

Policy & Operations



HCPF Update



DOI Update



2026 Legislative Session Update

SB 26-178

Sponsors: Senators Mullica & Jodeh, Representatives Brown & Gilchrist

Next Action: Awaiting Governor's signature

C4HCO Involvement: Active support, Kevin & Nina testified, worked in coalition.

What the Bill Does: One-time up to \$149 M funding boost to the Health Insurance Affordability Enterprise

- \$100 M in new bonding authority
 - *Changed from Unclaimed Property Trust Fund.*
- \$40 M one-time reallocation from the Marijuana Cash Fund
 - *Changed from carrier assessment*
- Reallocation of up to \$9 M in issuer tax credit sales from Connect for Health Colorado to HIAE – ongoing.
 - *Addition of \$5 M redirected from C4.*

Funding Distribution:

- **50% Reinsurance**
 - Reinsurance program will now target 18% reduction
- **25% premium affordability programs on the exchange (Colorado Premium Assistance)**
 - Targeting the same offerings for PY 2027 as PY 2026 (\$80/\$29)
- **20% OmniSalud**
 - OmniSalud will now have a premium, to be determined by HIAE Board
 - Targeting 6,700 spots
- **5% admin/other**
 - Including funding for NHAC \$1

Additional Program Requirements:

- Study to look at the actuarial impact of lowering reinsurance target to 15%
- Study to look at the customer impact of a tiered Colorado Premium Assistance Program
- Study to look at long-term fiscal sustainability of HIAE
- Additional community engagement requirements for HIAE
 - Spanish translation of materials within 7 days etc.

Another bill is expected in the next legislative session. This was another one-time fix.

Next Steps with the HIAE Board

- HIAE Community Forums for Program Updates in PY 2027
 - May 28th, 9 PM
 - June 2nd, 2 PM – *C4HCO attending*
 - June 6th, 12 PM
 - June 9th, 8 PM
 - June 18th, 8:30 PM
 - July 7th, 9 PM
- HIAE Board Meeting June 12th, 8 AM – 10 AM

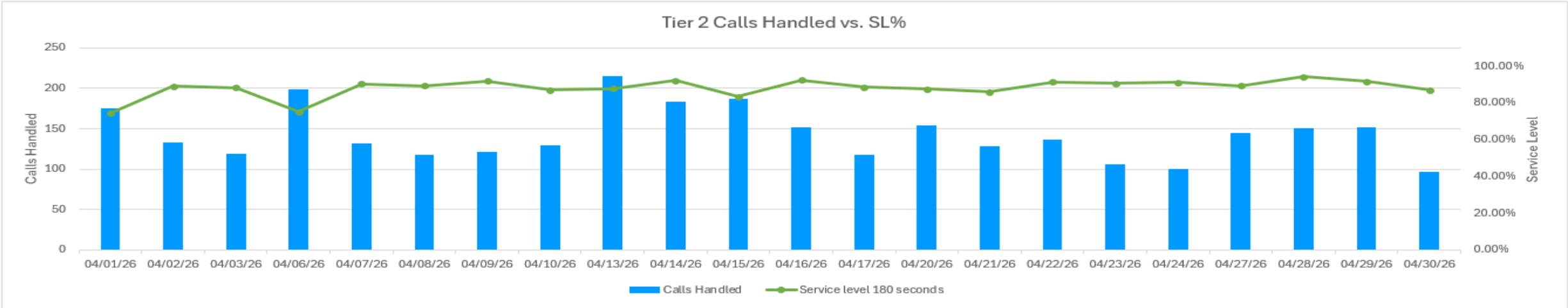
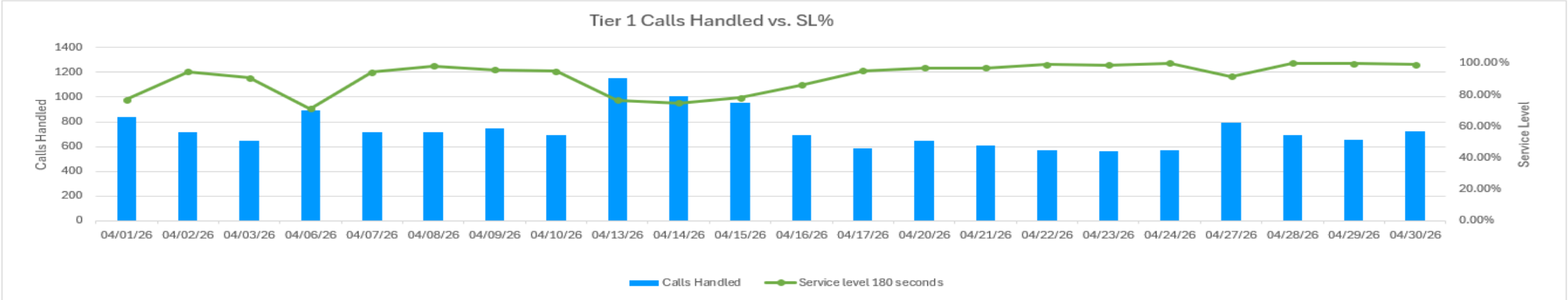


Operations Update

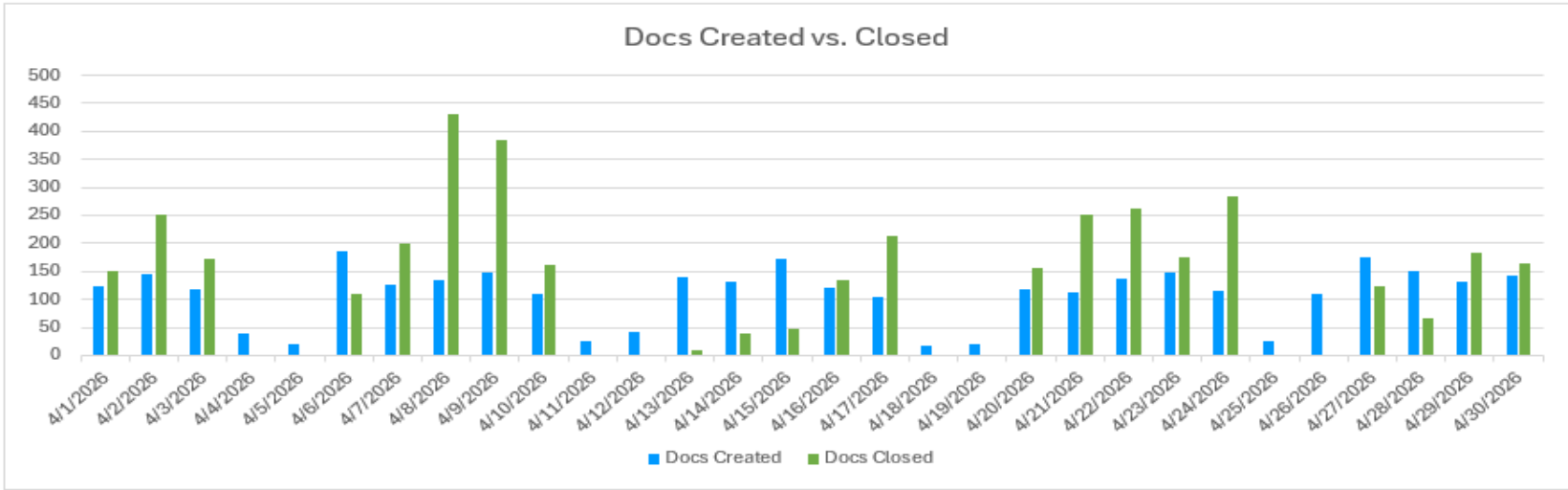
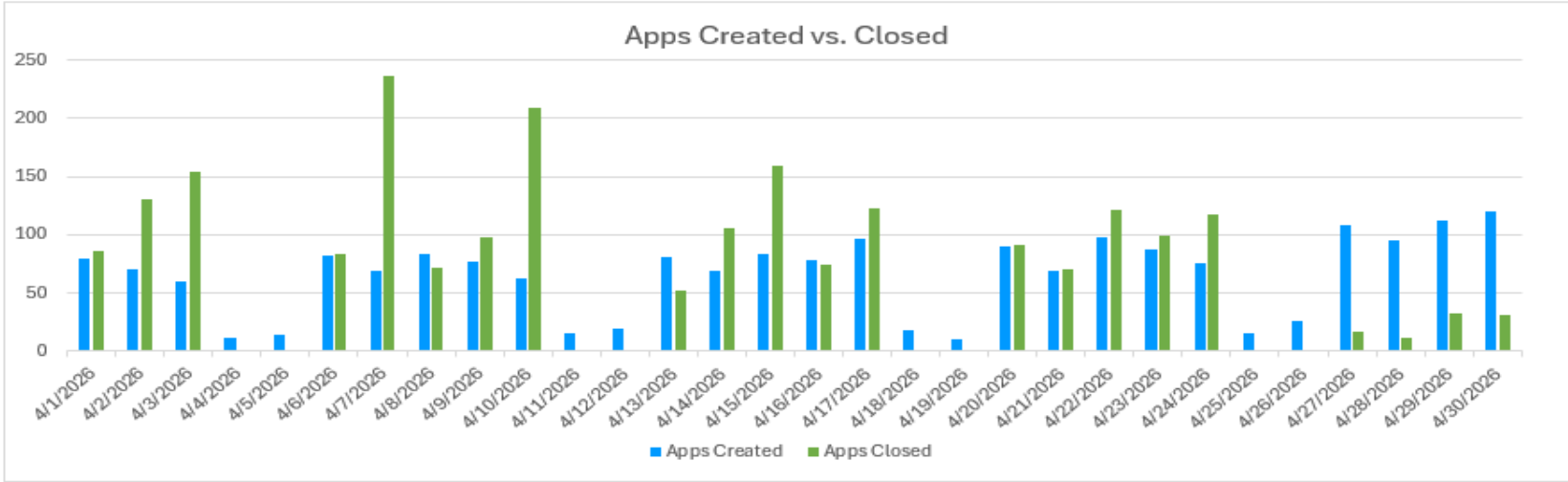
April Performance

April Stats by Group				
Group/ Year	Tier 1 2026	Tier 1 2025	Tier 2 2026	Tier 2 2025
Average Handle Time	13:01	13:47	17:48	13:01
Average Speed of Answer	1:00	1:01	1:04	0:45
Calls Offered	16,921	17,810	3,290	2,398
Calls Handled	16,190	17,113	3,150	2,276
180 Second Service Level %	89.60%	87.77%	87.63%	93.20%

April Calls Handled vs. Service Level

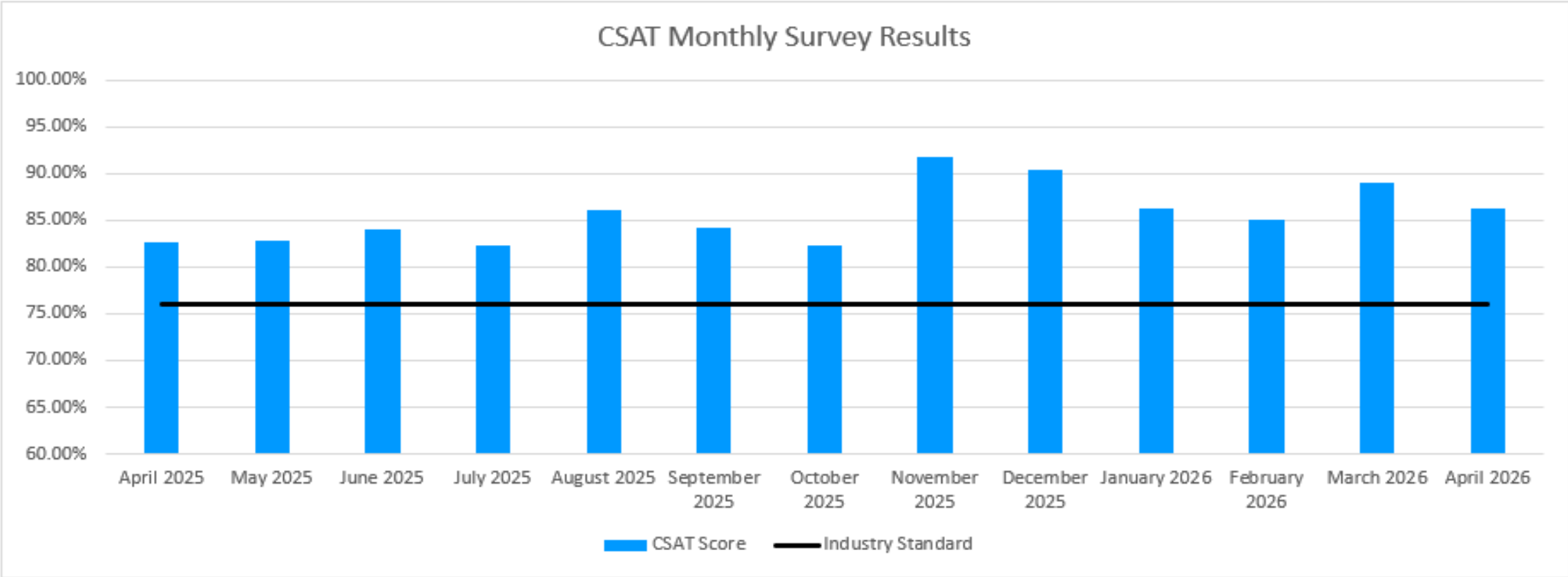


MA Site Work Received/Processed



	Received	Completed
MA Applications	1,090	1,225
Change reports	890	954
Documents	3,285	3,966
Total	5,265	6,145

CSAT Survey Results





2027 Payment Notice

Proposed Rule and Final Rule Comparison

Erin Lomax

Notice of Benefit & Payment Parameters for 2027

- **Final Rule**
 - Publication Date: May 20, 2026
 - [Federal Register final rule](#)
- **Effective Date(s)**
 - Mainly Plan Year 2027
 - Some changes are effective in June 2026, and others are delayed to Plan Year 2028.
- **Anticipated Impact across FFM, SBM-FP, and SBM**
 - HHS anticipates that the final rule will **reduce marketplace enrollment** by 2 million people in 2027;
 - **Reduce marketplace enrollment** by 1 million people in 2028, 2029, and 2030; and
 - **Premiums may increase** up to 2.4%.

Proposed vs. Final Rule

Proposed Rule	Finalized as Proposed	Finalized with Changes	Not Finalized
Failure to File and Reconcile <ul style="list-style-type: none"> • 2027 – 2-year timeframe • 2028 – 1-year timeframe 	✓		
Income verification required when: <ul style="list-style-type: none"> • Projected income is in APTC range but IRS data shows income below 100% FPL. • Tax return data is unavailable. 	✓		
Improper Payment Measurement Program for SBEs	✓		
APTC Eligibility limited to “eligible noncitizens” rather than lawfully present individuals.	✓		
Prohibition on APTC receipt for applicants with income below 100% FPL.	✓		

Looking Forward

- Internal Team Coordination
 - Determine and evaluate next steps for implementation
- Assister and Broker Partners Coordination
 - Provide clear communication about changes that will impact customers