

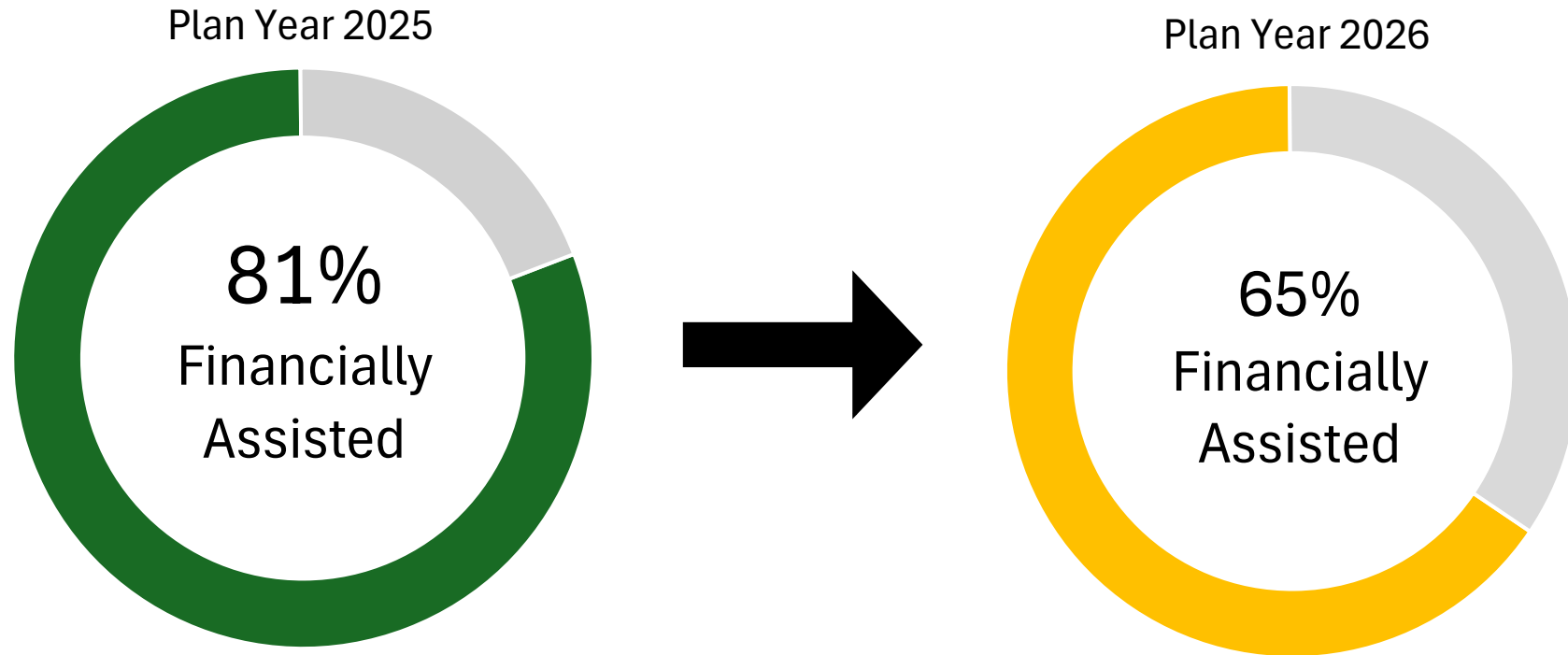
# 2026 Consumer Impact Analysis

Policy and Operations Committee

Nov. 24, 2025

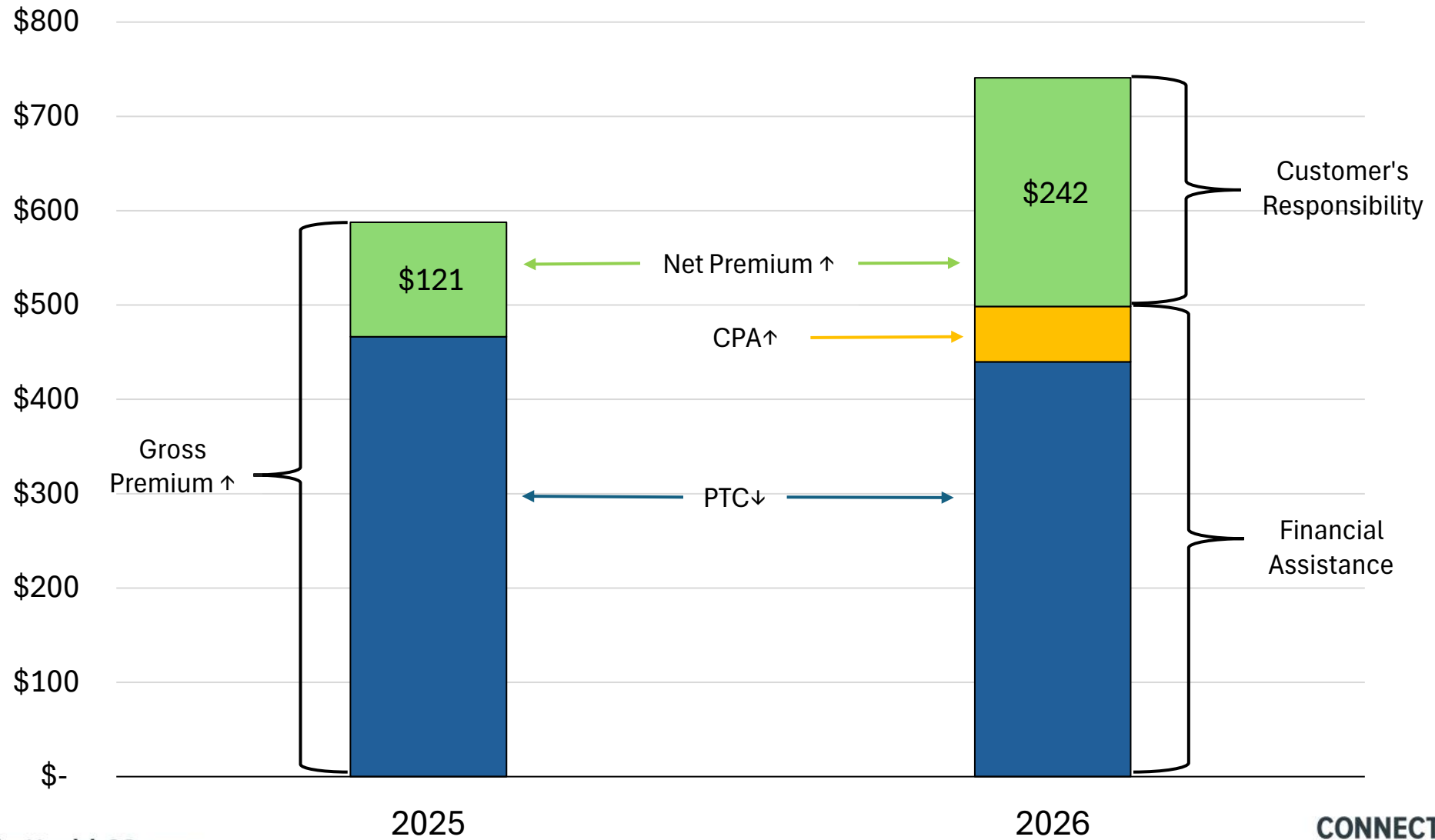


# Decrease in Financial Assistance Eligibility

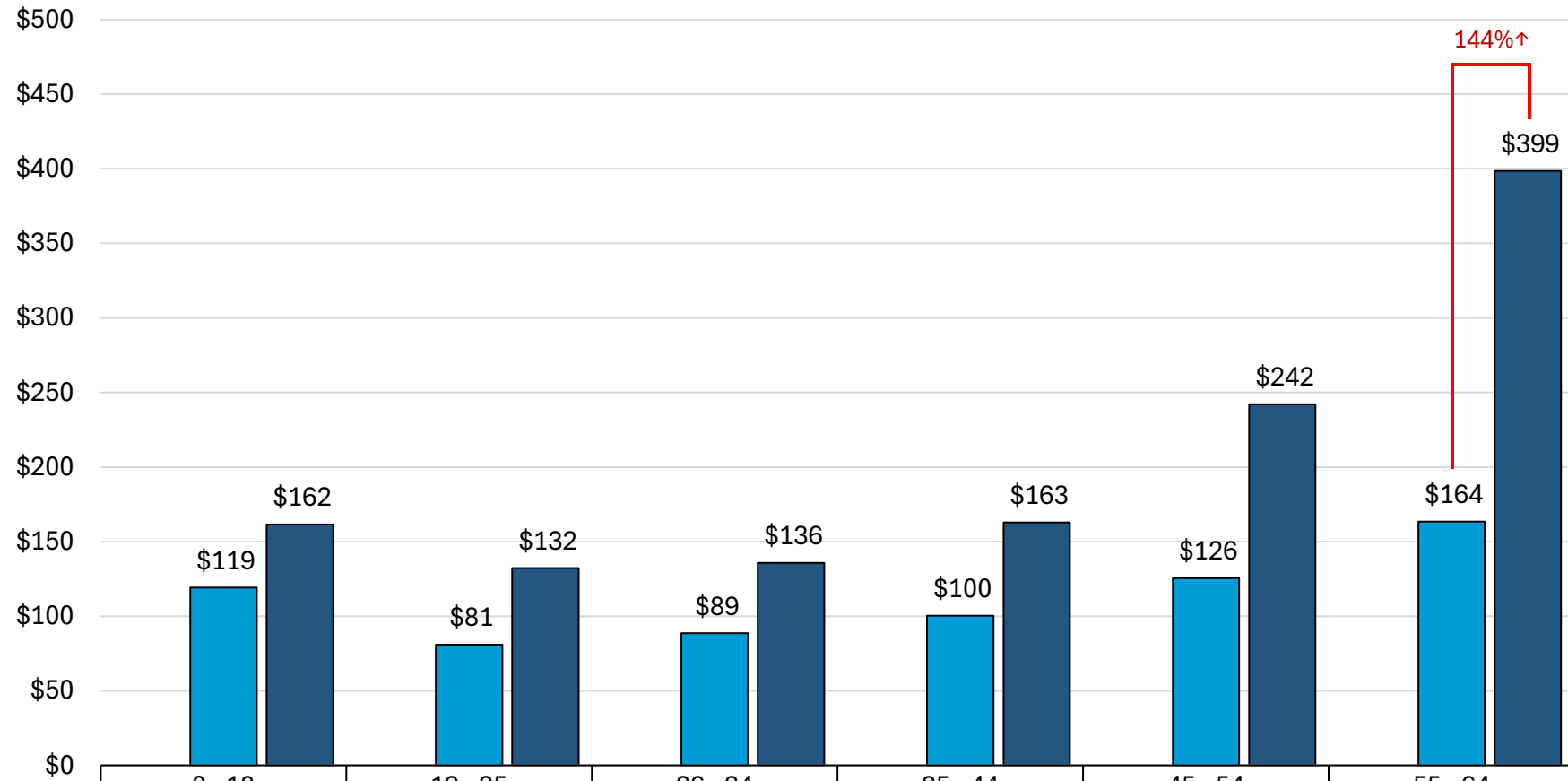


- Individuals under 100% & over 400% FPL will no longer be eligible for financial assistance

# Average Change for Currently FA Customers



# Net Premium by Age Group: Currently FA Customers



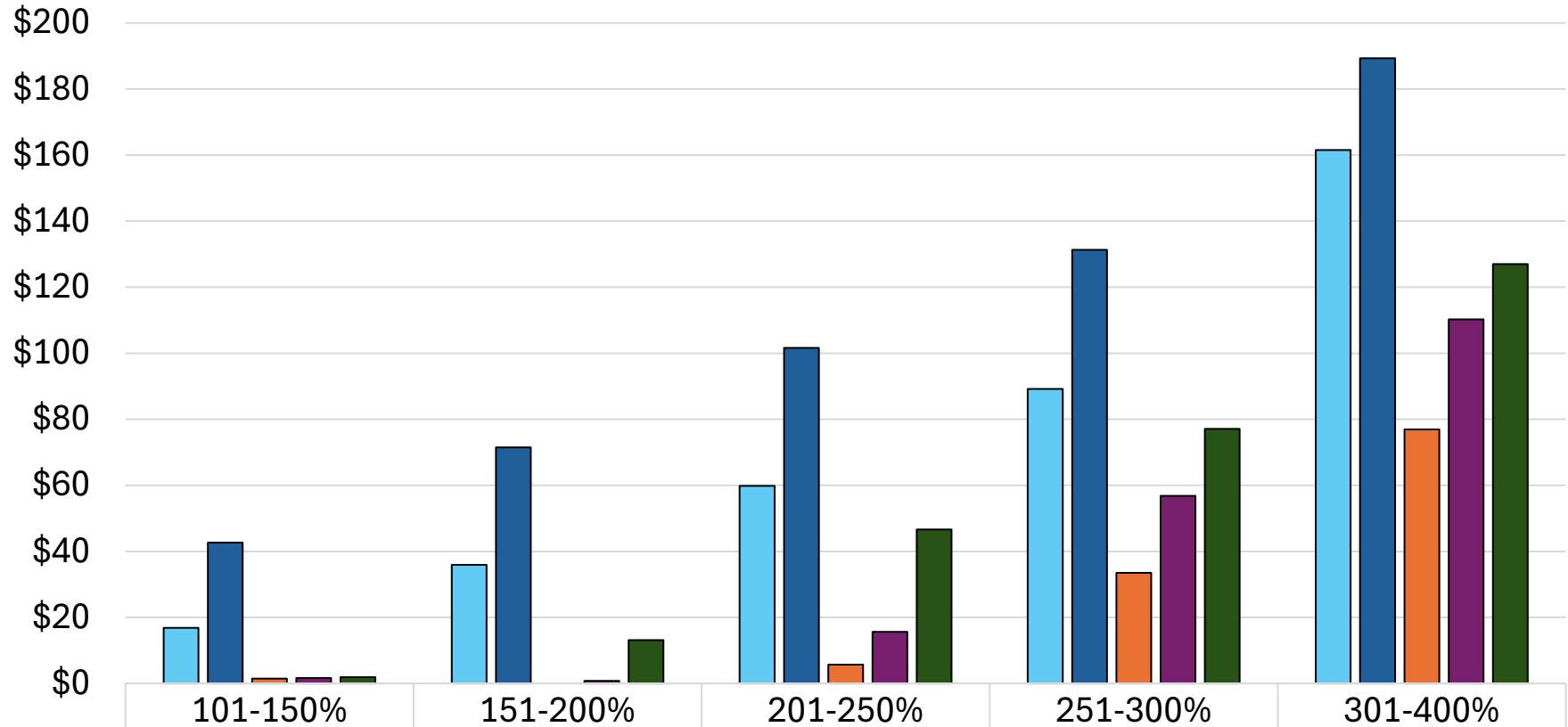
Enrollments	27,416	17,377	31,301	32,678	35,845	59,394
■ 2025 (w/ ePTC)	\$119	\$81	\$89	\$100	\$126	\$164
■ 2026 (w/o ePTC, w/ CPA)	\$162	\$132	\$136	\$163	\$242	\$399

# Net Premium 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	<b>5,151%</b>
101-150%	\$17	\$43	\$310	<b>154%</b>
151-200%	\$36	\$72	\$427	<b>99%</b>
201-250%	\$60	\$102	\$502	<b>70%</b>
251-300%	\$89	\$131	\$505	<b>47%</b>
301-400%	\$162	\$189	\$334	<b>17%</b>
400%+	\$314	\$761	\$5,362	<b>142%</b>

- 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%.

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

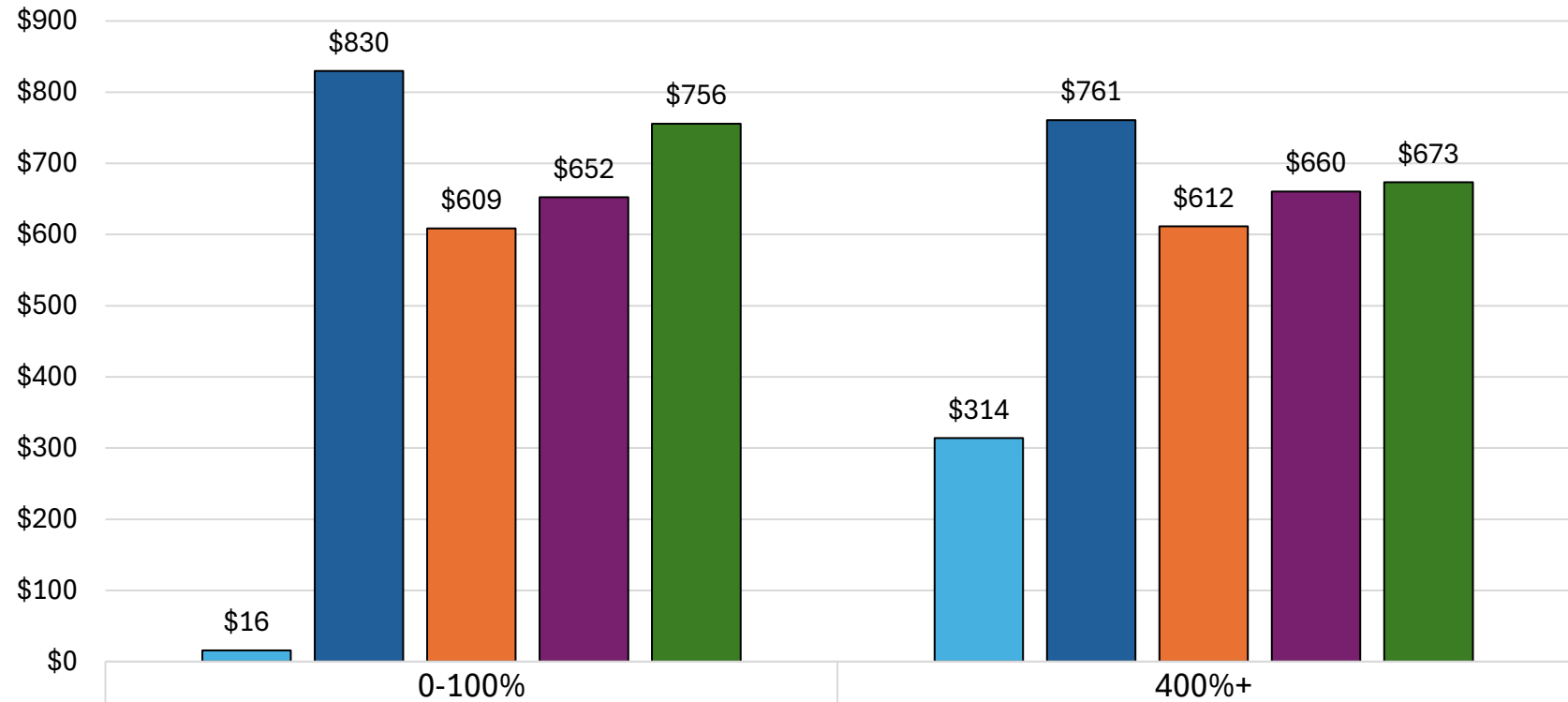


	101-150%	151-200%	201-250%	251-300%	301-400%
2025 Current	\$17	\$36	\$60	\$89	\$162
2026 Renewal of Current Plan	\$43	\$72	\$102	\$131	\$189
Shop into Lowest Available	\$2	\$0	\$6	\$34	\$77
Shop into Lowest Available with Same Issuer	\$2	\$1	\$16	\$57	\$110
Shop into Lowest Available with Same Metal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

FPL Groups 0-100% and 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

# Expanded Analysis

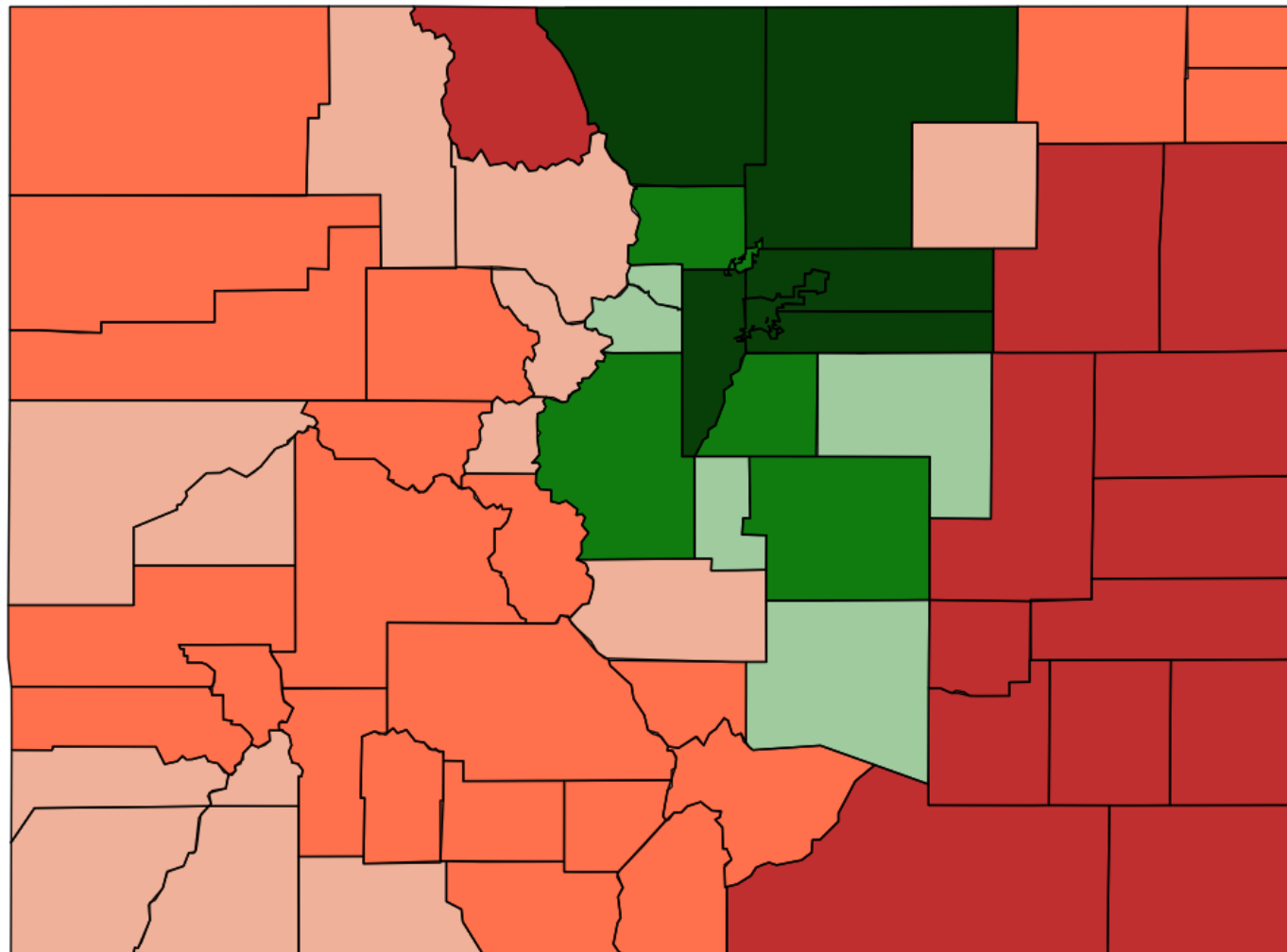
# Net Premium Changes

All Currently FA Customers				
	Avg Net Premium 2025	Avg Net Premium 2026	% Change	\$ Change
Bronze	\$136	\$296	118%	\$160
Silver	\$57	\$135	137%	\$78
Gold	\$190	\$325	71%	\$136

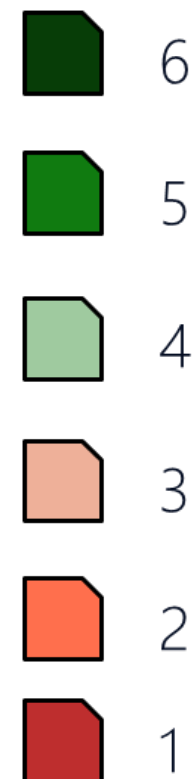
All Currently FA Customers 100% - 400%				
	Avg Net Premium 2025	Avg Net Premium 2026	% Change	\$ Change
Bronze	\$70	\$95	36%	\$25
Silver	\$48	\$89	86%	\$41
Gold	\$129	\$164	27%	\$35

All Currently NFA Customers				
	Avg Net Premium 2025	Avg Net Premium 2026	% Change	\$ Change
Bronze	438.4	562.9	28%	\$125
Silver	518.9	665.8	28%	\$147
Gold	472.4	591.1	25%	\$119

# On Exchange Plan Offerings by County



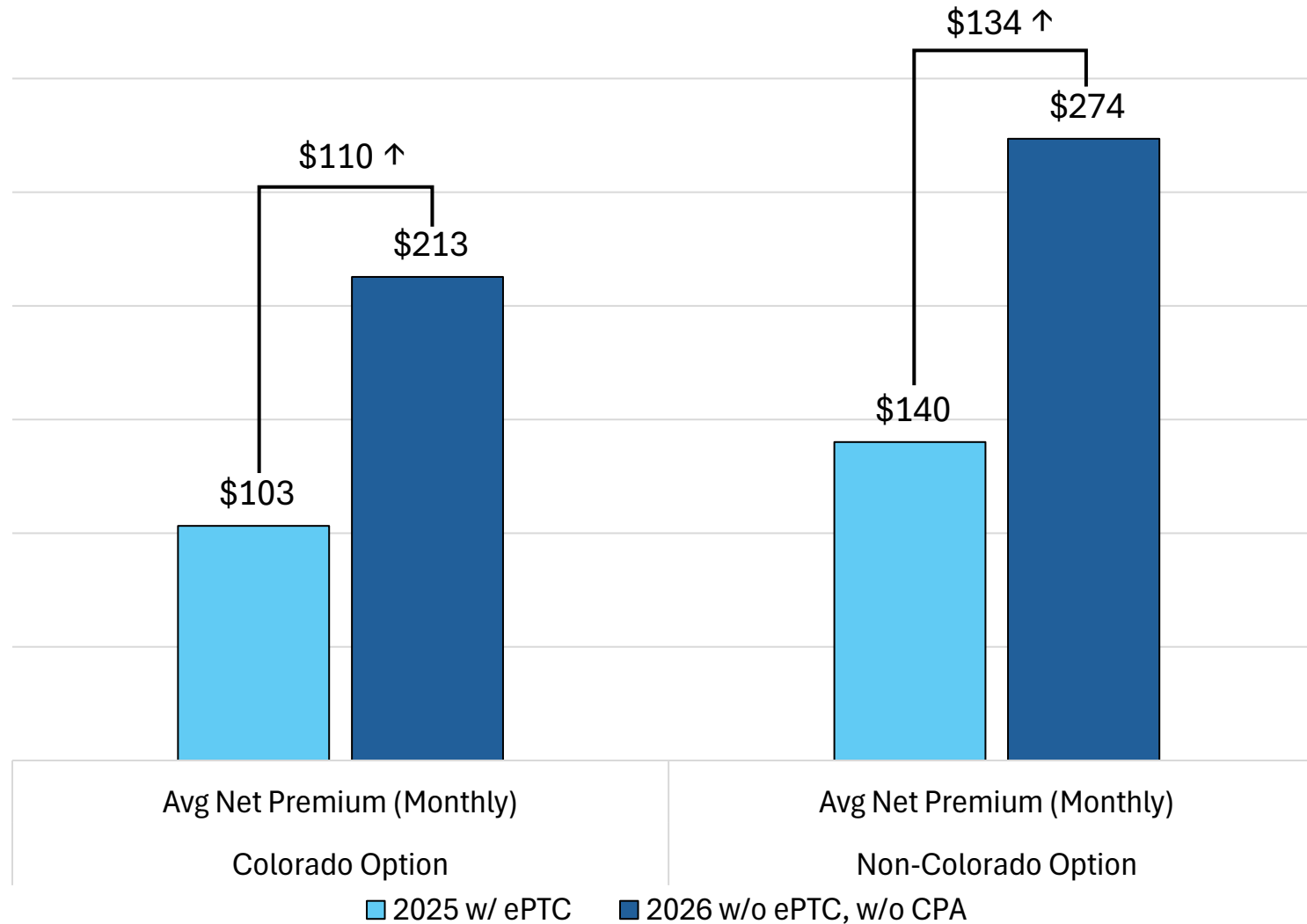
Number of Issuers  
Offering Plans



# On Exchange Plan Offerings by Issuer

<b>On Exchange - Plan Offerings</b>			
<b>Issuer</b>	<b>Current</b>	<b>New</b>	<b>Total</b>
Anthem	41	0	41
Cigna	12	2	14
Denver Health	8	0	8
Kaiser Permanente	27	2	29
RMHP/UHC	35	3	38
Select Health	20	2	22
Total	143	9	152

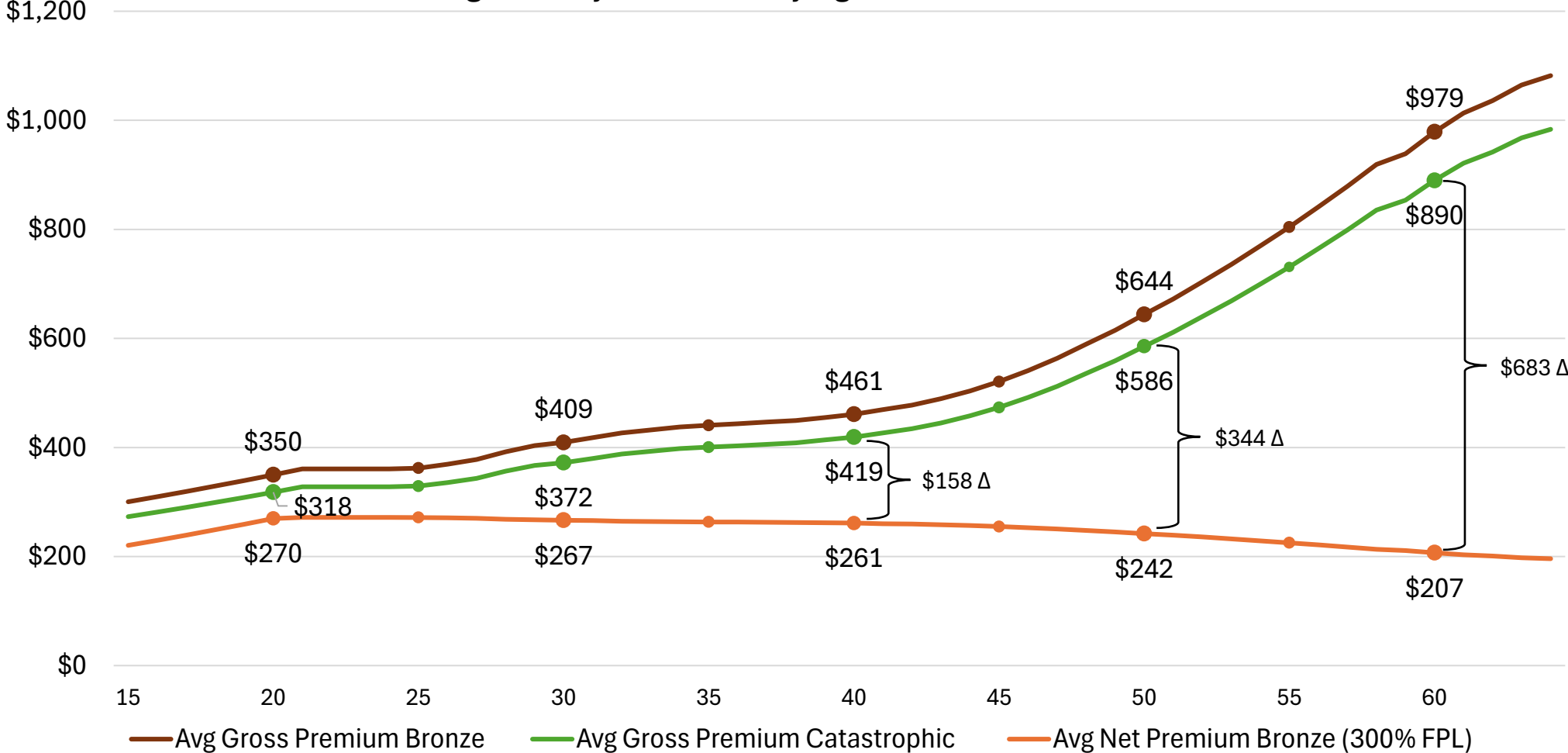
# Net Premium CO Option Vs non-Option: Currently FA Customers



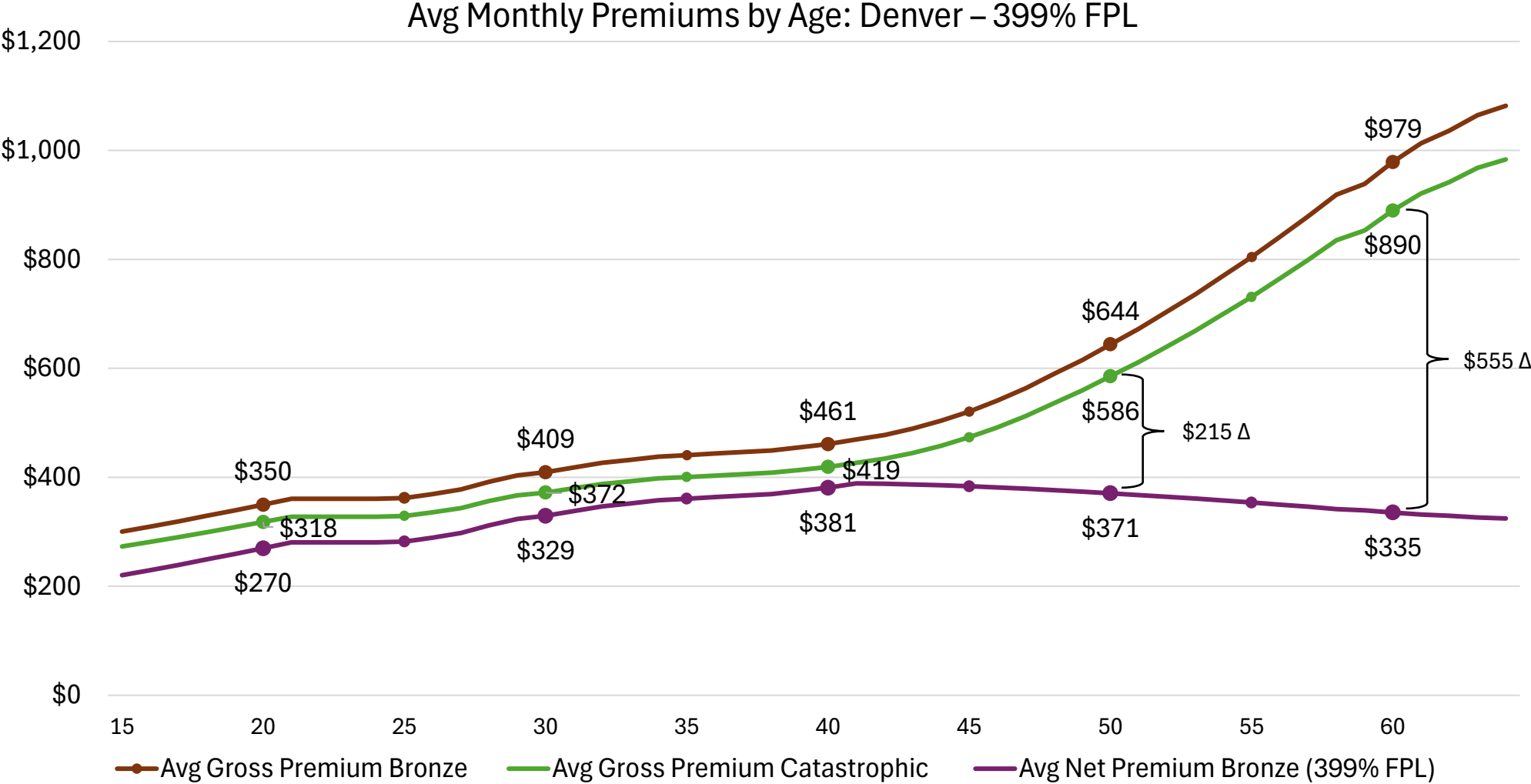
- Non-Colorado Option Net Premiums are consistently higher – a **95%** increase.
  - Colorado Option – **106%** increase
- An annual increase of over **\$1,600** per/ person for Non-Colorado Option folks.
  - Over **\$1,300** for Colorado Option.

# Bronze vs Catastrophic: Avg Monthly Premium Compare by Age

Avg Monthly Premiums by Age: Denver – 300% FPL

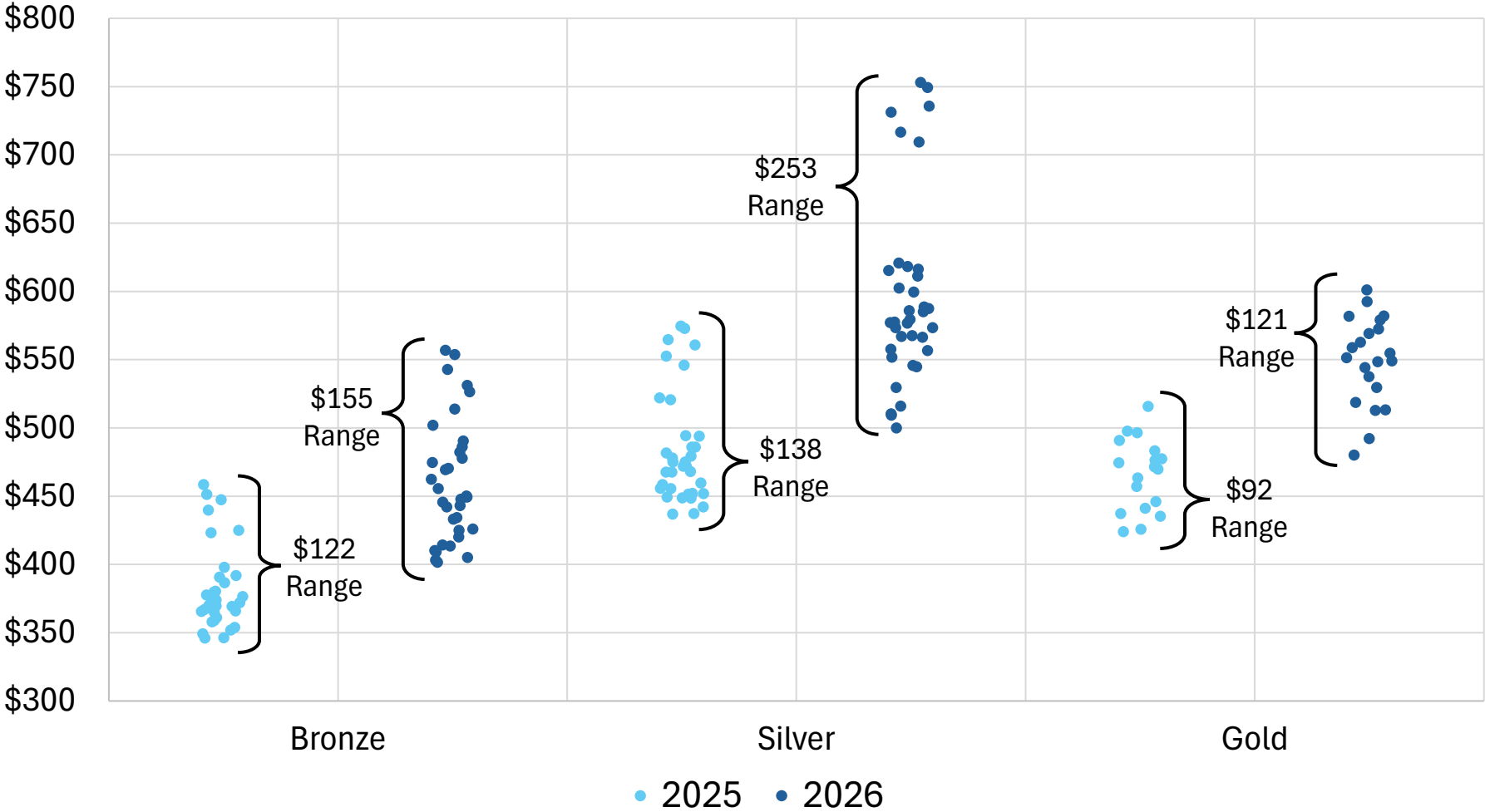


# Bronze vs Catastrophic: Avg Monthly Premium Compare by Age

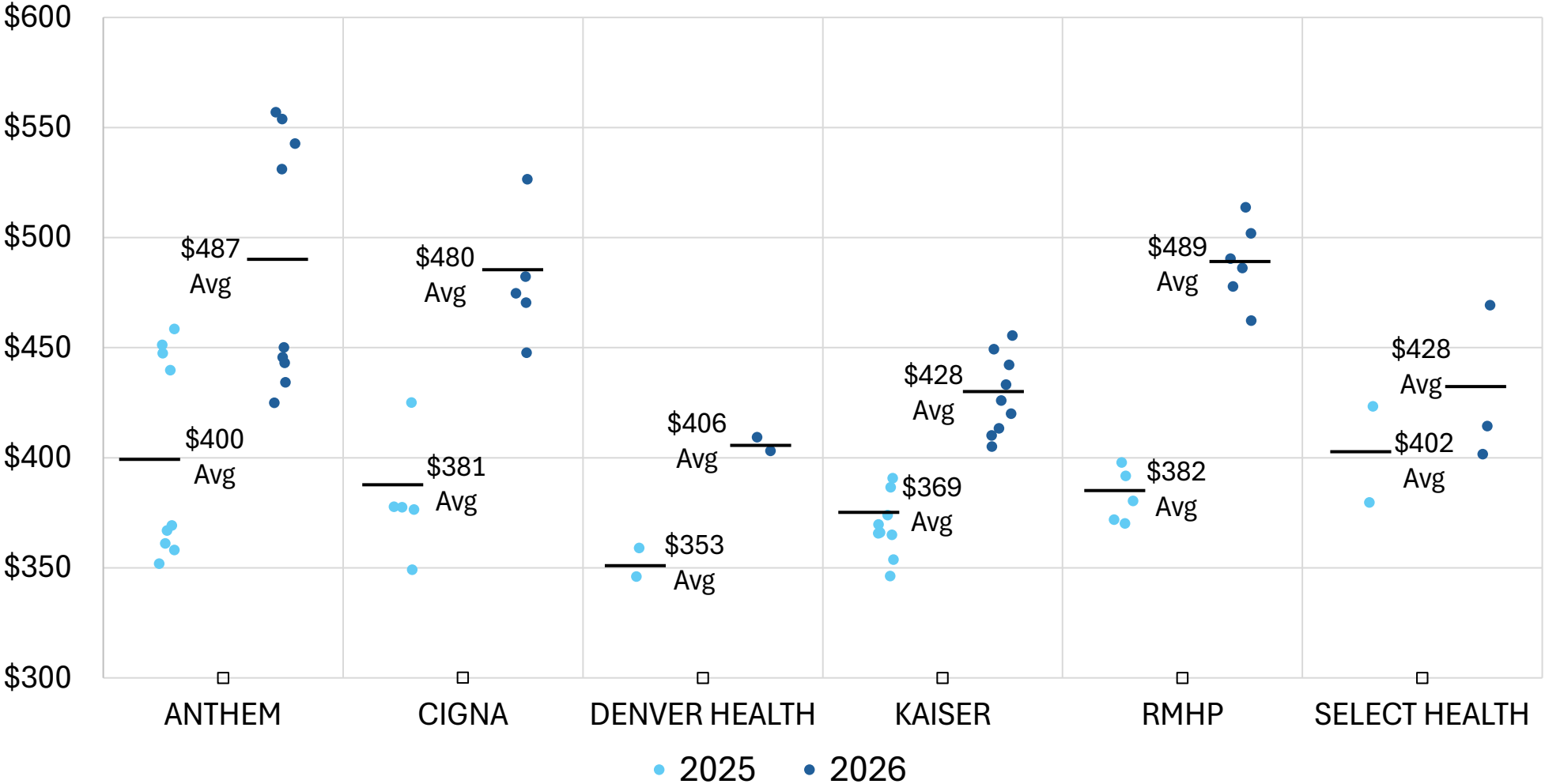


# Plan Premium Comparison

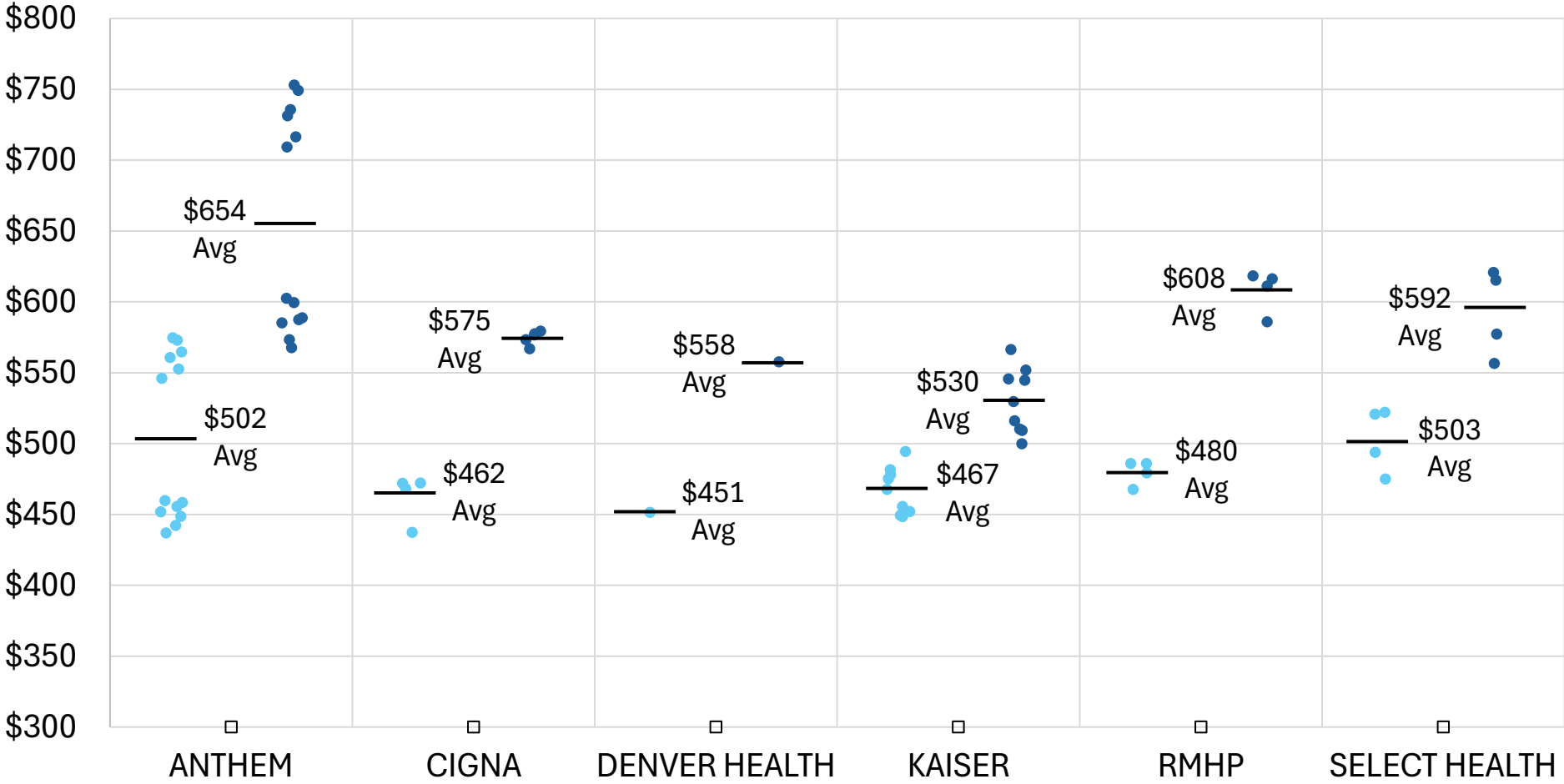
# Rating Area 3: Denver – Plan Premium Comparison



# Rating Area 3: Denver – Bronze Plan Premium Compare

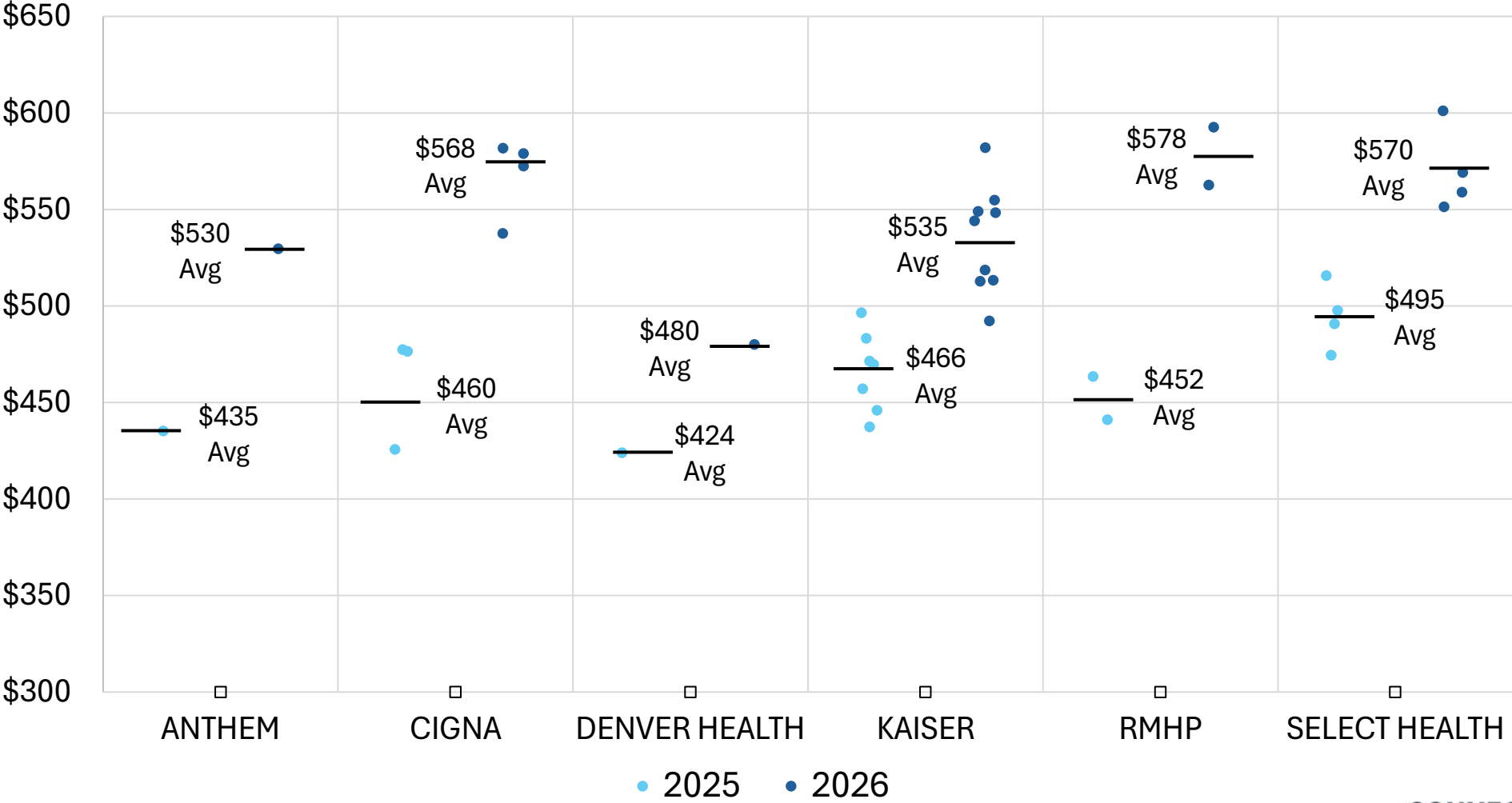


# Rating Area 3: Denver – Silver Plan Premium Compare

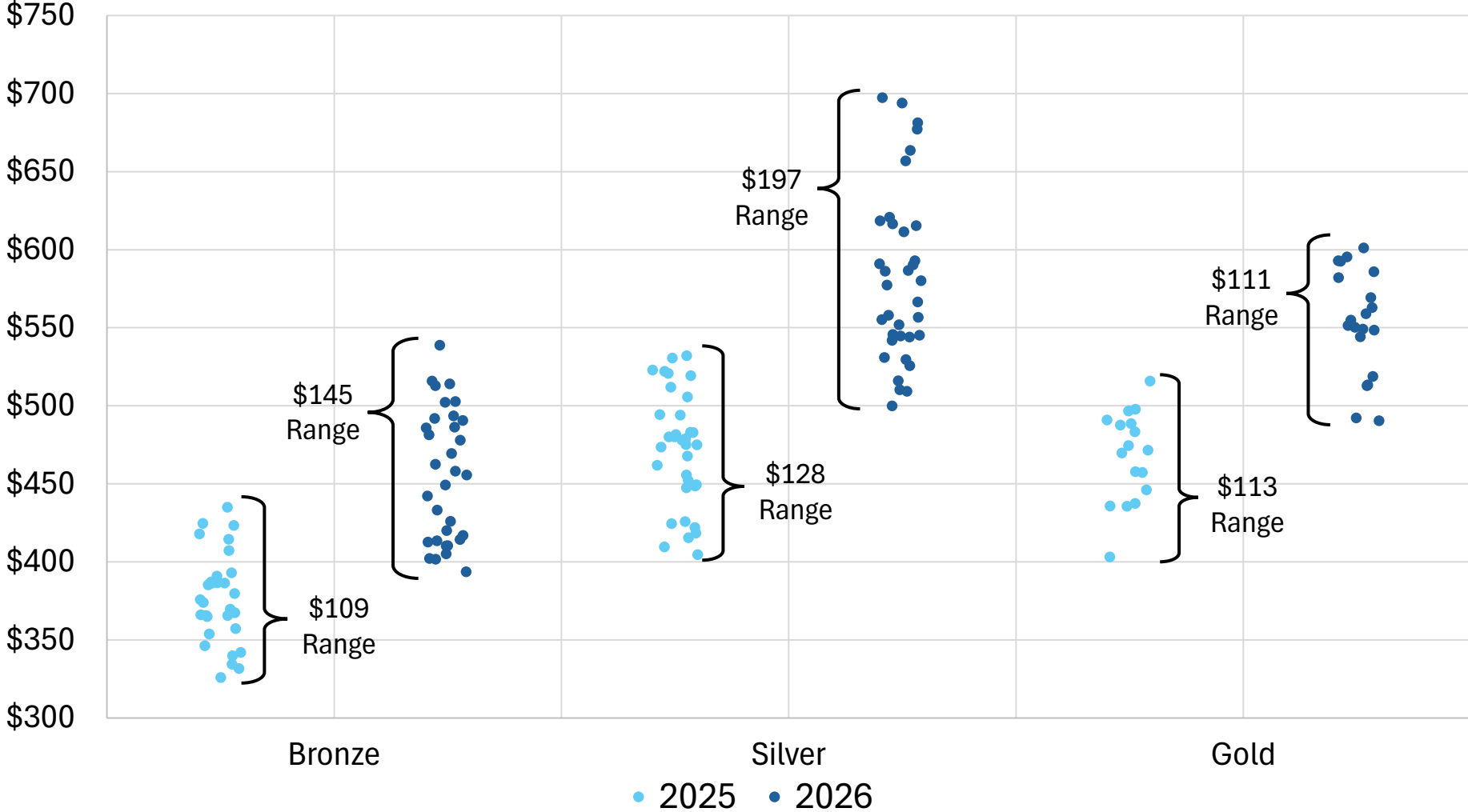


• 2025 • 2026

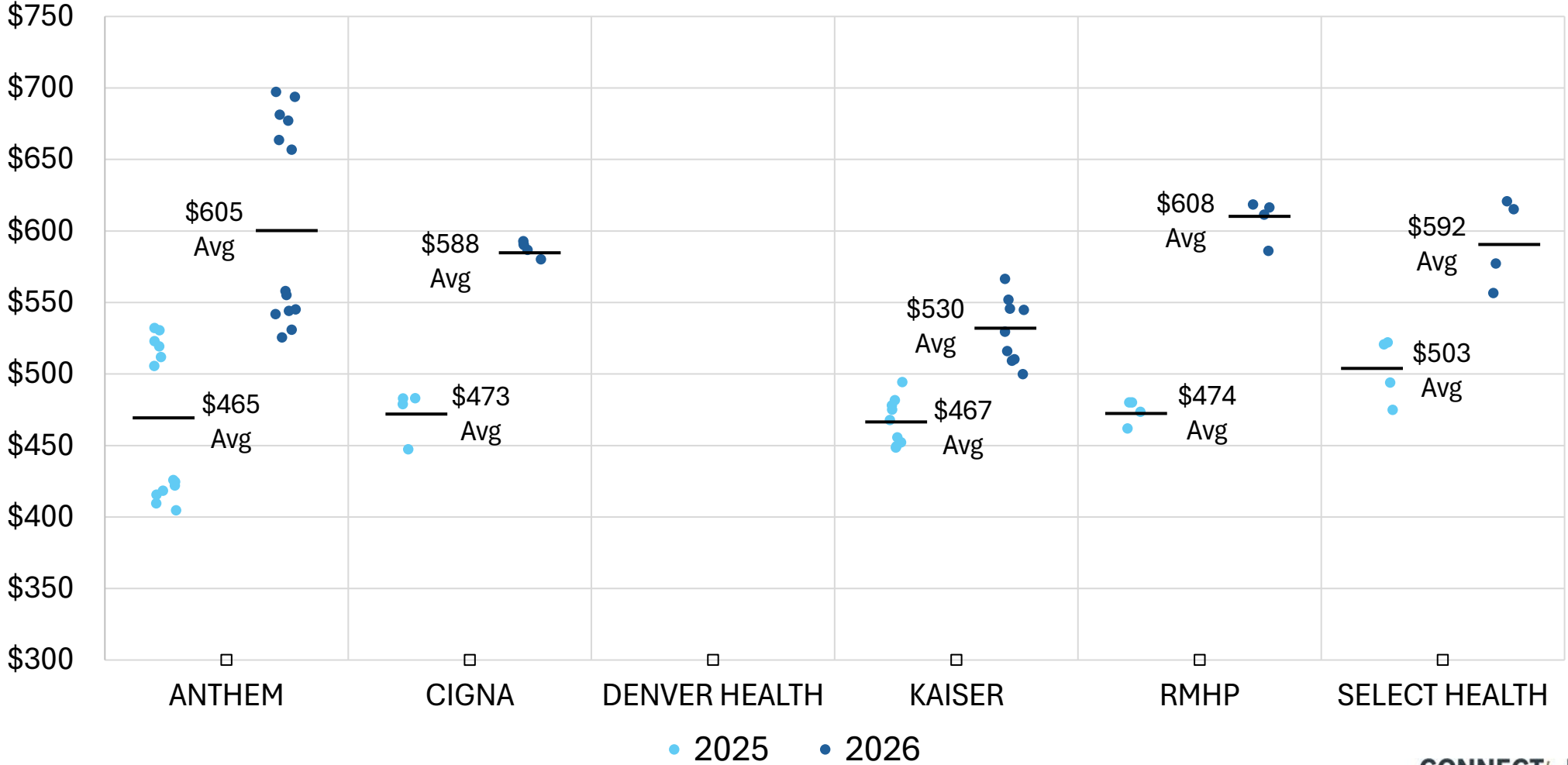
# Rating Area 3: Denver – Gold Plan Premium Compare



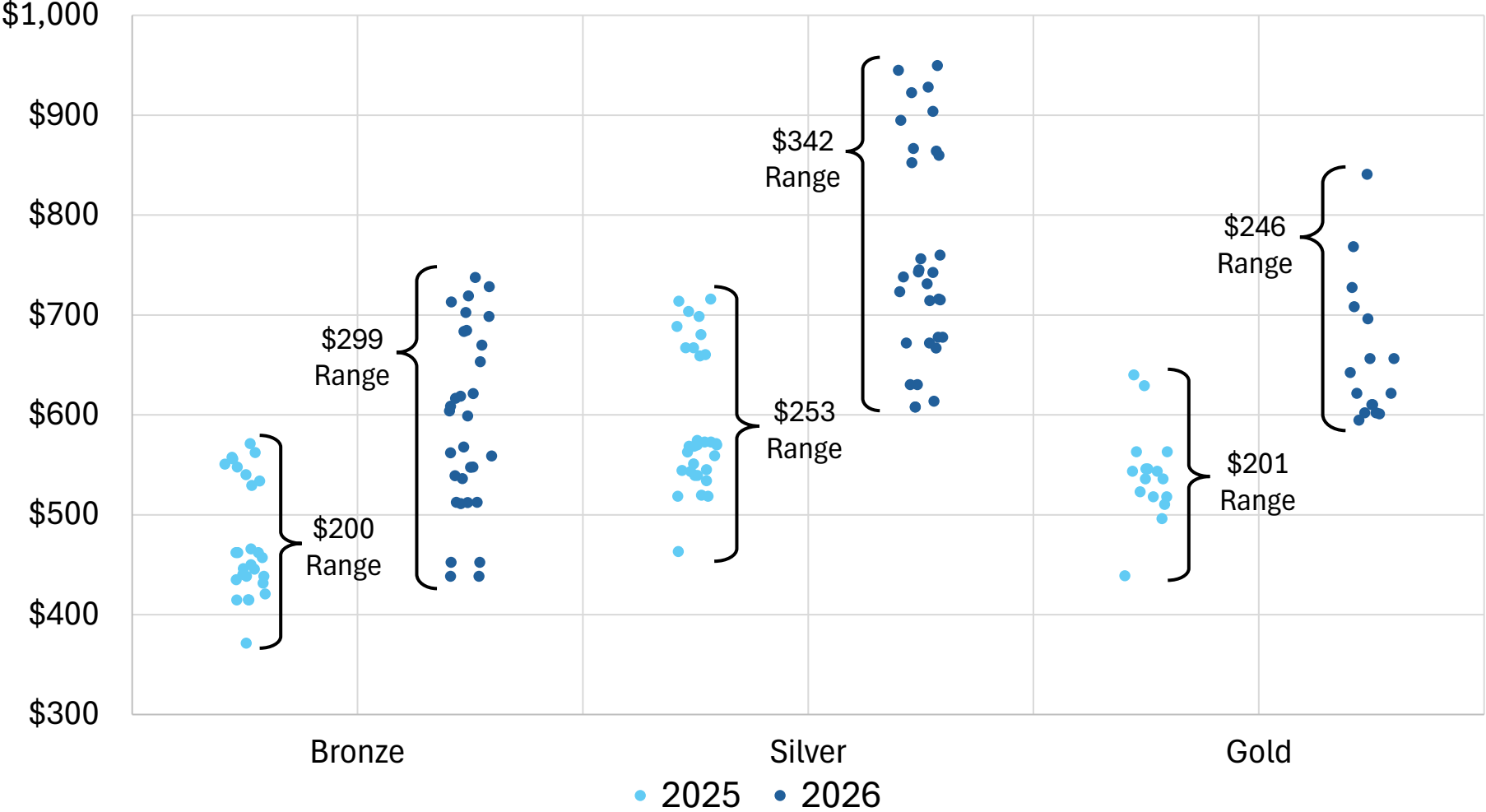
# Rating Area 1: Boulder – Plan Premium Comparison



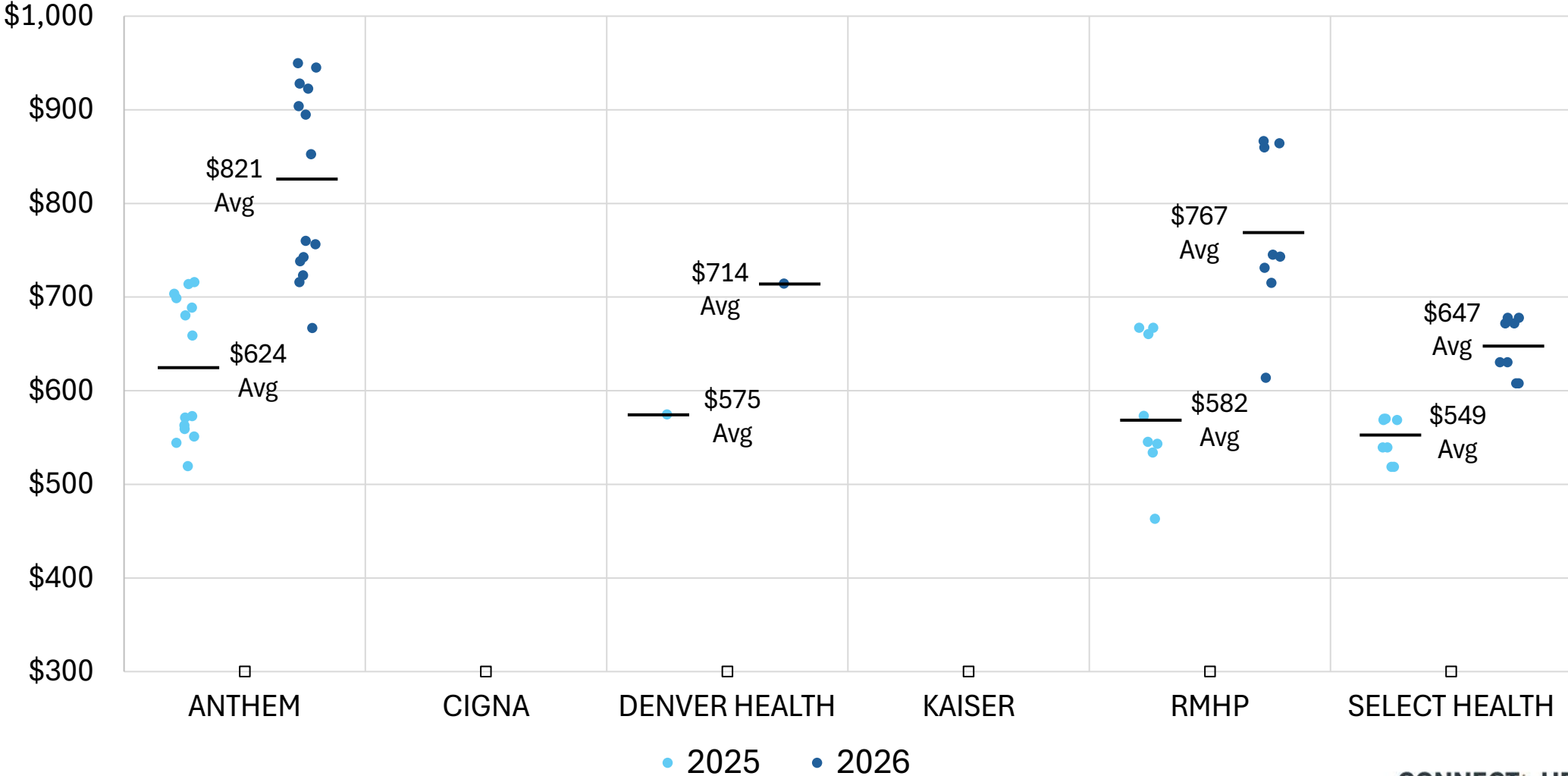
# Rating Area 1: Boulder – Silver Plan Premium Compare



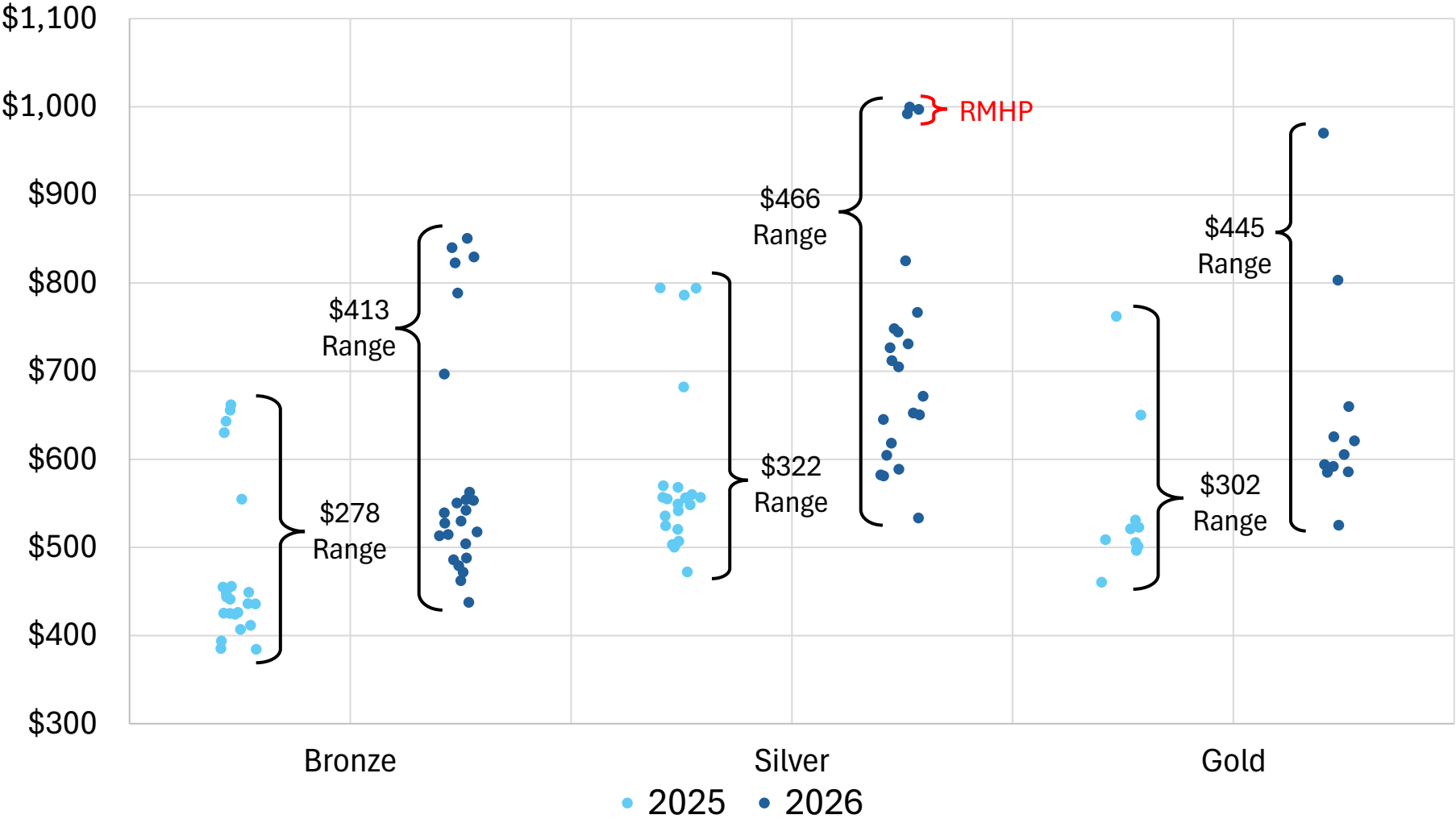
# Rating Area 9: West – Plan Premium Comparison



# Rating Area 9: West – Silver Plan Premium Compare



# Rating Area 8: East – Plan Premium Comparison





Questions?

# Appendix

# 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

	Avg Net Premium 2025	Avg Net Premium 2026	% Change	\$ Change
Financially Assisted (FA) w/CPA	\$121	\$242	<b>100%</b>	\$121
Financially Assisted (FA) w/o CPA		\$286	136%	\$165

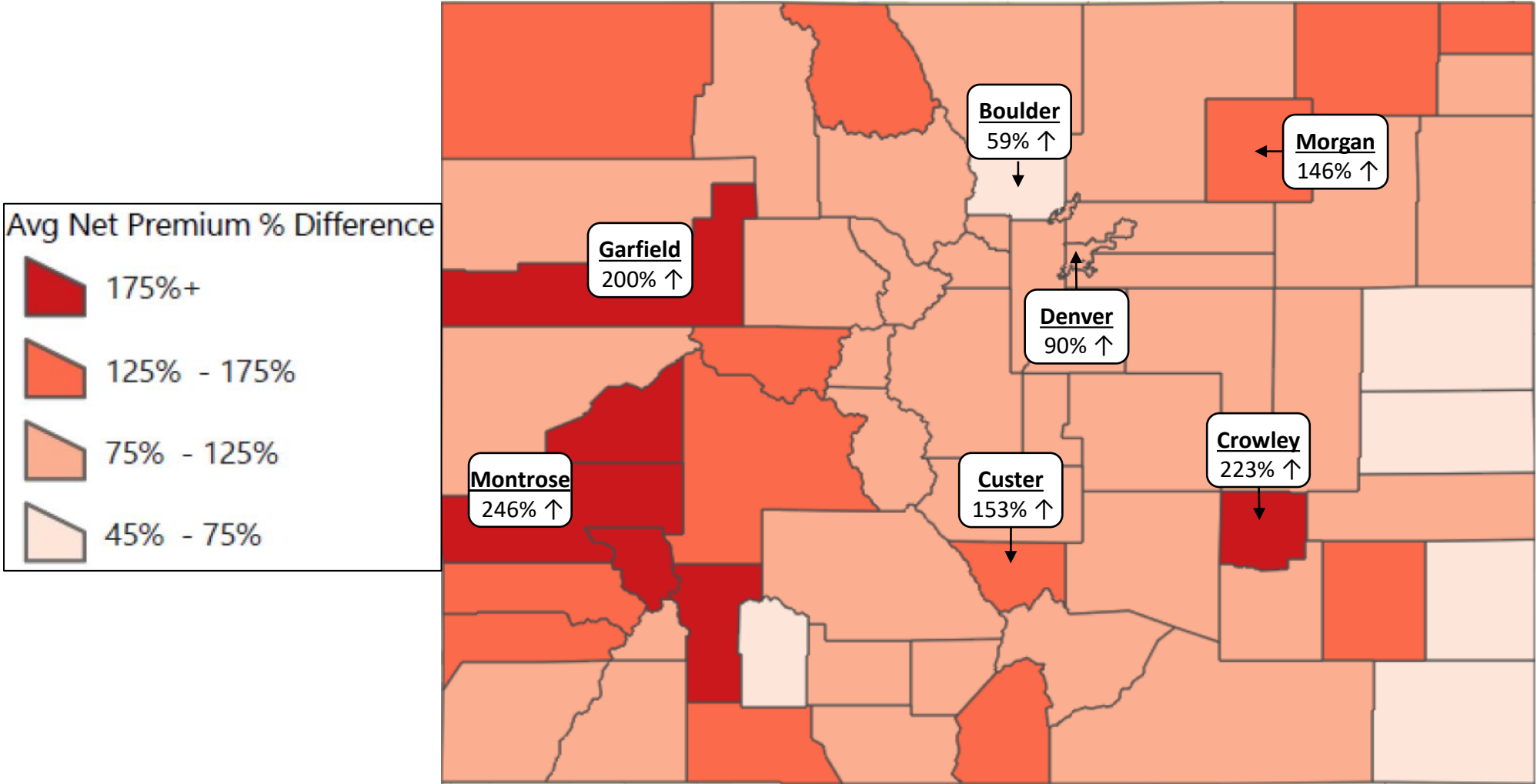
2025 Avg APTC	2026 Avg APTC
\$466	\$440

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

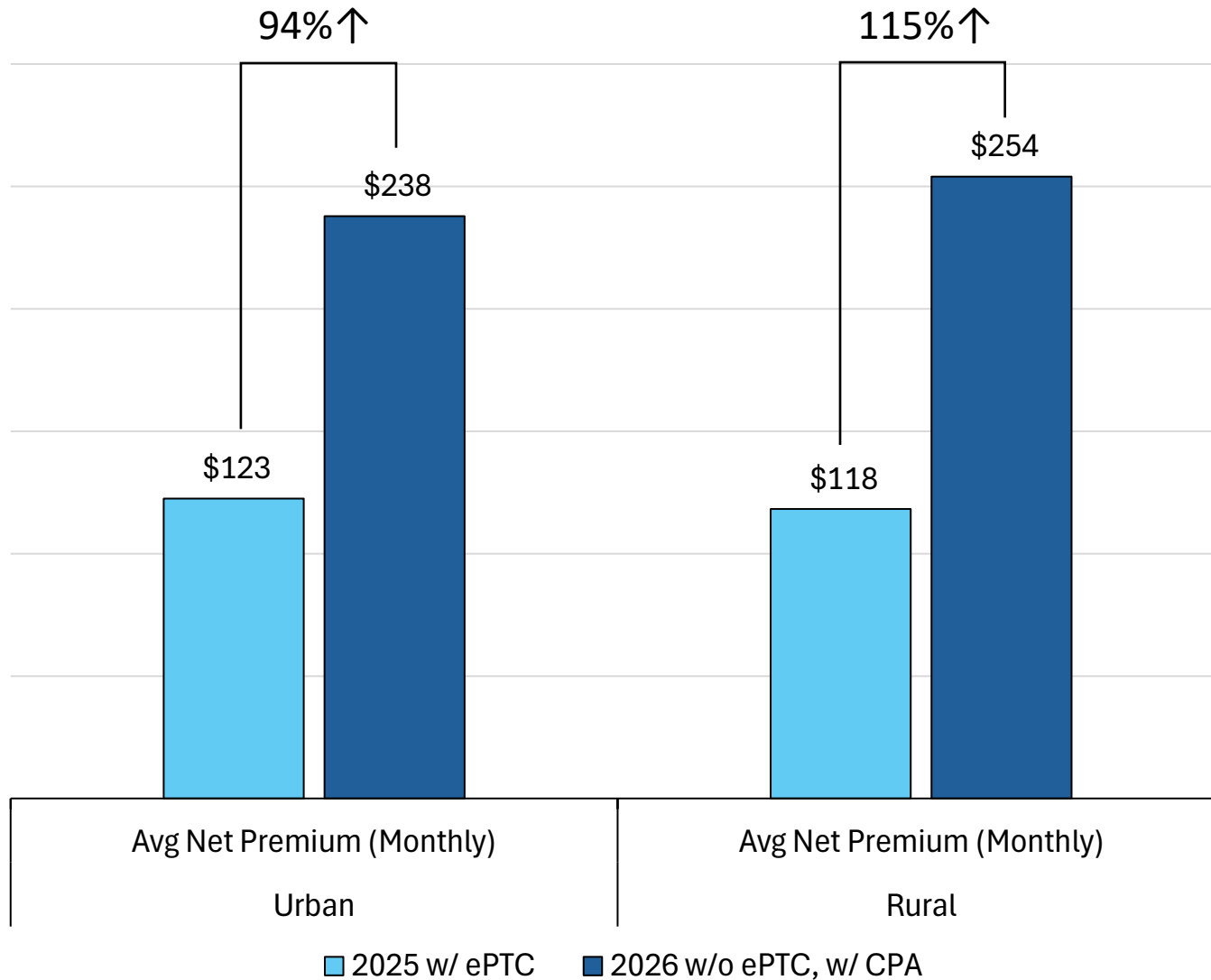
This includes customers that are FA in 2025 but will be PTC-ineligible in 2026.

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

# Net Premium by County: Currently FA Customers



# 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

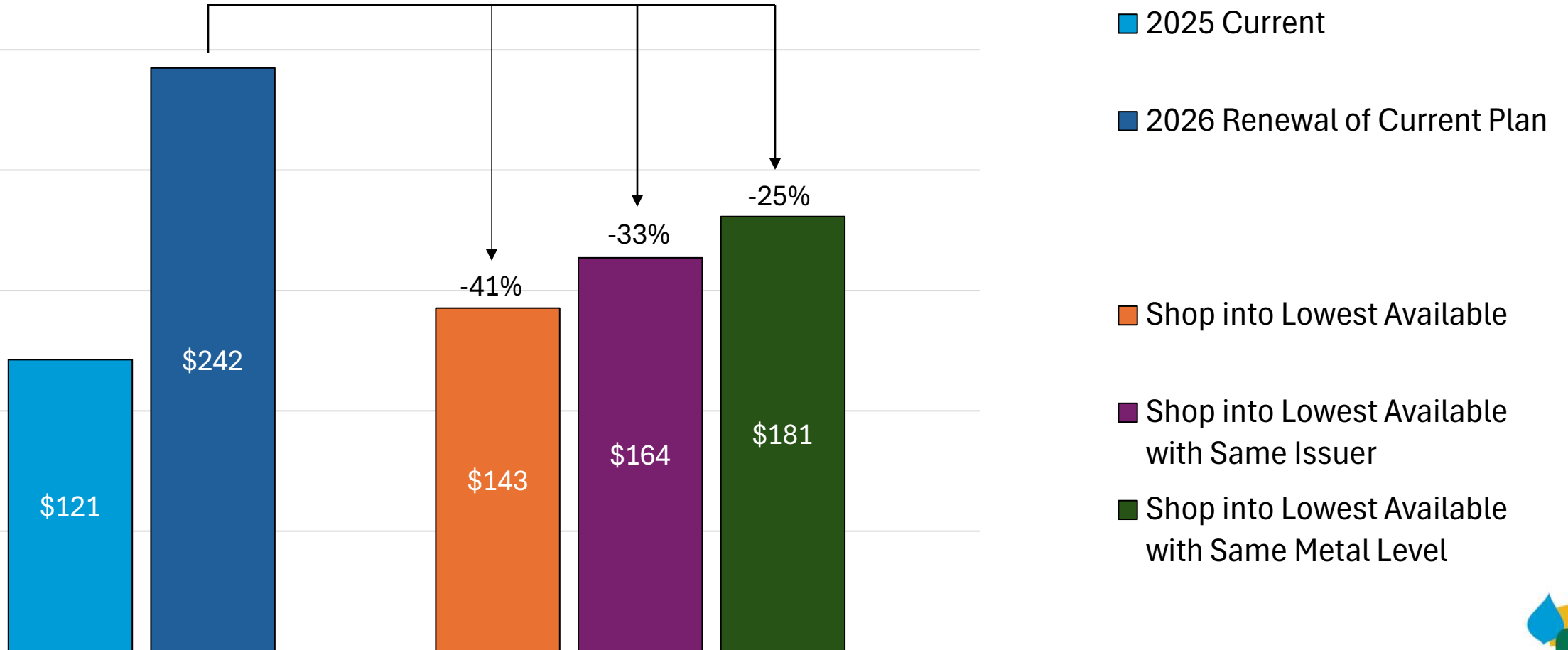
# Shopping: Net Premium Changes Currently FA Customers

	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

Potential Shopping Reductions from Renewal



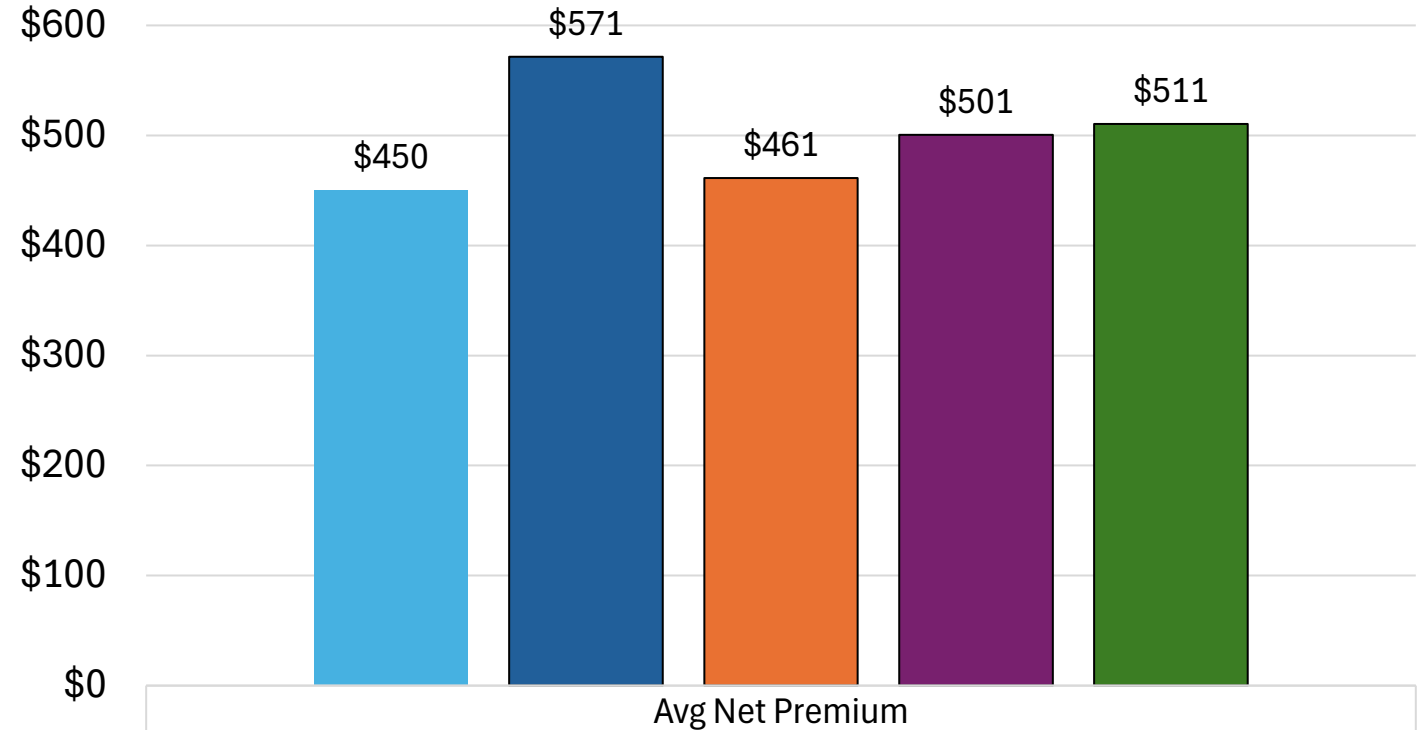
ConnectforHealthCO.com

# Shopping: Significantly Lower Monthly Costs

- **3 in 5** 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 NFA Customers



■ 2025 Current Plan	\$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

# Bronze vs Catastrophic: Avg Monthly Premium Compare by Age

