

Plan Year **2026**

OPEN ENROLLMENT REPORT

*To improve your viewing experience, this presentation of
our 2026 Open Enrollment Report is interactive.*



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Connect for Health Colorado

Open Enrollment Report for Plan Year 2026

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Connect for Health Colorado® is a public, nonprofit entity established by the Colorado General Assembly in 2011 to create a health insurance marketplace. Since 2013, we've been helping individuals, families and small employers compare plans, apply for financial help and buy health insurance. As Colorado's official health insurance Marketplace, we are the only place where Coloradans can apply for financial help to lower the cost of health insurance and compare their choices side by side.

An Evolving Picture of Health Coverage in Colorado

To Our Valued Partners and Customers,

Open Enrollment for Plan Year 2026 was unlike recent years, largely because Congress allowed federal enhanced Premium Tax Credits (ePTCs) to expire, which reduced federal financial help for many Coloradans.

As a result, 2026 ended five consecutive years of record-breaking growth in Colorado's health insurance marketplace, and we estimate customers are now paying, on average, \$19 million more per month in premiums than they were in 2025.

The good news: Colorado has invested in thoughtful, innovative state strategies to protect Coloradans and provide meaningful savings for many households. (See page 6.)

The state's new Colorado Premium Assistance program has offset premium increases for more than 176,000 customers for Plan Year 2026. In doing so, it has provided much-needed stability and helped prevent a steep drop in enrollment.

I am extremely grateful to the Governor's Office, the General Assembly, the Colorado Division of Insurance, and the Health Insurance Affordability Enterprise for working with Connect for Health Colorado and Colorado Connect this year to develop and implement solutions that are keeping affordable health coverage within reach.

About the Data In This Report

Each year, Connect for Health Colorado's Open Enrollment report shares enrollment and cost data from the annual Open Enrollment period, which typically runs Nov. 1 through Jan. 15.

Enrollment totals, which we share at the end of Open Enrollment and in this report, capture the number of people who sign up for health insurance before the Jan. 15 deadline. That includes people who later decide they no longer want or need coverage—or can no longer afford coverage—and cancel their plan before paying their first monthly premium.

Typically, this report does not include effectuated enrollment numbers. Effectuated enrollment is more nuanced: it counts only those who enrolled, paid their first month's premium, and had their coverage confirmed by their health insurance company.

Most years, the difference between enrollment and effectuated enrollment numbers is not notable. Some customers select a plan during Open Enrollment and never effectuate, and others cancel their plans if they gain coverage through an employer. Meanwhile, people with qualifying life change events—such as loss of health coverage from a job, marriage, or pregnancy—continue to enroll throughout the year. As a result, effectuated enrollment numbers change.

Because of that dynamic nature, enrollment totals from Open Enrollment typically provide the clearest and most useful measure for this report. So like every other year, the numbers, maps, and charts included throughout this report reflect submissions data from Open Enrollment.

But a snapshot of effectuated enrollment numbers provides critical context for Plan Year 2026. It is important we share that data because it helps us better understand what's happening in Colorado's health insurance Marketplace. **As of April 2026, effectuated enrollment numbers from Open Enrollment are down about 4% compared to last year.** This suggests that higher costs may be making it harder for some customers to keep their coverage. We will continue to monitor effectuated enrollment numbers closely, as they change throughout the year.

As Colorado's health coverage landscape evolves, Connect for Health Colorado remains focused on helping Coloradans get—and stay—covered. More changes are ahead, but I am confident in Colorado's leaders and their commitment to protecting access to affordable health coverage for every Coloradan.



A handwritten signature in black ink that reads "Kevin Patterson".

Take care,
Kevin Patterson, MURP, MPA
Chief Executive Officer
Connect for Health Colorado

A Shared Commitment to Keeping Coloradans Covered

Colorado's shared commitment to affordable health insurance kept coverage within reach for hundreds of thousands of Coloradans during Open Enrollment for Plan Year 2026—and the state's innovative strategies to offset rising premiums and expiring enhanced federal tax credits provided needed stability in the Marketplace.

From the Governor's Office, General Assembly, Division of Insurance, and the Health Insurance Affordability Enterprise to Connect for Health Colorado's team, community partners, and our trained, certified network of Assisters and health insurance Brokers, there was a coordinated state effort focused on getting—and keeping—Coloradans covered.



286,501

Coloradans are covered by health insurance through Connect for Health Colorado and Colorado Connect

After five consecutive years of record growth, enrollment in health coverage through the state's official health insurance Marketplace for Plan Year 2026 dipped 2%.

286,501 people enrolled in health insurance through Connect for Health Colorado and Colorado Connect, and **69% of Marketplace customers received federal Advance Premium Tax Credits to help lower their costs.** A new state subsidy—Colorado Premium Assistance (see page 6)—helped lower premium costs even more. Our team was committed to helping customers find the most affordable coverage.



Our customer service center fielded 84,378 calls and posted record-high customer satisfaction numbers; **71% of customers who enrolled with the help of an Assister or Broker qualified for financial assistance**; our 60 Enrollment Center locations served customers from all 64 counties; and our community outreach team partnered with 645 trusted community leaders to connect with Coloradans in their communities.

69%

of customers will receive federal financial help to lower their costs



\$558.67

projected average amount of monthly financial help—including federal Advance Premium Tax Credits and Colorado Premium Assistance—to lower premium costs

At a Glance

OUR MISSION: To increase access, affordability, and choice for individuals, families and small employers purchasing health insurance in Colorado.



Connect for Health Colorado

217

Full-time employees

\$57.4 million

Annual budget



Individual & Family Plans Offered on the Marketplace

152

Health Plans

12

Dental Plans

6

Health insurance companies offered plans

5

Dental insurance companies offered plans



Certified Enrollment Experts

2,046

Licensed, trained and certified Brokers*

48

Assistance Network organizations

325+

Trained and certified Community-based Assisters

*Includes all licensed Brokers who completed certification training through Connect for Health Colorado, regardless of book of business size.



Plan Year 2026 Total Enrollments

277,238

Coloradans enrolled in a health insurance plan on the Marketplace

9,263

Coloradans enrolled in a health insurance plan through Colorado Connect

73,458

Coloradans enrolled in a dental insurance plan on the Marketplace

Innovative State Solutions Keep Coverage Within Reach

The expiration of federal enhanced Premium Tax Credits reduced or eliminated federal financial help for 78,000 Coloradans in Plan Year 2026. In response, a coordinated, statewide effort helped implement thoughtful, innovative strategies that provided stability, offset premium increases, and made coverage more affordable for many households.

Colorado Premium Assistance

The state's new Colorado Premium Assistance program provided meaningful savings for many customers. By offsetting premium increases for Plan Year 2026, it helped prevent a steep drop in enrollment and made coverage more affordable for households below 400% of the federal poverty level.

With the help of Colorado Premium Assistance, the cost of coverage for households receiving financial help stayed about the same as last year. **Of the 18,000 Coloradans ages 26–34 who received less federal financial help, 16,000 received Colorado Premium Assistance to keep their premiums affordable, helping to maintain coverage among younger adults.**



\$10.66 million

the approximate amount of Colorado Premium Assistance funding applied monthly to offset costs for customers

\$131.21

the average net premium for customers who received both Advance Premium Tax Credits and Colorado Premium Assistance



176,410

the total number of Coloradans who will receive Colorado Premium Assistance

OmniSalud Lottery

Despite reduced funding for OmniSalud—which provides access to health coverage for undocumented Coloradans—Connect for Health Colorado, Colorado Connect and state partners coordinated to protect and maximize access to SilverEnhanced Savings, the financial help available through OmniSalud.



To allocate funding fairly and prioritize continuity of coverage in Plan Year 2026, Connect for Health Colorado and Colorado Connect—in close collaboration with trusted community partners—implemented the OmniSalud Lottery, a random selection process that provided financial help to approximately 6,700 eligible customers.

Affordable Coverage Provides Families Relief

Customer Spotlight

When an uninsured, full-time student with three kids discovered she needed knee surgery, paying out of pocket wasn't an option. So, she turned to a Connect for Health Colorado Assistance Site at Boulder County Health and Human Services. With the help of a trained, community-based Assister, she applied for financial help, and qualified for Colorado Premium Assistance, federal Cost-Sharing Reductions, and federal Advance Premium Tax Credits.

Those savings made coverage more affordable, allowing her to enroll in a plan with a \$105 monthly premium, a \$100 deductible, and a low out-of-pocket maximum. She left the Assistance site with a smile on her face, relieved to have health insurance that met her family's needs.

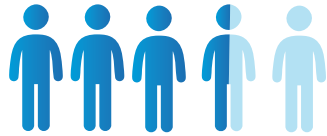


All About Costs

Connect for Health Colorado is the only place where Coloradans can apply for financial help to lower the cost of monthly premiums and health care costs.

With rising premiums due to expired federal Enhanced Premium Tax Credits, cost remained a top priority for customers this year. To help customers shop for and compare plans, we introduced the online [Estimate & Explore](#) tool, a significant upgrade from our old Quick Cost & Plan Finder tool. The enhanced Estimate & Explore tool offers personalized recommendations and side-by-side plan comparisons, providing a clearer, more tailored view of coverage options.

Even with remaining federal Advance Premium Tax Credits and a new state subsidy—Colorado Premium Assistance (see page 6)—**Coloradans are paying approximately \$19 million more per month in premiums in Plan Year 2026 than they were in 2025.**

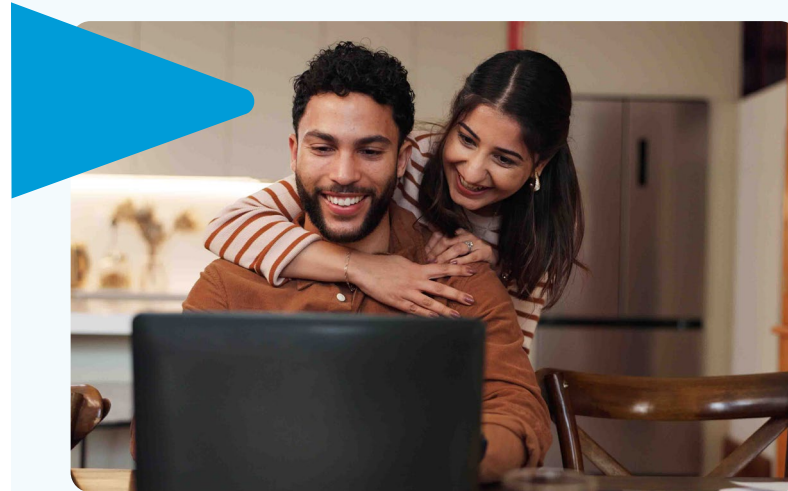


69%

of customers are receiving federal financial help to lower their costs

\$138.18

average net premium for urban customers who received both federal Advance Premium Tax Credits and Colorado Premium Assistance



\$616.09

the average monthly plan premium for customers who do not receive financial help

\$93.69 million

the approximate projected monthly amount of federal Advance Premium Tax Credits applied to customers' premiums (based on enrollments for Plan Year 2026)



58%

of customers who will receive financial assistance had at least one 2026 plan option with an estimated net premium under \$10 per month



\$111.27

is the average net premium for rural customers who received both federal Advance Premium Tax Credits and Colorado Premium Assistance

Customer Snapshot

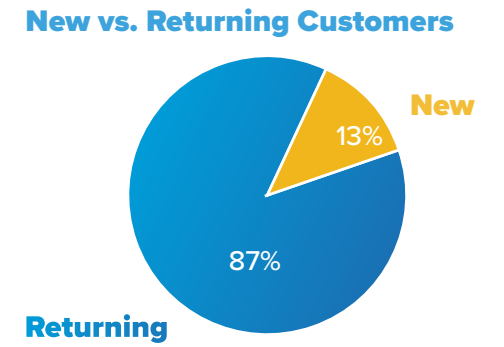
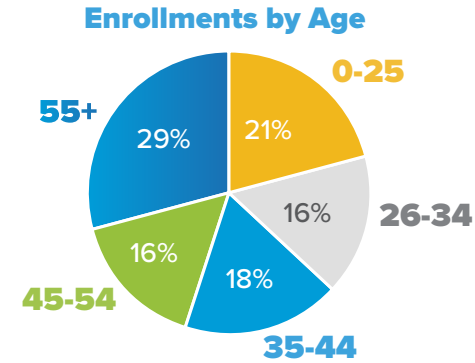
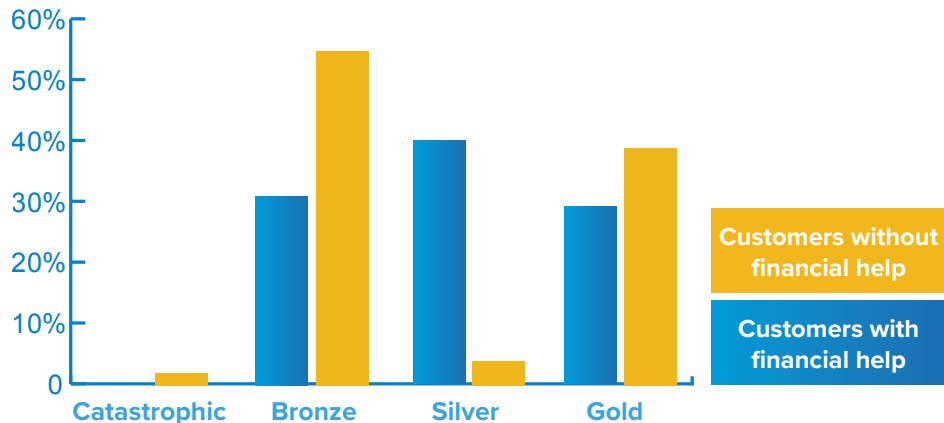
Coloradans value their physical, mental, and financial health—and it’s our mission to increase choice and make health insurance more accessible and affordable for individuals and small employers.

During this Open Enrollment period, **286,501 people enrolled** in health insurance through Connect for Health Colorado and Colorado Connect, and **87% were returning Marketplace customers.**

Plan selection remained largely consistent between Plan Year 2025 and Plan Year 2026, with only small shifts across metal tiers. **Among customers who received financial help, Gold plan selection held steady at 29%, and Silver plan selection increased slightly from 39% to 40%.** Bronze plan selection declined from 32% to 31%.

Among customers who did not receive financial help, Gold plan selection declined slightly (down 1%), while Bronze plan selection increased by approximately 5% compared to Plan Year 2025. Silver plan selection declined from 6% to 4%, and Catastrophic plan selection decreased from 4% to 2%.

2026 Plan Choice by Metal Tier



Rural vs Urban Enrollments



* Rural counties include the 54 that had been designated as “rural” or as “ag-urban” by the Colorado Rural Development Council. That organization designated 10 Front Range counties as urban: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer and Pueblo.

Colorado Option Plans Remain Popular

Colorado Option plans continue to provide a high-quality, affordable option for customers, with **nearly 50% of Marketplace customers choosing a Colorado Option plan this year.** Colorado Option plans give customers access to many services at no cost, including \$0 doctor visits for annual check-ups, health screenings, immunizations, maternity care, and mental or behavioral health or substance abuse services.

	2025 Plan Year	2026 Plan Year
Total Connect for Health Colorado enrollments	282,481	277,238
Total Colorado Connect enrollments*	13,968	9,263
Total Connect for Health Colorado enrollments in a CO Option plan	132,640	138,548
Percent of total marketplace enrollments in a CO Option plan	47%	50%

* All plans sold through Colorado Connect for plan year 2025 and 2026 were Colorado Option plans

Interactive Maps

Want to take a closer look at enrollments, plan prices and financial assistance by county? Our maps offer informative and interactive experiences. You can see names of towns and road markers on the maps. You can also zoom in to see smaller towns.

- Click the green boxes for a quick view of the color-coded maps.
- Click the yellow icon to visit the online interactive maps and access full county data.

Record-Breaking Customer Satisfaction

Connect for Health Colorado's Customer Service Center delivered faster, more effective support during Open Enrollment for Plan Year 2026—and achieved record-high customer satisfaction. With a strong group of returning contract customer service team members, the Customer Service Center was ready to answer questions, solve problems, and make the enrollment process easier for the people we serve.

Our Customer Service Center exists to support customers, answer their questions, and remove barriers to enrollment so more Coloradans get or stay covered. Behind the scenes, team members continuously strengthen the Customer Service Center's intuitive knowledge base, providing representatives with clear, up-to-date information so they can provide quick, accurate answers during calls.

84,378

total number of calls answered during Open Enrollment period

89.98%

average customer satisfaction rate November through January



This year was one of the most successful Open Enrollment periods for our Customer Service Center, even as call volume increased by 8.87% and hours of operation were reduced. November had a record customer satisfaction rate, with **91.84% of customers satisfied with the service they received**—roughly 40% higher than six years ago.

Customers also received answers to their questions faster and more effectively, which is evident in the one-call resolution rate. At one point during Open Enrollment, **86% of customers reported their issue had been resolved in a single call**—the highest rate recorded since tracking began. Year over year, **average call duration improved by 26 seconds**, decreasing from 14:22 in December 2024 to 13:56 in December 2025.

This year, a significant return rate among contract employees proved a meaningful advantage during the busiest season. Fifty-eight contractors returned, and their familiarity with existing systems and processes allowed the team to streamline training and strengthen operations.

58

of our contractors were returning members of the team

153

customer service contractors were employed to support during Open Enrollment

Enrollment Made Easier With Expert Assistance

Our customers don't have to navigate health insurance enrollment alone. Across Colorado, our free network of trained, certified Assisters and licensed health insurance Brokers are ready to help. These community-based experts offer support in more than 22 languages. They answer questions and help customers compare coverage options, apply for financial assistance, and enroll in plans that meet their needs. After customers enroll, they remain trusted resources to help customers understand how health insurance works and how to use their benefits.

This year, more than **187,000** customers enrolled with the help of an Assister, a Broker, or both. With rising costs, many customers needed expert help to find affordable plans—and **71%** of customers who enrolled with the help of an Assister or Broker qualified for financial assistance.

Assisters provided in-person and virtual appointments statewide, with **44%** of completed appointments conducted in languages other than English. Assisters also helped customers understand key terms, how to calculate costs, and make the most of their insurance by providing in-depth **health insurance literacy in more than 70%** of appointments—a 15% increase over plan year 2025.



187,000+

customers enrolled with the help of an Assister, a Broker, or both

96%

of OmniSalud program customers were enrolled with the help of an Assister, a Broker or both

Experts Provide Professional, Knowledgeable, Empathetic Support

Customer Testimonial



“The cost of health insurance has been a significant financial burden on my life for almost a year. When Open Enrollment started in November, I knew that I had to make a real adjustment and select a new health insurance plan. I’ve always struggled with understanding the nuances of health insurance options, how they would apply to me, and what they would cost. Sometimes, my concern for the cost of my health care has been so worrisome that it takes hours for me to agonize over options and finally select something—anything at all—that will get me through the year. But my Assister helped me understand my plan choices, and I was able to enroll in the right plan for me in 30 minutes.

We talked through my needs, examined different options, and carefully considered my comfort with the costs of several plans. The entire process was guided professionally, knowledgeably, and empathetically. I felt understood and cared for, which helps me feel confident that I have a health insurance plan that I can afford and that suits my health needs well. I cannot say enough about the huge role my Assister played in helping me obtain my health insurance. It’s the kind of help that I wish everyone could have—and should use if they need it.”

Connect for Health Colorado’s Help on Demand tool had **227 participating Brokers, who responded to 12,992 requests for assistance**—a 44% increase year-over-year. On average, those requests were responded to within five minutes, providing rapid, accurate responses to customer inquiries, and speeding up the enrollment process.



325+

trained, certified community-based Assisters

2,046

licensed, trained and certified health insurance Brokers

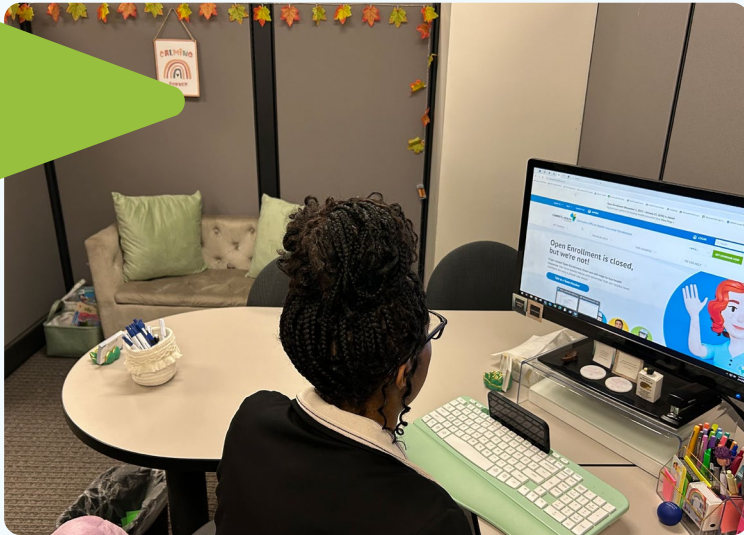
68

Assistance Network locations with help available statewide

In-Person Support

Navigating health insurance options and federal and state financial help can be tricky. That's why Connect for Health Colorado provides in-person, expert assistance at Enrollment Centers throughout the state. These physical locations allow customers to meet face-to-face with local, trained, certified Assistors or health insurance Brokers who work step by step with customers to explore their options, apply for financial help, and enroll in coverage.

Enrollment Centers provide opportunities for local experts to help their neighbors navigate Open Enrollment. This year, Connect for Health Colorado had [60 Enrollment Center locations](#) across the state, and customers from **all 64 counties** used them, which helped customers understand their eligibility for federal tax credits and state subsidies. Notably, **74% of customers who were served by an Enrollment Center received financial help** for Plan Year 2026—which emphasizes the importance of local Assistors and health insurance Brokers.



53,789

customers were served by Enrollment Centers

60

Enrollment Center locations



74%

of Enrollment Center customers received financial help

30%

of customers in rural communities were served by Enrollment Centers

Connect for Health Colorado also invests in shared marketing with Enrollment Centers, matching their budgets for approved advertising campaigns that promote enrollment services in local communities. Often, local Enrollment Centers know the best ways to reach customers in their area, and Connect for Health Colorado relies on their expertise. This year, Connect for Health Colorado invested \$75,000 in shared local marketing, advertising, and outreach efforts in partnership with Enrollment Centers—underscoring the importance of a collaborative approach to help Coloradans get or stay covered.

The Value of Enrollment Centers

When a Grand Junction resident walked into his local Enrollment Center, he had been uninsured for years. He assumed health insurance was something he simply couldn't afford. He tried enrolling on his own online, but the plan he selected didn't include his doctors in its network. At the Enrollment Center, he met with a local expert who walked him through his options and helped him apply for financial assistance. He qualified for federal Advance Premium Tax Credits, which lowered his monthly costs. The Enrollment Center team also helped him find a plan that included his trusted doctors in network. He left relieved and ecstatic, knowing he finally had affordable coverage and could continue seeing the providers he knows and trusts without worrying about out-of-network costs.

How We Establish Trust in Local Communities

Behind Connect for Health Colorado's outreach efforts are trusted, local champions of our work—school staff, nonprofit professionals, faith leaders, small business owners, elected officials, and other community advocates who make health coverage feel more accessible for their neighbors.

Across the state, these community leaders—like Matthew Tulley in the San Luis Valley (see sidebar)—connect their neighbors with the information and support they need to enroll in health insurance. They are often the first call someone makes when they don't know where to start with health coverage. People in their communities turn to these individuals because they trust them—and we partner with these leaders because we know that trust is built in communities.

This year, **645 trusted community leaders** made it possible for Connect for Health Colorado to participate in **160 outreach events and deliver 185 presentations** in 34 of Colorado's counties. Every single outreach effort depends on a local organization or leader who believes in this work—and the impact of our outreach begins with their commitment to their communities.



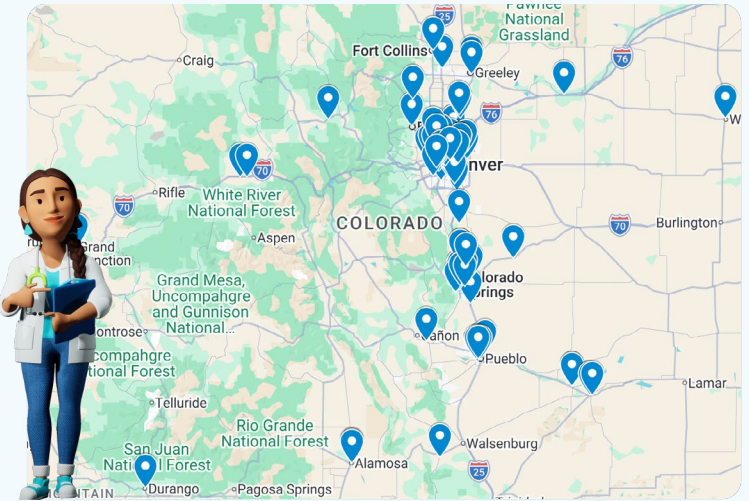
160
total outreach events and sponsorships

185
presentations for communities, organizations or businesses

645
community partners and outreach relationships

11%
increase in community partners year-over-year

40
outreach events and sponsorships in rural areas



Outreach in Action Partner Testimonial

“Connect for Health Colorado is an incredible partner. Whenever we need them, they show up. They show up for all families, even our families who are most vulnerable. What I appreciate most about Connect for Health Colorado is that they recognize that the health insurance and health care systems are hard to navigate, and yet they always work with our families to find the best pathways for them. We have had them at multiple events over the last few years and they always make an incredible impact by providing in-depth understanding and navigation. I am incredibly grateful to have this collaborative relationship with them.”

Matthew Tulley - Community Organizer

Raising Awareness to Promote Enrollment

Connect for Health Colorado continued to expand its reach with a thoughtful, strategic marketing campaign designed to provide customers with essential, relevant information they needed to make decisions about their health insurance. During Open Enrollment for Plan Year 2026, we increased engagement across most of our marketing and communications channels—with higher email open rates, increased website traffic, and more interactions with our social media content.

Email Marketing

Email marketing remains a high-performing part of our campaign strategy. This year, Connect for Health Colorado sent 60 emails to seven specific audiences to share information about enrollment, financial assistance, expert help, and important deadlines. **Email open rates averaged between 39% and 69%**—well above the 15–25% industry standard.



Website Engagement

Web traffic during Open Enrollment for Plan Year 2026 saw meaningful growth. **Page visits totaled 1,661,034, a 9.2% increase year over year.** Connect for Health Colorado welcomed 607,258 new users to the English-language version of our website. The website's busiest day, Dec. 15, generated 43,735 page views—up 10.4% from 2024. In addition to the homepage, our most popular pages were “We Can Help,” “New Customers,” and “Returning Customers”—demonstrating engagement among new and renewing customers and a strong interest in expert help.



1,661,034
visits to our website—a 9.2%
increase year over year

9 million
content views on Instagram

Social Media

Connect for Health Colorado published 181 social media posts during Open Enrollment, maintaining consistent visibility for content and increasing reach and engagement across key platforms.

- Facebook content generated more than **22.7 million views** (organic and sponsored), an **11.1% year-over-year increase**.
- Facebook **content interactions grew by 90.4%**, reaching 4,700 engagements.
- Instagram **content views doubled to 9 million**, with reach increasing 142.7% to 1.1 million accounts.
- Instagram **link clicks rose 68.7%** to 28,880, while profile visits increased 51.5%.
- On LinkedIn, **impressions reached 11,657**, and the follower base grew by 188 to 3,701



22.7 million content views on Facebook, including organic and sponsored content

Media

Connect for Health Colorado shares critical information and enrollment deadlines with broadcast, print, and digital media outlets across the state. Connect for Health Colorado also engaged national media to share insights on health care trends and the health policy landscape. From Nov. 1, 2025, through Jan. 15, 2026, **earned media resulted in 256 media mentions, with an approximate \$12.7 million estimated monetary value** (if the space had been purchased for advertising).

Partner Tools

Our partners play an essential role in reaching customers—and our toolkit makes it easy for partners to share timely and accurate enrollment information with their communities. The toolkit contains marketing collateral, including English and Spanish versions of ready-to-use social media posts, graphics, and brochures. This year, there were **652 engagements with the toolkit—a 45% increase year over year.**

Targeted Messaging for Targeted Audiences

Connect for Health Colorado's English, Spanish, and bilingual advertising campaigns are run in rural and urban markets and are designed to reach and resonate with a diverse audience. Our campaign during Open Enrollment for Plan Year 2026 was extremely successful, more than doubling traffic to our website and reaching significantly more customers—all while spending less than last year.

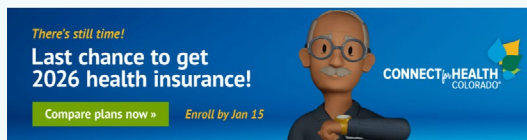
This Open Enrollment, advertising dollars worked harder than ever. An \$897,626 investment—strategically shifted toward the highest-performing platforms—drove greater reach and stronger results year over year.

The English campaign had **116 million impressions across platforms, a 41% increase over last year.** It generated more than 2.3 million visits to our website—a significant 130% increase year over year. We also paid less to reach more people, reducing our cost per click by 57%, and the cost per thousand impressions by 29%.

Search retargeting continues to be one of the most important drivers of our campaign. It displays ads to people who have already searched for related terms—in this case, users whose search histories include health insurance. **Search retargeting accounted for 91% of all clicks** to the Connect for Health Colorado website, with a 5% click-through rate, which is better than average and up from last year's 3.74% click-through rate.



116 million impressions for the English campaign across platforms



130% year-over-year increase in visits to our website, as a result of our English campaign

Spanish, Bilingual Campaigns Exceed Key Metrics

The Spanish and bilingual campaigns balanced meaningful awareness with exceptional performance, generating more than **14 million impressions and 82,683 clicks**, resulting in more than 272,000 visits to the website. Overall, the campaigns delivered 27% more impressions and unique website engagements year over year, exceeding expectations across key metrics.

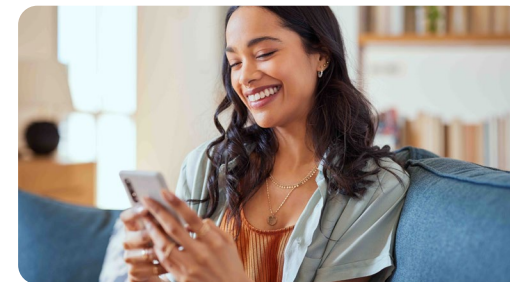


Search retargeting had a 21% click-through rate. Streaming ads on internet-connected televisions and devices had an **impressive 99% video completion rate**, while audio streaming and digital out-of-home ads (billboards, public screens, etc.) delivered more than 4 million impressions combined.

Facebook Live sessions also provided a meaningful way for people to interact with content and **generated more than 326,000 engagements.**

Email marketing for the campaigns also helped our message resonate, with 37,391 clicks and above-industry-average open and click-through rates.

Through effective creative execution, precise audience targeting, and strong optimization, the campaigns drove measurable engagement among Spanish and bilingual audiences across every platform.



14 million impressions for the Spanish and bilingual campaigns

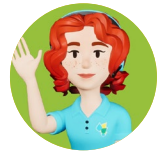
326K engagements through Facebook Live sessions

Reflecting Coloradans in Our Videos

Connect for Health Colorado’s animated video campaign continues to reflect the lives and experiences of Coloradans. Integrated across our social media content, email marketing, website, and advertising campaigns, these characters strengthen brand consistency and help Coloradans see themselves in our marketing materials. This year, we introduced new characters and expanded storylines for other characters to reflect the customers we serve and the changes they experience.

The animated video campaign was a hit, **generating 29,954,677 impressions—a 314% increase year over year**—and prompting **75,179 clicks to Connect for Health Colorado’s website**. The use of short videos featuring animated characters in our social media campaign resulted in 14,623,172 impressions—a 736% increase year over year—with 51,351 users clicking through to the website.

Animated Characters Navigate Care—and Life’s Changes



Meet Sophia

A Connect for Health Colorado team employee who helps customers navigate their health insurance options and apply for financial assistance.



Meet Marco

A mechanic and small business owner who runs his own auto-shop. Our experts are here to help Marco find savings on a great health insurance plan for his whole family.



Meet Marissa

A single mom who found peace of mind with affordable coverage through Connect for Health Colorado. Marissa enjoys being outdoors in the city with her daughter, Mimi, who is a skateboarder with a severe bee allergy.



Meet Bill

A 52-year-old farmer from the eastern plains. Bill relies on health insurance that works for the unpredictable nature of farm life. As he ages, he requires a better health plan and more help navigating coverage.



Meet Armando

A freelance photographer on the Western Slope, who enjoys van-life and dirt biking. Armando doesn’t visit the doctor often—but his active lifestyle makes affordable health coverage necessary.

Costs by County:

Customers Receiving Federal Financial Assistance

These charts display the average premium cost for customers who receive federal Advance Premium Tax Credits (APTCs). Many also receive Colorado Premium Assistance (CPA). The data includes customers who enrolled during the annual Open Enrollment period.

COUNTY	Average Total Monthly Premium	Average Monthly APTC	Average Monthly CPA	Average Monthly Customer Cost
ADAMS	\$638.02	\$459.53	\$59.44	\$121.86
ALAMOSA	\$841.49	\$719.62	\$57.31	\$71.91
ARAPAHOE	\$652.00	\$470.10	\$59.37	\$124.78
ARCHULETA	\$871.26	\$758.99	\$54.30	\$74.92
BACA	\$820.43	\$724.40	\$51.62	\$59.53
BENT	\$875.11	\$773.48	\$55.50	\$53.35
BOULDER	\$660.45	\$450.79	\$62.36	\$148.52
BROOMFIELD	\$638.94	\$437.52	\$59.97	\$142.32
CHAFFEE	\$824.87	\$703.13	\$56.36	\$77.02
CHEYENNE	\$799.05	\$658.28	\$56.81	\$84.79
CLEAR CREEK	\$695.17	\$460.74	\$66.30	\$173.49
CONEJOS	\$841.43	\$721.01	\$53.72	\$78.79
COSTILLA	\$1,041.37	\$943.74	\$55.43	\$53.86
CROWLEY	\$1,010.78	\$912.30	\$54.04	\$49.77
CUSTER	\$995.49	\$870.82	\$57.70	\$87.23
DELTA	\$834.67	\$644.26	\$58.30	\$128.31
DENVER	\$620.97	\$423.53	\$65.20	\$134.87
DOLORES	\$963.26	\$779.83	\$64.54	\$119.66
DOUGLAS	\$677.24	\$461.87	\$57.28	\$159.32
EAGLE	\$825.64	\$669.44	\$59.56	\$105.78
EL PASO	\$692.98	\$490.64	\$61.00	\$142.42
ELBERT	\$678.86	\$453.69	\$56.94	\$165.46

COUNTY	Average Total Monthly Premium	Average Monthly APTC	Average Monthly CPA	Average Monthly Customer Cost
FREMONT	\$889.41	\$686.56	\$61.52	\$143.83
GARFIELD	\$932.80	\$819.20	\$56.37	\$84.83
GILPIN	\$724.25	\$506.34	\$63.37	\$160.83
GRAND	\$897.18	\$675.89	\$63.49	\$152.71
GUNNISON	\$860.15	\$743.23	\$58.18	\$78.23
HINSDALE	\$1,076.10	\$971.07	\$59.60	\$75.10
HUERFANO	\$960.13	\$861.83	\$54.27	\$57.33
JACKSON	\$1,100.58	\$1,017.48	\$52.31	\$45.80
JEFFERSON	\$671.83	\$454.53	\$61.69	\$156.56
KIOWA	\$791.86	\$660.46	\$54.30	\$89.51
KIT CARSON	\$772.50	\$650.83	\$51.78	\$78.96
LA PLATA	\$793.63	\$663.53	\$57.11	\$85.07
LAKE	\$871.54	\$672.57	\$64.63	\$142.00
LARIMER	\$659.56	\$468.31	\$61.45	\$131.16
LAS ANIMAS	\$942.51	\$832.00	\$54.99	\$66.89
LINCOLN	\$903.17	\$783.68	\$56.71	\$79.07
LOGAN	\$795.51	\$626.78	\$59.45	\$108.54
MESA	\$730.51	\$530.88	\$61.46	\$137.60
MINERAL	\$805.08	\$677.68	\$47.82	\$93.47
MOFFAT	\$836.39	\$677.88	\$56.08	\$107.41
MONTEZUMA	\$886.42	\$750.89	\$57.57	\$93.43
MONTROSE	\$1,017.49	\$921.89	\$53.93	\$70.24

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Costs by County:

Customers Receiving Federal Financial Assistance

These charts display the average premium cost for customers who receive federal Advance Premium Tax Credits. Many also receive Colorado Premium Assistance. The data includes customers who enrolled during the annual Open Enrollment period.

Continued

COUNTY	Average Total Monthly Premium	Average Monthly APTC	Average Monthly CPA	Average Monthly Customer Cost
MORGAN	\$806.12	\$647.11	\$55.59	\$109.50
OTERO	\$870.78	\$755.18	\$53.18	\$74.11
OURAY	\$963.93	\$863.39	\$56.09	\$81.62
PARK	\$722.84	\$506.39	\$59.66	\$163.83
PHILLIPS	\$714.12	\$534.93	\$53.17	\$127.38
PITKIN	\$914.60	\$791.41	\$58.43	\$93.81
PROWERS	\$782.77	\$663.27	\$55.90	\$71.26
PUEBLO	\$744.13	\$582.43	\$61.54	\$103.12
RIO BLANCO	\$848.67	\$644.49	\$53.11	\$156.96
RIO GRANDE	\$816.46	\$693.70	\$54.88	\$83.61
ROUTT	\$750.86	\$547.92	\$62.70	\$145.17
SAGUACHE	\$950.81	\$847.97	\$54.31	\$66.11
SAN JUAN	\$885.99	\$645.76	\$67.00	\$166.05
SAN MIGUEL	\$887.41	\$777.30	\$57.98	\$78.30
SEDGWICK	\$933.35	\$744.05	\$65.25	\$136.41
SUMMIT	\$779.63	\$613.74	\$63.36	\$113.35
TELLER	\$812.75	\$597.47	\$61.01	\$155.21
WASHINGTON	\$765.02	\$662.78	\$49.08	\$68.81
WELD	\$653.52	\$470.72	\$57.13	\$127.06
YUMA	\$725.23	\$595.89	\$53.11	\$81.39

Costs by County: Non-Financially Assisted Customers

COUNTY	Average Total Monthly Premium
ADAMS	\$561.03
ALAMOSA	\$749.32
ARAPAHOE	\$584.96
ARCHULETA	\$874.08
BACA	\$512.02
BENT	\$701.72
BOULDER	\$593.26
BROOMFIELD	\$588.01
CHAFFEE	\$719.66
CHEYENNE	\$618.01
CLEAR CREEK	\$630.37
CONEJOS	\$726.11
COSTILLA	\$800.68
CROWLEY	\$1,000.68
CUSTER	\$934.18
DELTA	\$793.63
DENVER	\$555.07
DOLORES	\$807.42
DOUGLAS	\$619.32
EAGLE	\$767.23
EL PASO	\$633.25
ELBERT	\$623.37

COUNTY	Average Total Monthly Premium
FREMONT	\$724.61
GARFIELD	\$846.75
GILPIN	\$564.95
GRAND	\$887.90
GUNNISON	\$822.55
HINSDALE	\$1,161.80
HUERFANO	\$946.09
JACKSON	\$1,116.85
JEFFERSON	\$589.52
KIOWA	\$924.25
KIT CARSON	\$634.32
LA PLATA	\$735.86
LAKE	\$765.46
LARIMER	\$600.30
LAS ANIMAS	\$905.55
LINCOLN	\$662.73
LOGAN	\$701.08
MESA	\$616.45
MINERAL	\$745.61
MOFFAT	\$792.52
MONTEZUMA	\$762.67
MONTROSE	\$894.72

COUNTY	Average Total Monthly Premium
MORGAN	\$730.65
OTERO	\$740.80
OURAY	\$890.53
PARK	\$614.03
PHILLIPS	\$681.83
PITKIN	\$867.37
PROWERS	\$659.58
PUEBLO	\$636.71
RIO BLANCO	\$767.81
RIO GRANDE	\$773.88
ROUTT	\$675.48
SAGUACHE	\$862.80
SAN JUAN	\$868.83
SAN MIGUEL	\$830.95
SEDGWICK	\$703.13
SUMMIT	\$761.51
TELLER	\$710.08
WASHINGTON	\$736.27
WELD	\$569.63
YUMA	\$705.30

Medical Enrollments by County

COUNTY	2025	2026	% CHANGE	COUNTY	2025	2026	% CHANGE	COUNTY	2025	2026	% CHANGE
ADAMS	18,951	19,071	1%	FREMONT	1,380	1,312	-5%	MORGAN	843	889	5%
ALAMOSA	590	513	-13%	GARFIELD	3,912	3,674	-6%	OTERO	547	559	2%
ARAPAHOE	31,150	30,442	-2%	GILPIN	313	290	-7%	OURAY	726	640	-12%
ARCHULETA	1,392	1,259	-10%	GRAND	1,384	1,187	-14%	PARK	1,039	1,027	-1%
BACA	248	240	-3%	GUNNISON	2,827	2,690	-5%	PHILLIPS	306	271	-11%
BENT	144	142	-1%	HINSDALE	52	57	10%	PITKIN	2,019	1,896	-6%
BOULDER	21,607	21,638	0%	HUERFANO	402	375	-7%	PROWERS	566	518	-8%
BROOMFIELD	4,160	4,063	-2%	JACKSON	73	80	10%	PUEBLO	4,231	4,041	-4%
CHAFFEE	2,527	2,444	-3%	JEFFERSON	30,151	29,518	-2%	RIO BLANCO	310	257	-17%
CHEYENNE	75	77	3%	KIOWA	84	81	-4%	RIO GRANDE	551	560	2%
CLEAR CREEK	534	511	-4%	KIT CARSON	424	367	-13%	ROUTT	3,062	2,832	-8%
CONEJOS	267	257	-4%	LA PLATA	5,242	4,897	-7%	SAGUACHE	346	334	-3%
COSTILLA	122	139	14%	LAKE	415	418	1%	SAN JUAN	125	129	3%
CROWLEY	97	86	-11%	LARIMER	19,794	19,929	1%	SAN MIGUEL	1,385	1,269	-8%
CUSTER	362	312	-14%	LAS ANIMAS	555	550	-1%	SEDGWICK	91	82	-10%
DELTA	2,153	2,066	-4%	LINCOLN	201	184	-8%	SUMMIT	2,910	2,790	-4%
DENVER	35,568	35,556	0%	LOGAN	865	862	0%	TELLER	1,061	1,043	-2%
DOLORES	118	102	-14%	MESA	7,618	7,002	-8%	WASHINGTON	335	350	4%
DOUGLAS	19,753	19,732	0%	MINERAL	123	109	-11%	WELD	12,891	12,781	-1%
EAGLE	4,354	4,055	-7%	MOFFAT	504	491	-3%	YUMA	644	659	2%
EL PASO	22,922	22,542	-2%	MONTEZUMA	1,126	1,083	-4%				
ELBERT	1,319	1,331	1%	MONTROSE	2,635	2,577	-2%				

New Enrollments by County: Non-Financially Assisted Customers

COUNTY	New Medical Enrollments
ADAMS	640
ALAMOSA	<11
ARAPAHOE	1,149
ARCHULETA	19
BACA	<11
BENT	<11
BOULDER	1,258
BROOMFIELD	218
CHAFFEE	62
CHEYENNE	<11
CLEAR CREEK	32
CONEJOS	<11
COSTILLA	23
CROWLEY	-
CUSTER	<11
DELTA	24
DENVER	1,901
DOLORES	<11
DOUGLAS	1,216
EAGLE	168
EL PASO	976
ELBERT	64

COUNTY	New Medical Enrollments
FREMONT	24
GARFIELD	97
GILPIN	<11
GRAND	39
GUNNISON	79
HINSDALE	<11
HUERFANO	<11
JACKSON	-
JEFFERSON	1,534
KIOWA	-
KIT CARSON	<11
LA PLATA	120
LAKE	18
LARIMER	929
LAS ANIMAS	<11
LINCOLN	<11
LOGAN	13
MESA	276
MINERAL	<11
MOFFAT	<11
MONTEZUMA	29
MONTROSE	43

COUNTY	New Medical Enrollments
MORGAN	23
OTERO	<11
OURAY	17
PARK	28
PHILLIPS	<11
PITKIN	63
PROWERS	<11
PUEBLO	115
RIO BLANCO	<11
RIO GRANDE	13
ROUTT	158
SAGUACHE	<11
SAN JUAN	<11
SAN MIGUEL	30
SEDGWICK	<11
SUMMIT	130
TELLER	31
WASHINGTON	<11
WELD	556
YUMA	24



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