

# Open Enrollment 2026: First Look

January 2026



# Contents



ConnectforHealthCO.com

## 1. Overall enrollment trends

- Age
- Geography
- Shopping Behaviors

## 2. Next steps

- What we'll continue to monitor
- Identify areas of interest for a deeper dive

*This is a **first look** analysis; data may not exactly match our final open enrollment data, which will be found in our *By the Numbers* report.*



# 1. Overall enrollment trends

# Open Enrollment Snapshot



↓ 2%

---

TOTAL NET SUBMISSIONS

---

*2025 to 2026 change*

↓ 24%

---

SUBMISSIONS FROM NEW CUSTOMERS

---

*Primary driver of volume decline*

69%

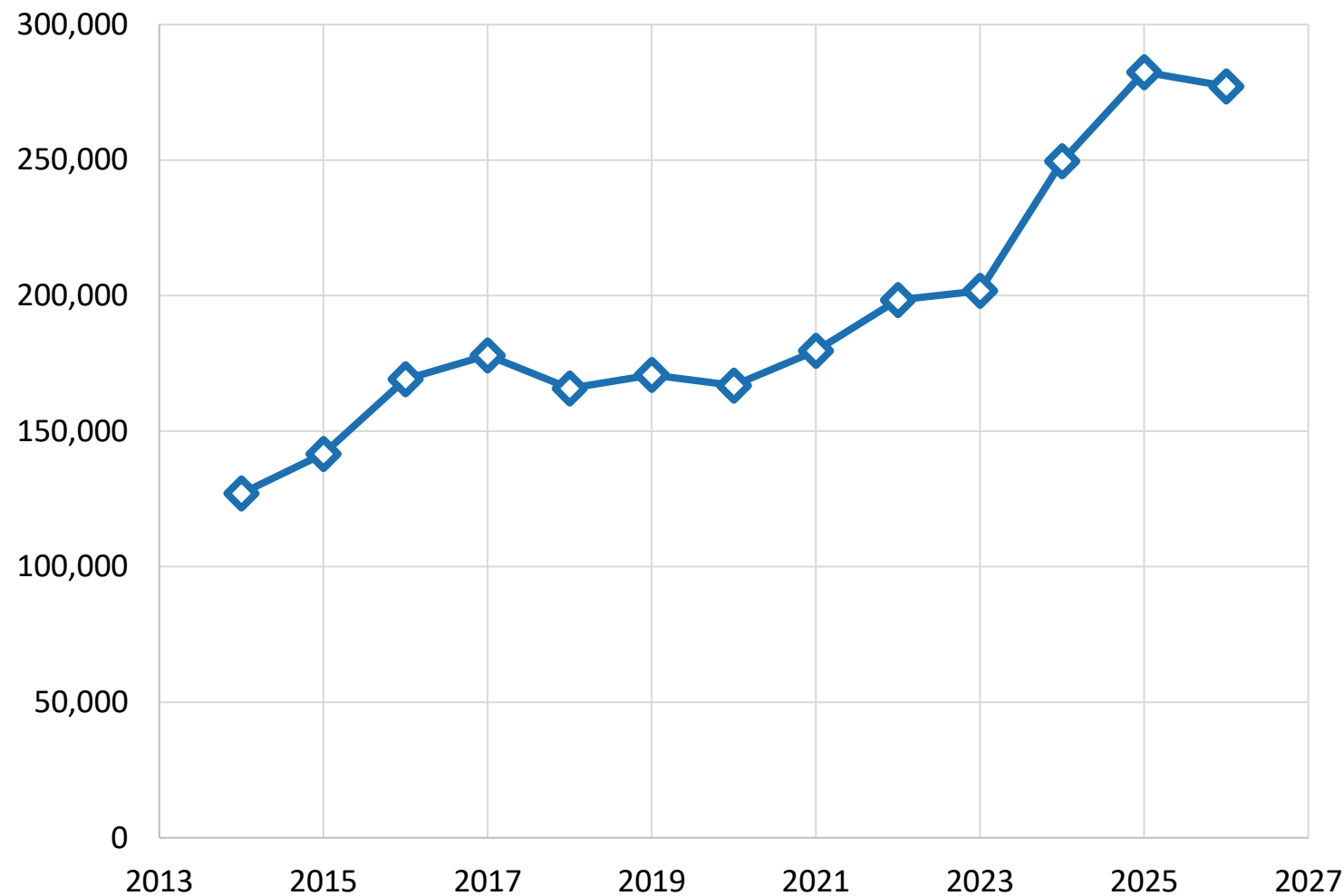
---

FINANCIALLY ASSISTED SUBMISSIONS

---

*Consistent with projections*

This slight decrease in enrollment follows five years of record high enrollments.



The biggest drop in enrollment is among Coloradans 55 years and older, with a 5% decrease.

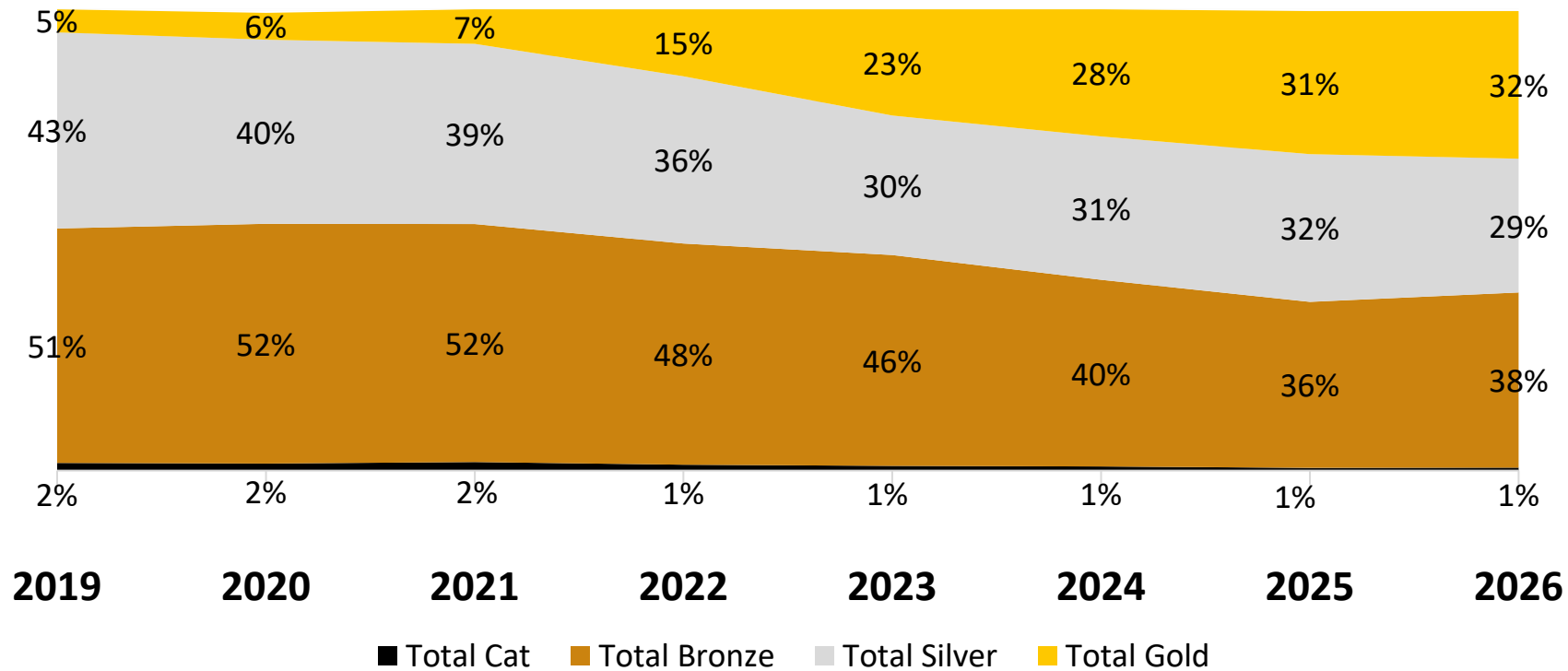
	2025	2026	CHANGE
AGES 0-25	59,201	<b>58,427</b>	<b>↓1.31%</b>
AGES 26-34	44,005	<b>43,762</b>	<b>↓0.55%</b>
AGES 35-44	49,044	<b>49,443</b>	<b>↑0.81%</b>
AGES 45-54	45,782	<b>45,638</b>	<b>↓0.31%</b>
AGES 55+	84,449	<b>79,958</b>	<b>↓5.32%</b>

Enrollments are down more in rural counties,  
about 5% lower than 2025.

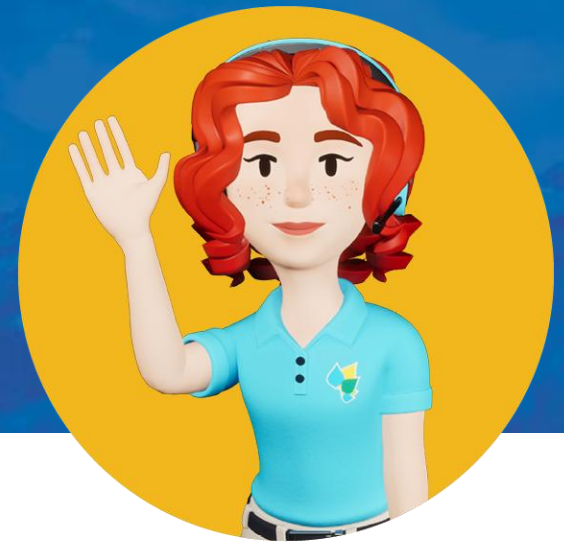


	2025	2026	CHANGE
RURAL ENROLLMENTS	74,194	<b>70,704</b>	<b>↓4.70%</b>
URBAN ENROLLMENTS	208,287	<b>206,524</b>	<b>↓0.85%</b>

Overall, there was a slight increase in enrollments in gold and bronze plans, and a decrease in silver enrollments.



Cancellations are up  
(about 17,000 compared to 9,000 in 2025).



↑83%

---

PLAN CANCELLATIONS

---

*Relative to the end of OE 2025*



## 5. Next Steps

# Next Steps

- We will monitor over the coming months:
  - Effectuations
  - Cancellations
  - Terminations due to non-payment
- We will continue our analysis of OE data
  - What areas are of interest to the board?





Questions?