

Board Advisory Group

January 28, 2026



C4 Mission & Board Advisory Group Charter

Connect for Health Colorado's mission: To increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.

Board Advisory Group was established in HB16-1148

This Advisory Group will work to maximize the quality of the consumer experience on the exchange. This group will inform the way Connect for Health Colorado handles high-level policy decisions and provide feedback to the Board of Directors on ways of engaging consumers and other stakeholders about upcoming changes.

Roll Call, Introductions, and Approval of the Minutes

Board Advisory Group Members

As your name is called, please turn on your camera, and state your name, location, organization, and role.

ConnectforHealthCO.com

- **Rosie Duran (Chair)**, Larimer Health Connect: Assister
- **Anna Cubel**, Program Manager for Hilltop Community Resources
- **Allison Mangiaracino**, Kaiser: Issuer
- **Bethany Pray**, Colorado Center on Law Policy: Advocate
- **Chandler Budlong-Springer**, Boulder County Health and Human Services: Assister
- **Eddie Sandoval**, Anthem: Issuer
- **Erin Varnum**, Covering Kids and Families: Consumer Advocate
- **Hunter Nelson**, Small Business Majority: Advocate
- **James Douglas**, Soul to Sole Benefits: Broker
- **Jane Barnes**, Benefits in Action: Advocate
- **John Barela**, Eumetric: Technology
- **Julia Wiswell**, NABIP: Broker
- **Karen Seater**, KLS Health Solutions: Broker
- **Dr. Kavita Nair**, M.D., UC Anschutz: Provider
- **Kevin McFatriidge**, Colorado Association of Health Plans: Issuer
- **Krystin Beadling**, Yampa Valley Medical Center: Provider
- **Melanie Herrman**, NABIP: Broker
- **Michelle Nay**, Chaffee County: Assister
- **Rachel Dauer**, Colorado Ovarian Cancer Alliance: Consumer Advocate
- **Tennie Masterson**, Director of Operations and Patient Access for Conejos County Hospital and Valley Wide Health





Approval of Minutes

Agenda

1. **Fireside Chat** with CEO Kevin Patterson
2. **First Look at Enrollment Trends** with Rachel Peters
3. **First Look at OmniSalud** with Rachel Peters
4. **2025 Outreach Update** with Maria Adams
5. **Policy Update** with Anneliese Steel
6. **Public Comment**

Fireside Chat with CEO Kevin Patterson

First Look at Enrollment Trends Rachel Peters

Contents



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

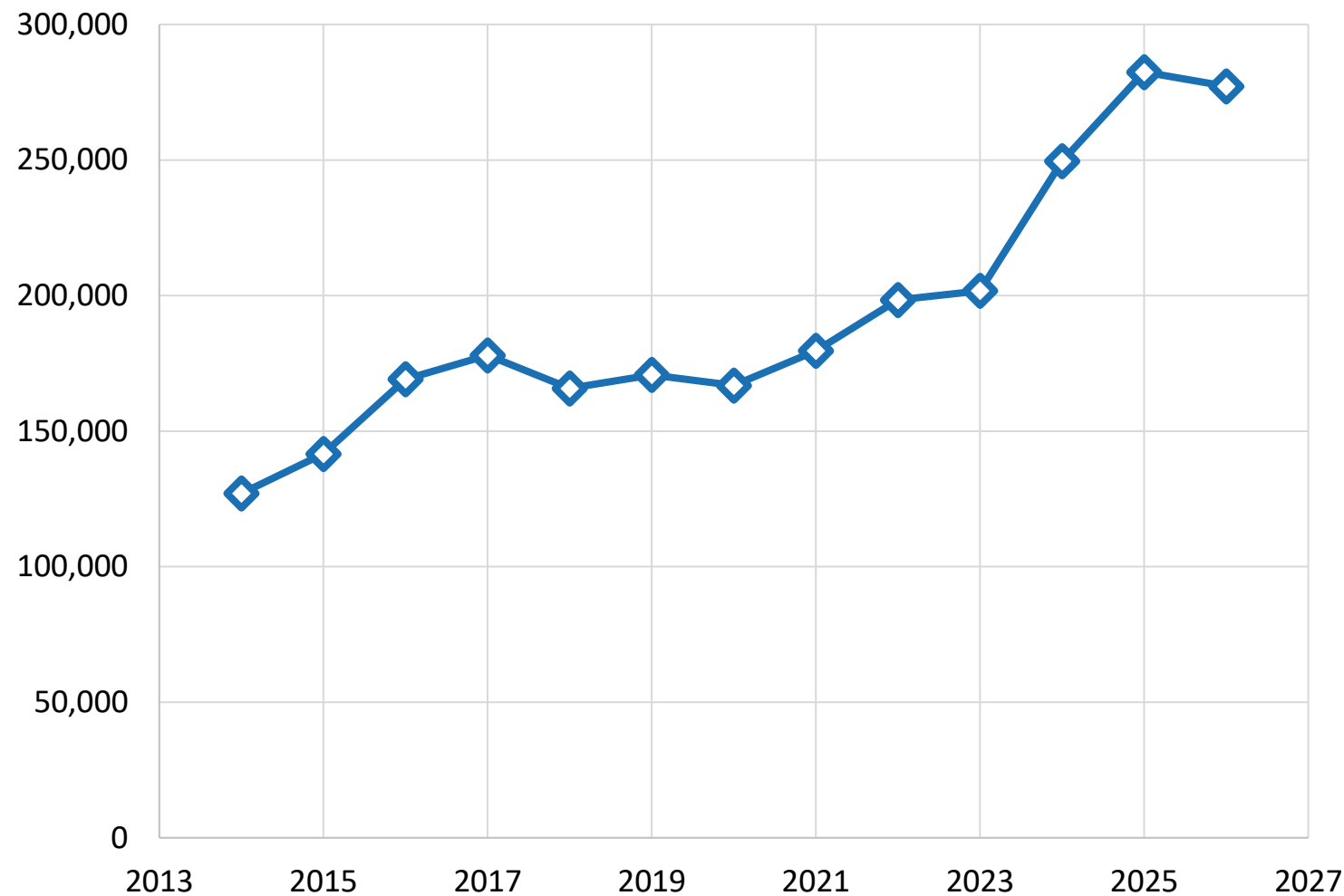
Primary driver of volume decline

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.

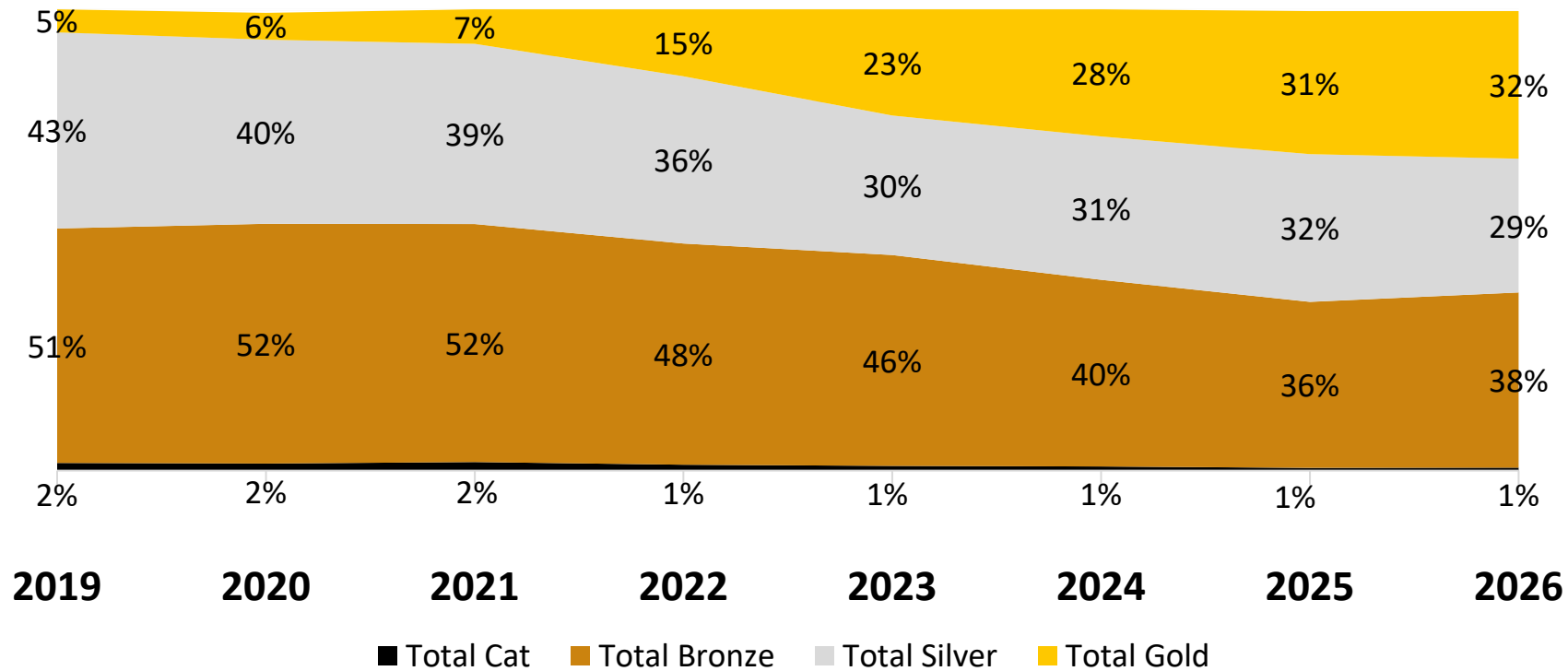
	2025	2026	CHANGE
AGES 0-25	59,201	58,427	↓1.31%
AGES 26-34	44,005	43,762	↓0.55%
AGES 35-44	49,044	49,443	↑0.81%
AGES 45-54	45,782	45,638	↓0.31%
AGES 55+	84,449	79,958	↓5.32%

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



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

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?

First Look at OmniSalud Rachel Peters



OmniSalud

2026 Enrollment in Silver-Enhanced Savings

January 2026

Major Changes for Plan Year 2026

1. Silver-Enhanced Savings Spots:

- PY2023 (year 1) = 10,000 spots
- PY2024 (year 2) = 11,000 spots
- PY2025 (year 3) = 12,000 spots
- PY2026 (year 4) = 6,700 spots

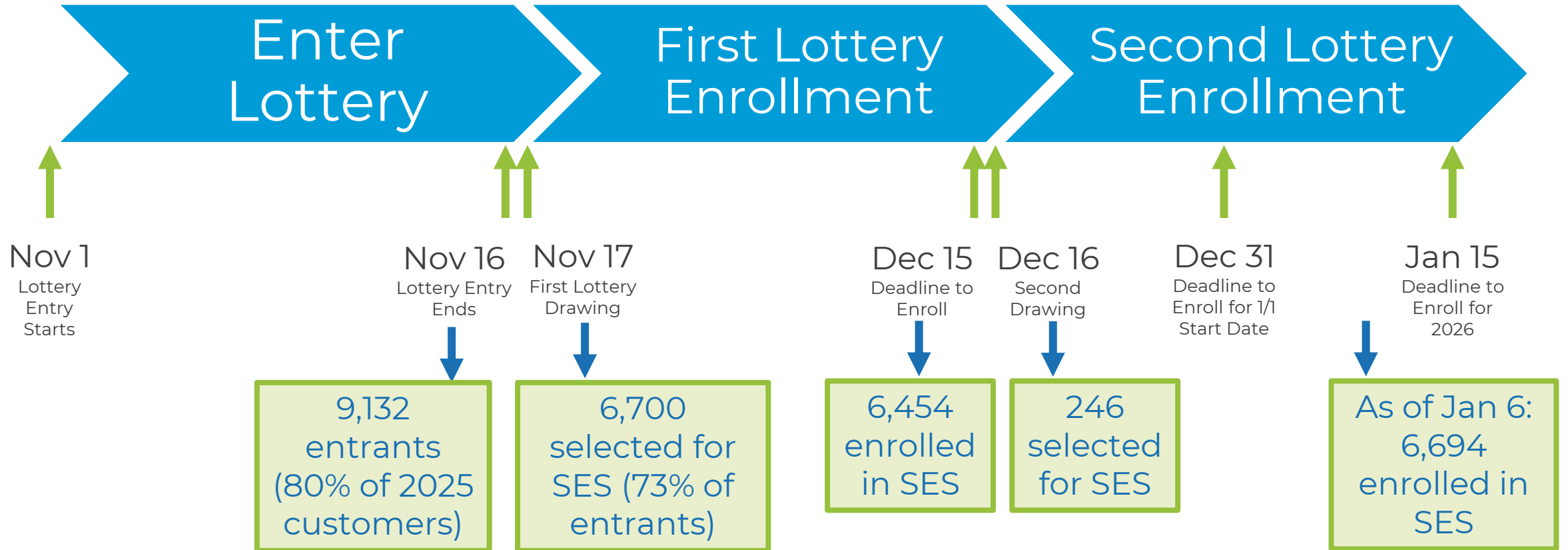
2. Re-Enrollment Process:

- PY2023/24 = all spots first come, first served
- PY2025 = three-week re-enrollment period for returning customers before remaining spots were opened first come, first served
 - Continuity of Coverage identified as program goal for 2025
- PY2026 = random lottery for returning customers only

3. Plan Design Changes

- PY2023/24/25 = 94% AV plans
- PY2026 = 73% AV plans

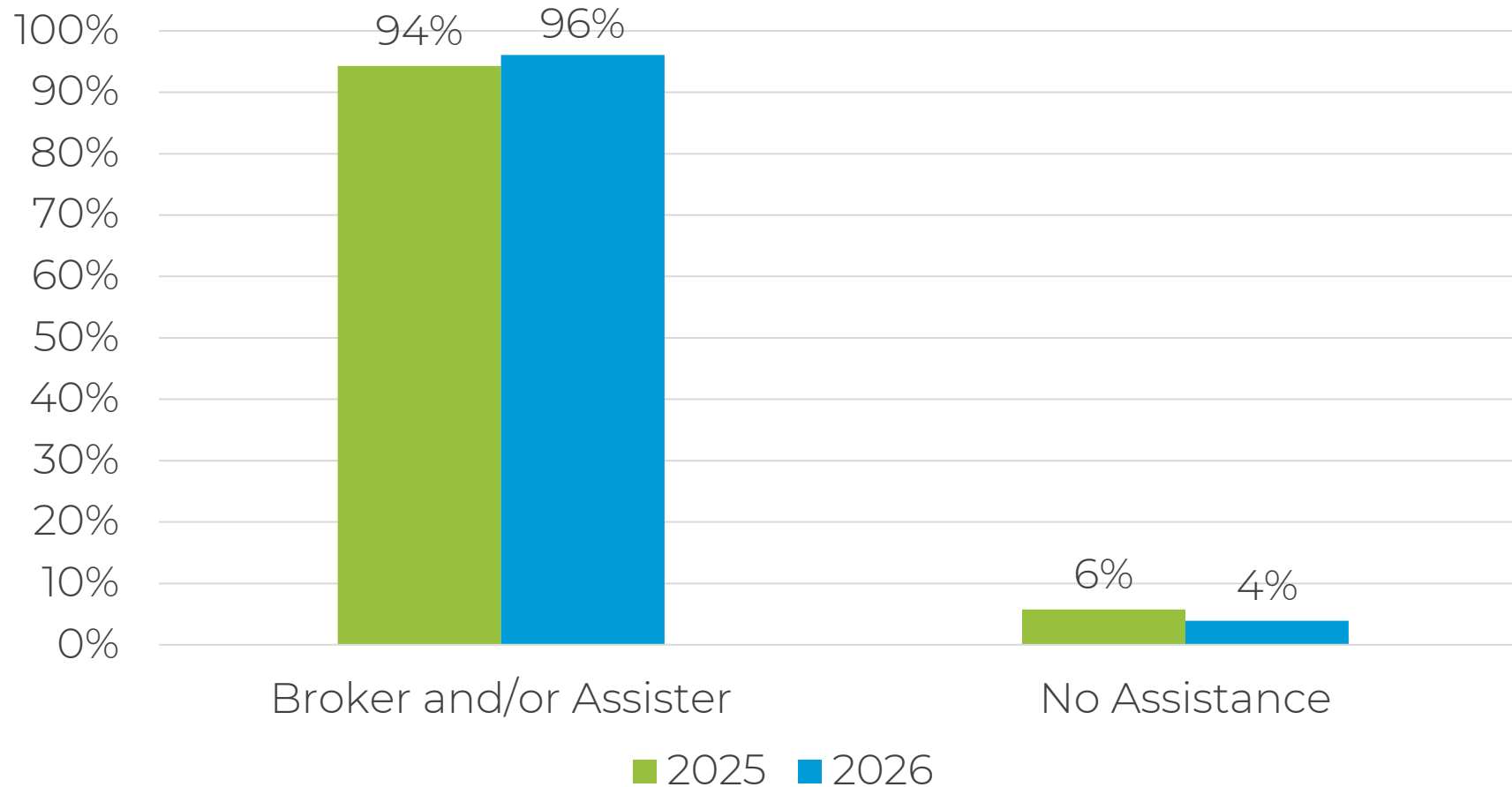
Lottery Timeline



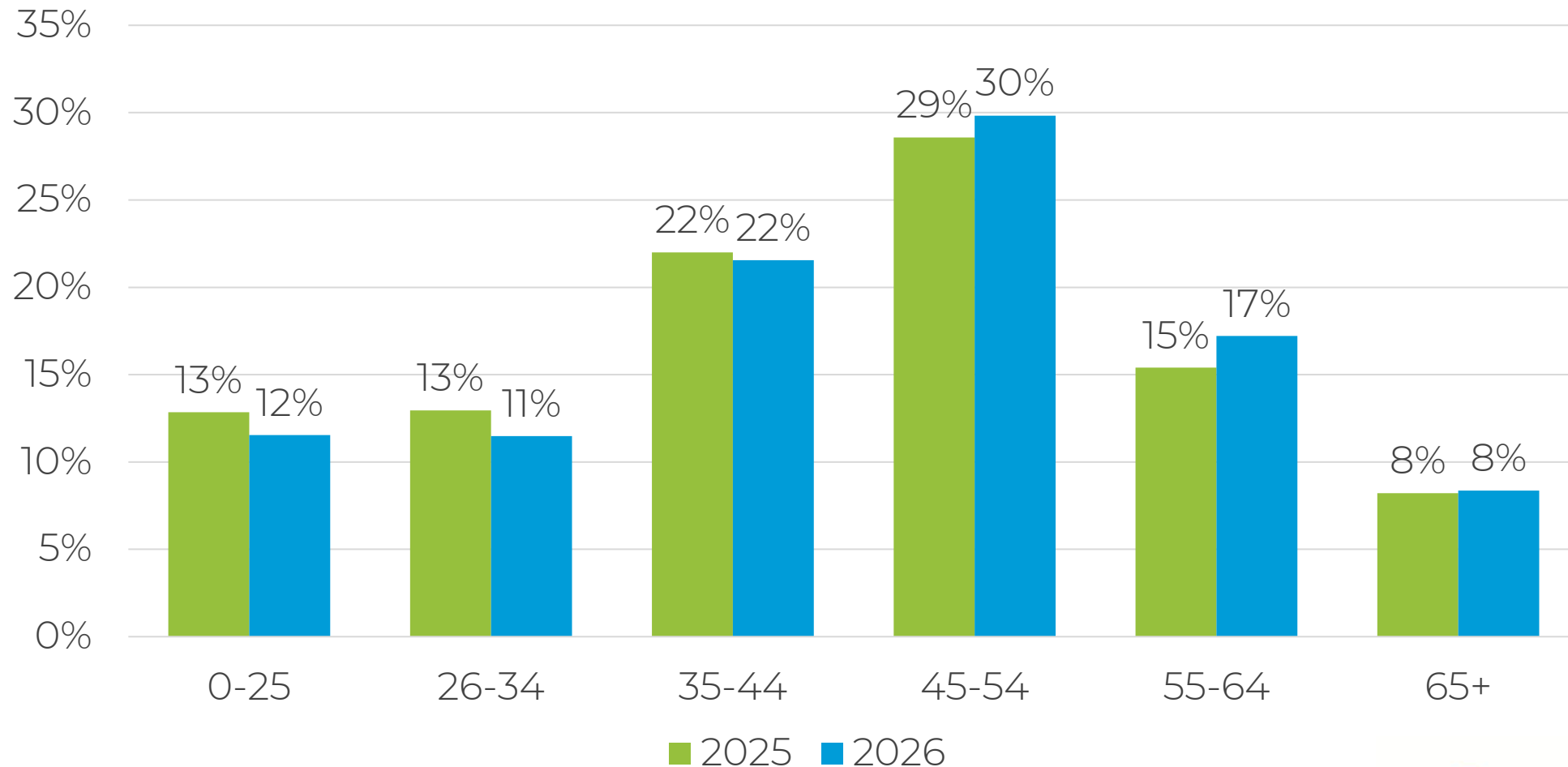
2026 Enrollment Summary

- Consistently high rates (96%) of SES customers used assistance.
- Age and language distribution is consistent with 2025 enrollment.
- Rural/urban and county distribution of enrollments is consistent with 2025 enrollment.

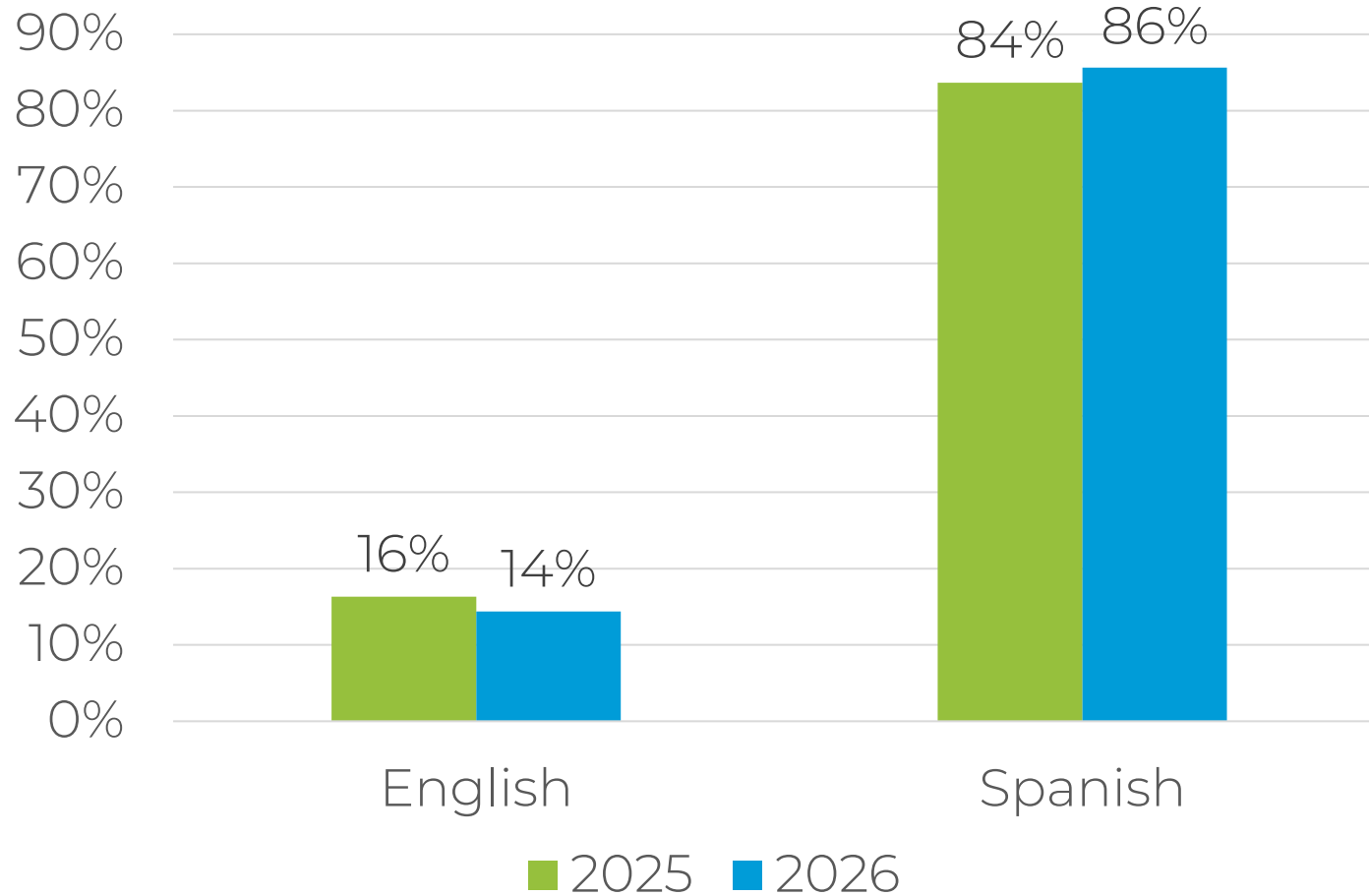
Use of assistance channels remained consistently high.



Age distribution is largely the same as 2025.



Language preferences remain similar to 2025.

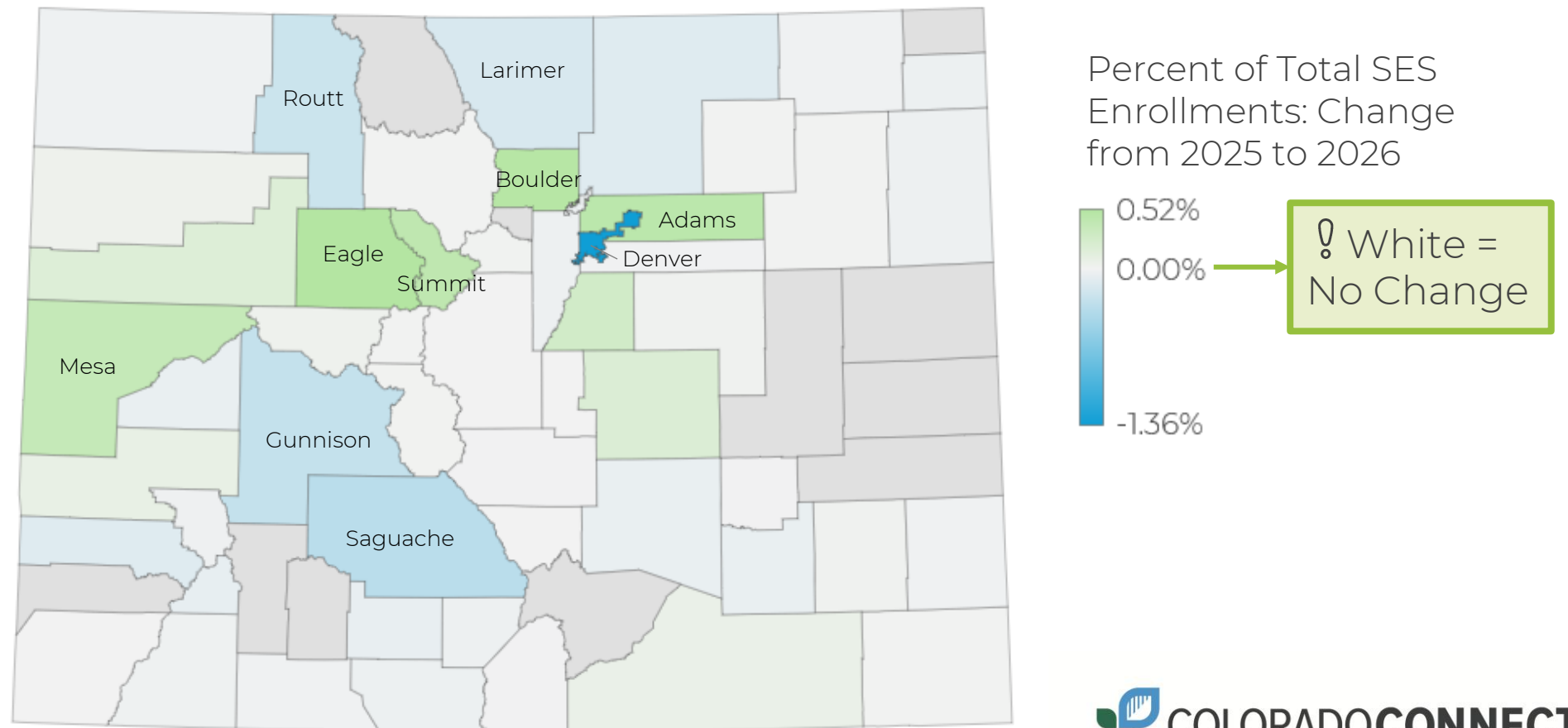


Customers in rural counties are represented at the same rate as 2025, which is slightly higher than overall Colorado population distribution.

	Rural	Urban
2025 SES Enrollments	32%	68%
2026 SES Enrollments	32%	68%
2025 Colorado Total Population Estimates	23%	77%

The distribution of enrollments across counties remained consistent.

2026 enrollment in almost all counties (as a percent of total SES enrollments) remained within 1% of 2025 enrollment.

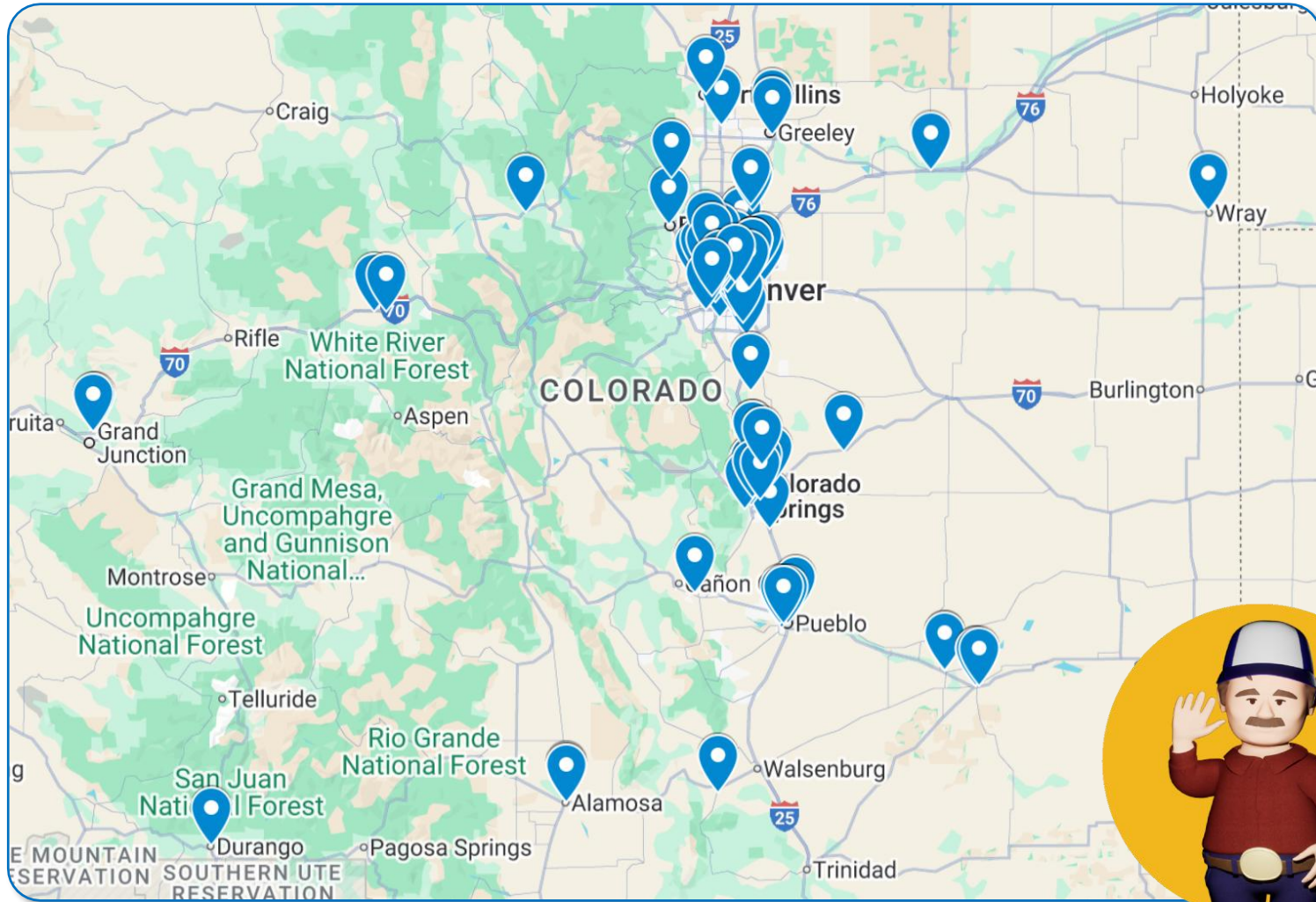


Questions?



Outreach Update Maria Adams

Outreach Events Across Colorado 2025



Connect for Health Colorado supported **160 community events** across 34 Colorado counties in 2025

40 events were in rural communities



Graphic only shows events July – Dec 2025

Outreach Events Across Colorado - 2025

In 2025, Connect for Health Colorado gave **185 presentations** and connected with over **600 community partners**



Outreach in 2026

In 2026 Outreach is going to Meet Coloradans Where They Gather Where They Gather

- Deepening Community-Led Engagement by bringing Black and Hispanic outreach in-house to strengthen community trust and building long-term relationships
- Expanding Rural Colorado Outreach by deeper engagement with county-based rodeos, fairs, and 4H organizations.



Legislative Update Anneliese Steel

Federal

- Three year clean ePTC extension passed the House, was not picked up in the Senate
- ePTC extension was not included in Health and Human Services appropriations bill

State



- Legislative session started January 14th
- Two bills are being drafted regarding funding for the Health Insurance Affordability Enterprise, one led by Rep Brown and another by Rep Feret
- SMART Act presentation 1/27/26