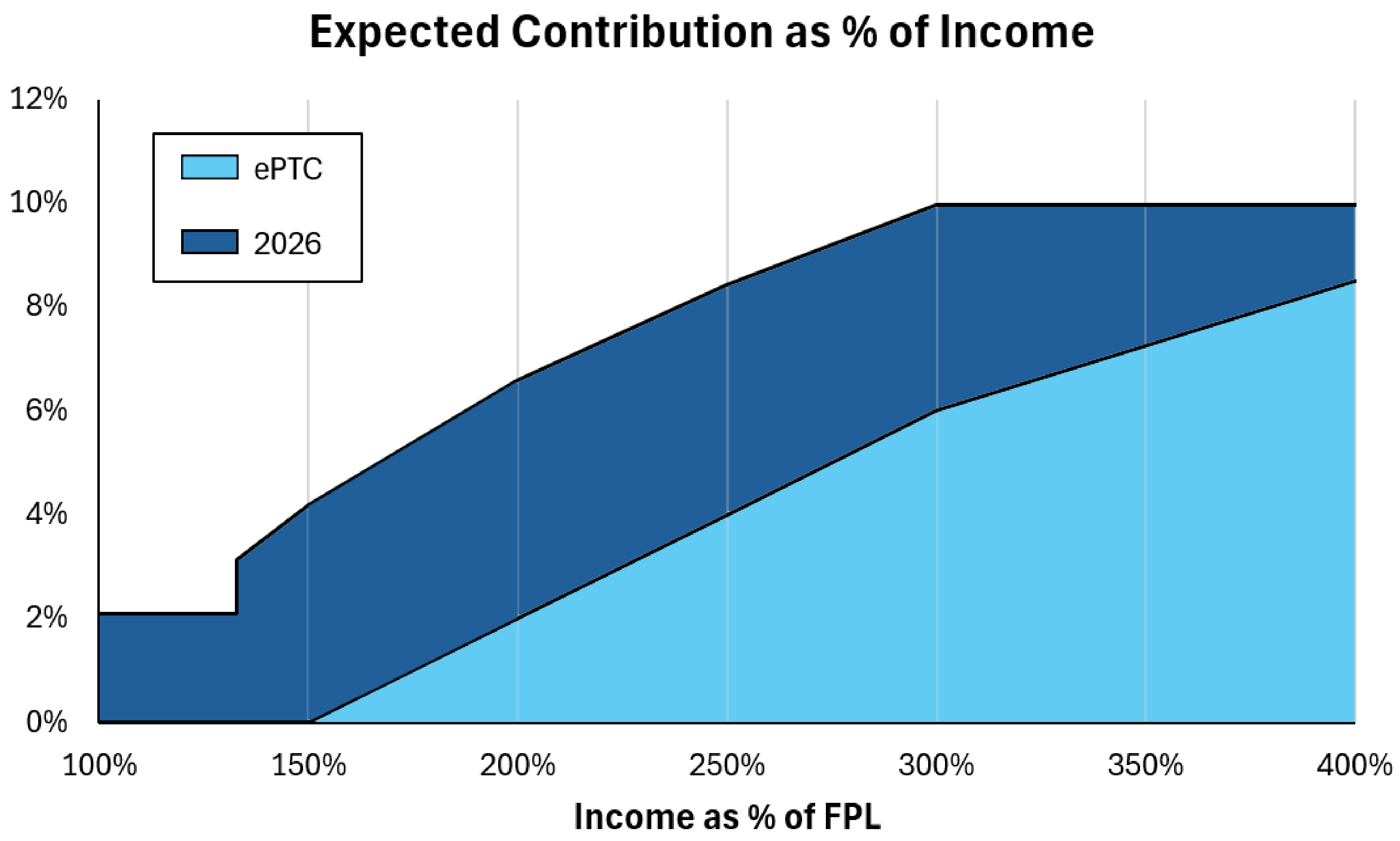


Net Premium by Income Group: Currently FA Customers

Income by FPL	2025 (w/ ePTC)	2026 (w/o ePTC, w/ CPA)	$ Difference (Annual)	% Difference
0-100%	$16	$830	$9,766	**5,151%**
101-150%	$17	$43	$310	**154%**
151-200%	$36	$72	$427	**99%**
201-250%	$60	$102	$502	**70%**
251-300%	$89	$131	$505	**47%**
301-400%	$162	$189	$334	**17%**
400%+	$314	$761	$5,362	**142%**

- Due to OBBBA, approximately 1,800 lawfully present immigrants who are ineligible for Medicaid due to immigration status will no longer be eligible for financial help on the Marketplace, resulting in net premium increases of over 5,000%.
- Due to ePTC expiration, approximately 36,000 customers over 400% FPL will lose their financial help, resulting in net premium increases close to 150%.

Increase in Expected Contribution from ePTC Expiration



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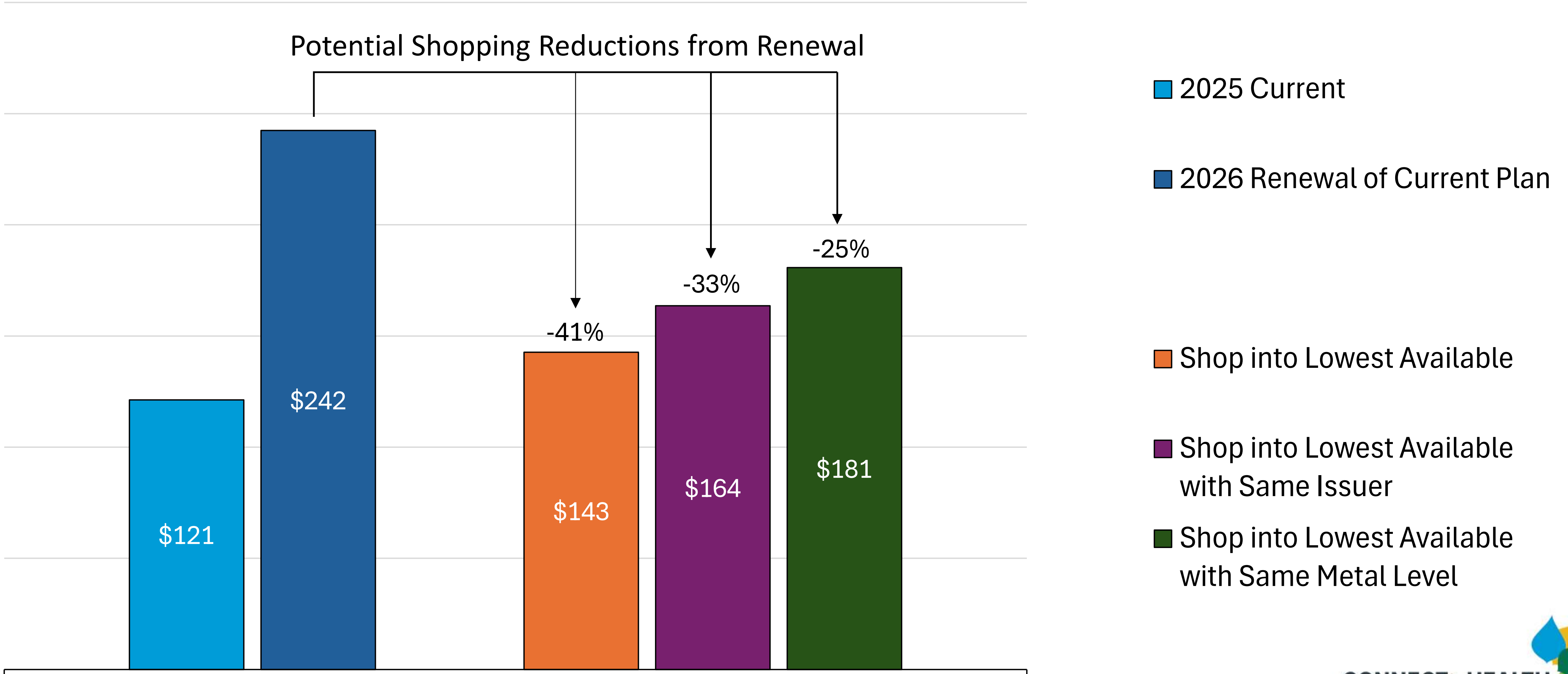
Shopping Impacts

Shopping: Net Premium Changes Currently FA Customers

	Avg Premium Increase (%)	Potential Annual Savings from Renewal ($)
2026 Renewal of Current Plan	100%	
Shop into Lowest Available	18%	$1,196
Shop into Lowest Available with Same Issuer	35%	$946
Shop into Lowest Available with Same Metal level	49%	$739

- Financially assisted enrollees can reduce net premium increases by actively shopping.
- On average, customers who switch to a lower-cost option could save close to **$1,200** per year versus auto-enrollment.

Shopping: Net Premium Changes Currently FA Customers



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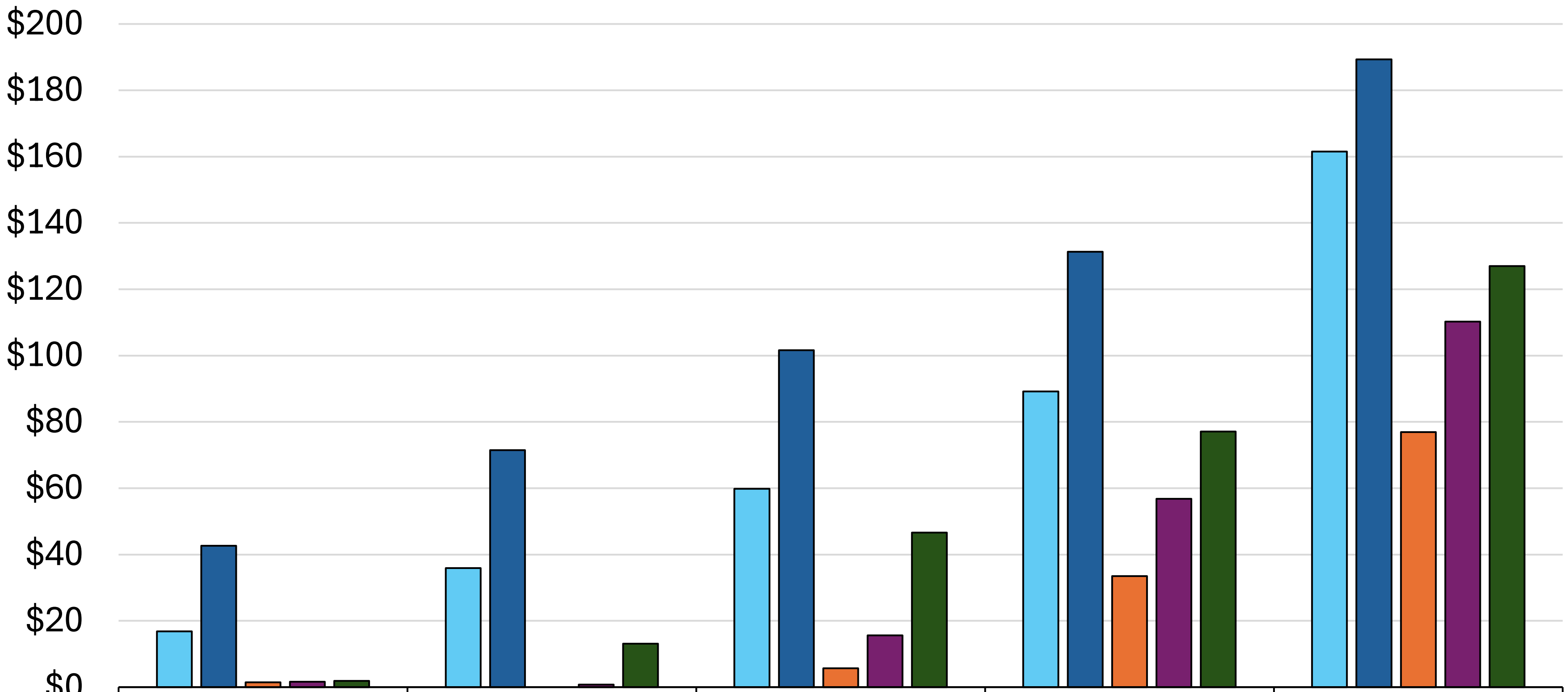
Shopping: Significantly Lower Monthly Costs

- **3 in 5** currently financially assisted customers could find a plan under **$10/month** if they shop.

- Nearly **three-quarters** have options under **$100/month**.

Potential Monthly Net Premium	% of Financially Assisted Customers with an Available Plan
< $10	58%
< $25	60%
< $50	65%
< $75	69%
< $100	73%

Shopping: Net Premium Changes **Currently FA Customers** by FPL Group

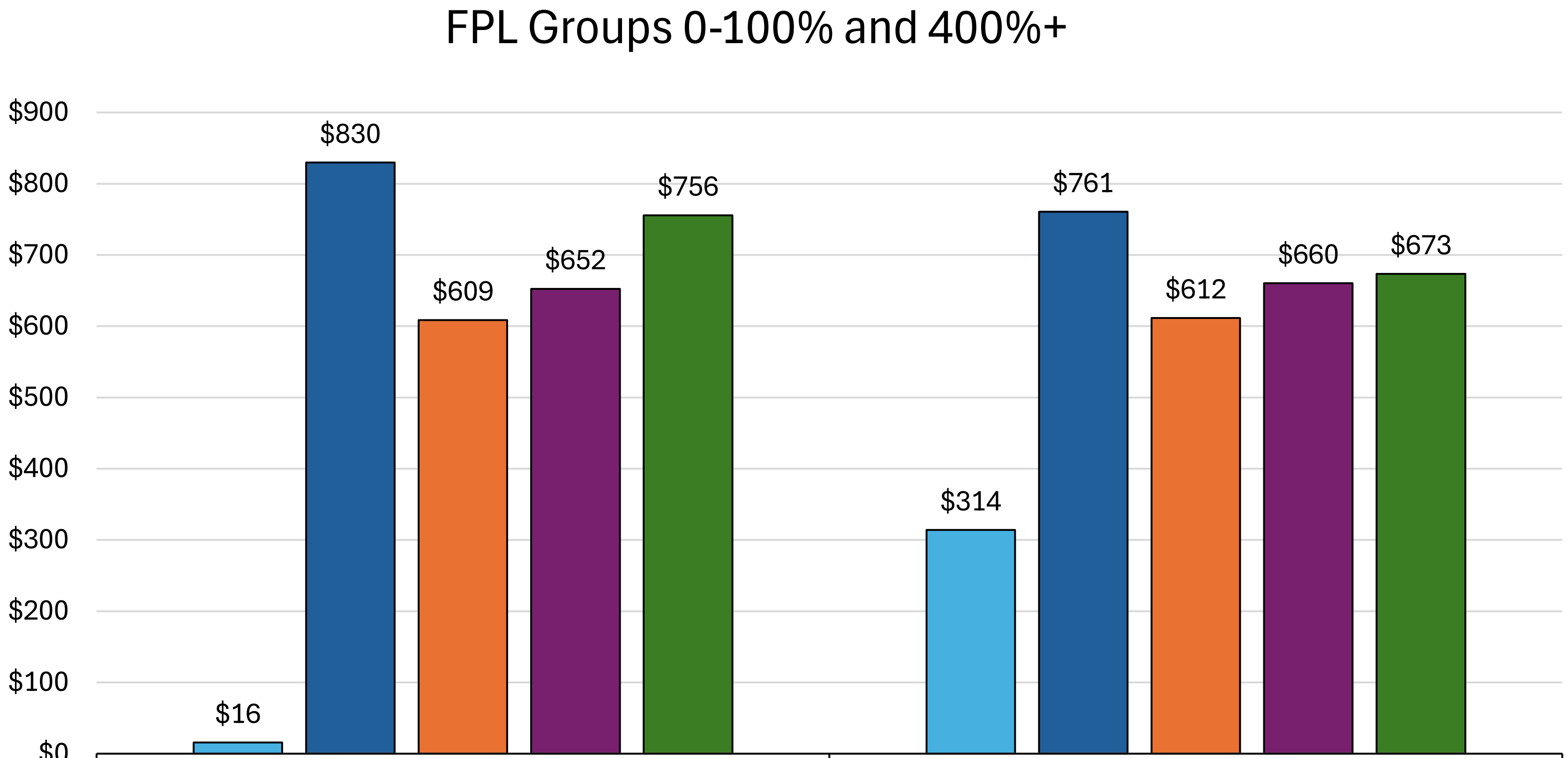


	101-150%	151-200%	201-250%	251-300%	301-400%
2025 Current	$17	$36	$60	$89	$162
2026 Renewal of Current Plan	$43	$72	$102	$131	$189
Shop into Lowest Available	$2	$0	$6	$34	$77
Shop into Lowest Available with Same Issuer	$2	$1	$16	$57	$110
Shop into Lowest Available with Same Metal lvl	$2	$13	$47	$77	$127

Shopping: Net Premium Changes **Currently FA Customers** by FPL Group

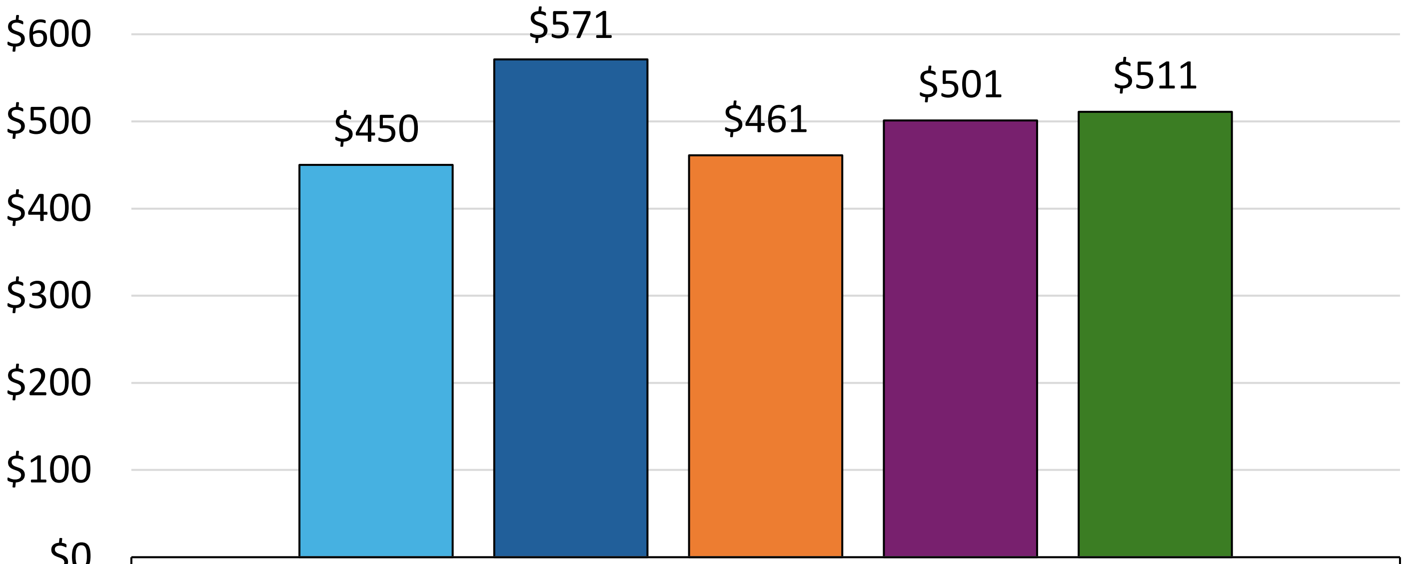
- Consumers below 100% and above 400% FPL will no longer qualify for financial assistance beginning in 2026.

- These Consumers will see higher net premiums compared to prior years when assistance was available.



	0-100%	400%+
2025 Current	$16	$314
2026 Renewal of Current Plan	$830	$761
Shop into Lowest Available	$609	$612
Shop into Lowest Available with Same Issuer	$652	$660
Shop into Lowest Available with Same Metal level	$756	$673

Shopping: Net Premium Changes Currently **NFA Customers**



	Avg Net Premium
2025 Current	$450
2026 Renewal of Current Plan	$571
Shop into Lowest Available	$461
Shop into Lowest Available with Same Issuer	$501
Shop into Lowest Available with Same Metal Level	$511

Questions?