

October Board Report

October 12, 2026

Business Agenda



CEO Report

CEO Travel Update

- September 15-18, Nashville, Tennessee
 - Attending LEX conference with the Metro Chamber of Commerce
- October 2, 2026, Washington, D.C
 - Meeting with PRM Consulting
- October 22-24, 2026, Idaho
 - Pre-open enrollment check in



HCPF Update



DOI Update



Federal & State Updates

Program Integrity Practices

CMS September 22 Press Release

- CMS announced it was canceling approximately 315,000 unauthorized enrollments covering more than 760,000 individuals in the federally facilitated marketplace (FFM).
- CMS also announced new safeguards, including identity reverification for agents and brokers and electronic consumer authorization before they can act on an application or enrollment.
- These actions follow a July 2026 GAO report identifying inadequate FFM controls to prevent unauthorized agent and broker activity.
- Connect for Health Colorado reviewed our practices and controls in light of the recommendations in the GAO report.

GAO Recommendation 1

GAO Recommendation	Connect for Health Colorado Existing Practices
Design and implement stronger controls to verify consumer consent to agent or broker action on consumer enrollments.	C4HCO requires customers to give consent before a broker can take action on the customer’s behalf. C4HCO sends a customer notice confirming an authorization or revocation of consent.
Restrict access to consumer information to the agent of record.	Only a broker who is explicitly authorized by a customer can access the customer’s account. C4HCO requires brokers to use a one-time code to access the customer’s account and again after 15 minutes of inactivity.
Notify customers of agent or broker activity on their enrollments.	Customers receive a notice through their preferred communication method when eligibility changes or a new enrollment occurs.

GAO Recommendation 2

GAO Recommendation	Connect for Health Colorado Practices
Periodically review the relevance and effectiveness of the implemented controls to ensure consumers authorize, and are informed of, agent or broker activity in their enrollments.	C4HCO periodically reviews the effectiveness of its controls by tracking complaints involving unauthorized enrollments and plan changes. C4HCO also regularly gathers broker feedback through biweekly calls, interviews, focus groups, and surveys.



Board Advisory Group

Board Advisory Group Update

- Focus on Open Enrollment
- OE Message Platform Overview
- Customer Experience Improvements
- Immigration Eligibility Changes
- OE Toolkit



Effectuation Update

October 2026

Effectuation Snapshot

- Effectuation data changes frequently. This is a snapshot of that data from a single point in time (as of October 2026).
- This data will continue to change over the course of the year.
- We are sharing only a glimpse of what Jan-Jul effectuations look like today; not a projection about trends throughout the year. Data more recent than July is not yet reliable.

Definitions

- **Submissions** = Count of unique individuals who submitted an application and selected a medical QHP – regardless of whether they effectuated.
Our post-OE reporting generally reports submissions.
- **Effectuations** = Count of unique individuals who submitted an application and selected a medical QHP and the month's premium payment was received and acknowledge by the issuer.
- **Terminations** = Count of unique individuals who effectuated into a medical QHP but terminated that plan after at least 1 month of effectuated coverage.
- **Cancellations** = Count of unique individuals who submitted an application and selected a medical QHP, but cancelled that plan before effectuation, resulting in 0 months of effectuated coverage.

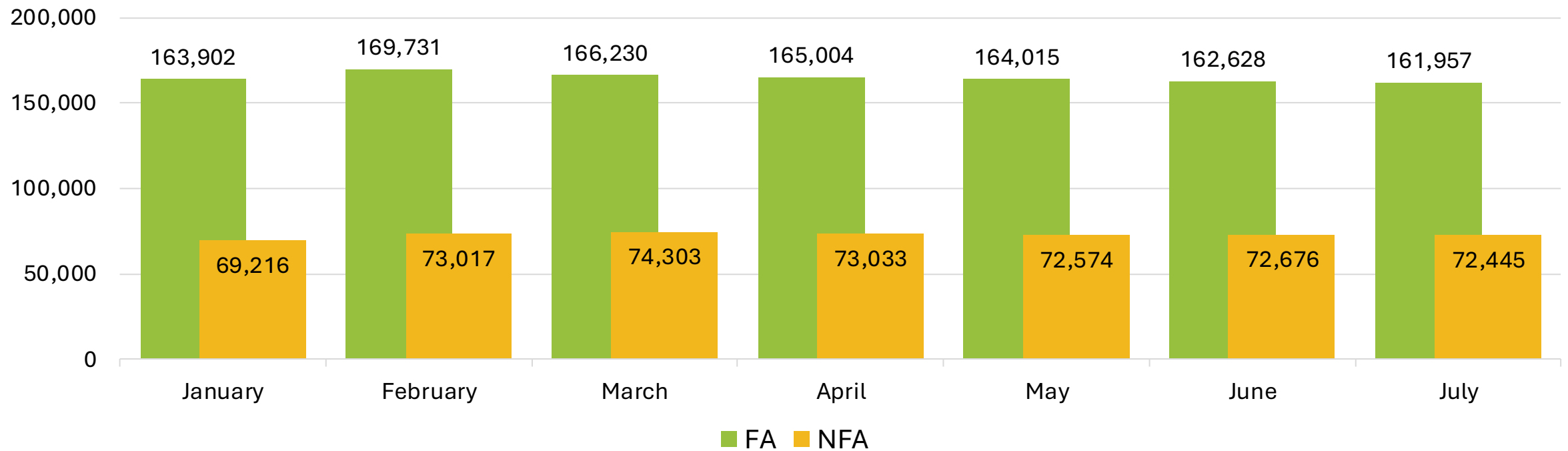
Monthly Effectuation Comparison

This compares monthly customer effectuations from January through July (as of October 2026).

	2025 Effectuations	2026 Effectuations	% Change
January	240,559	233,118	-3%
February	259,013	242,748	-6%
March	259,336	240,533	-7%
April	259,318	238,037	-8%
May	259,010	236,589	-9%
June	256,869	235,304	-8%
July	256,857	234,402	-9%

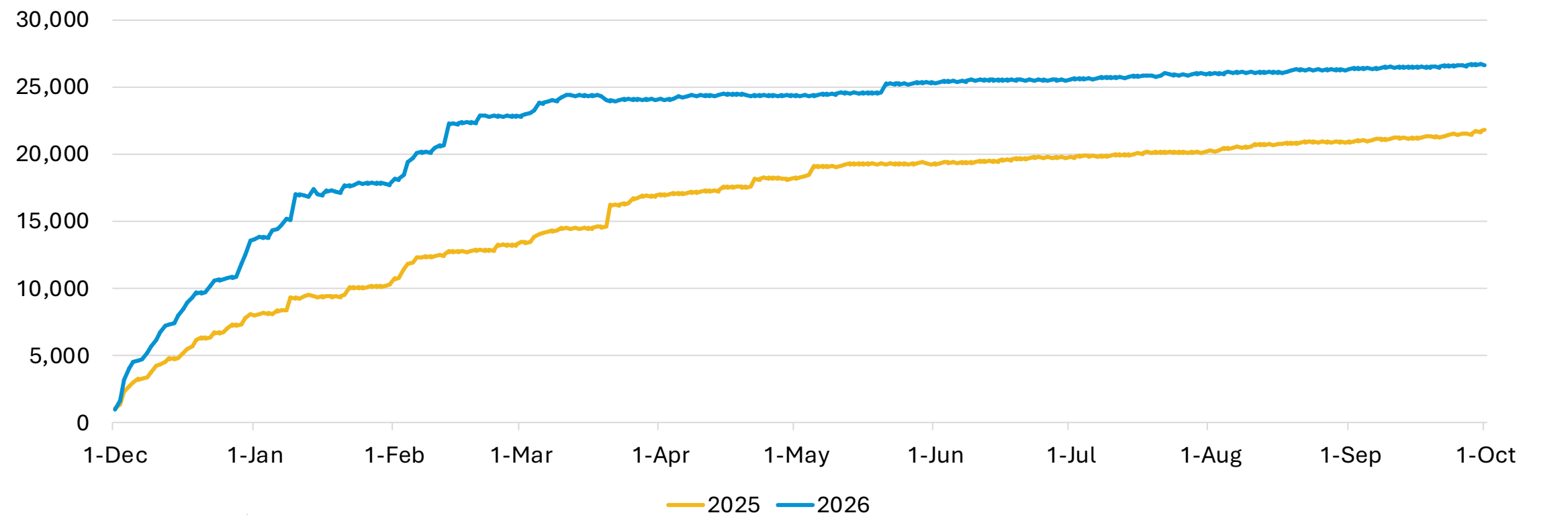
FA vs NFA

Financially Assisted vs Non-Financially Assisted Effectuations in 2026 (as of October 2026).



Cumulative Plan Cancellations by Day

Cancellations = Submitted but never effectuated
This does not include customers effectuate then terminate, or those that cancel then submit into a different plan.





Open Enrollment Readiness

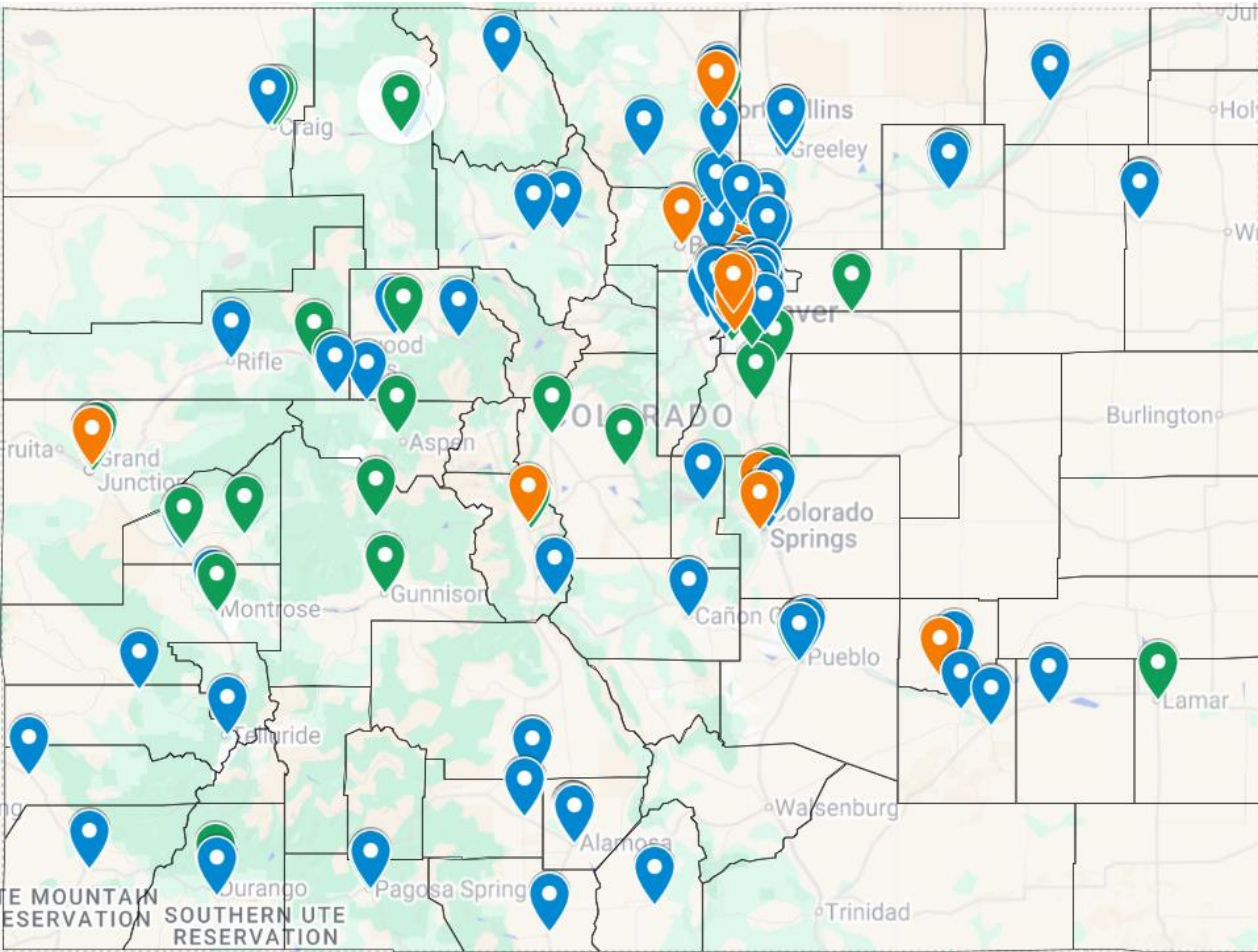


External Affairs Update

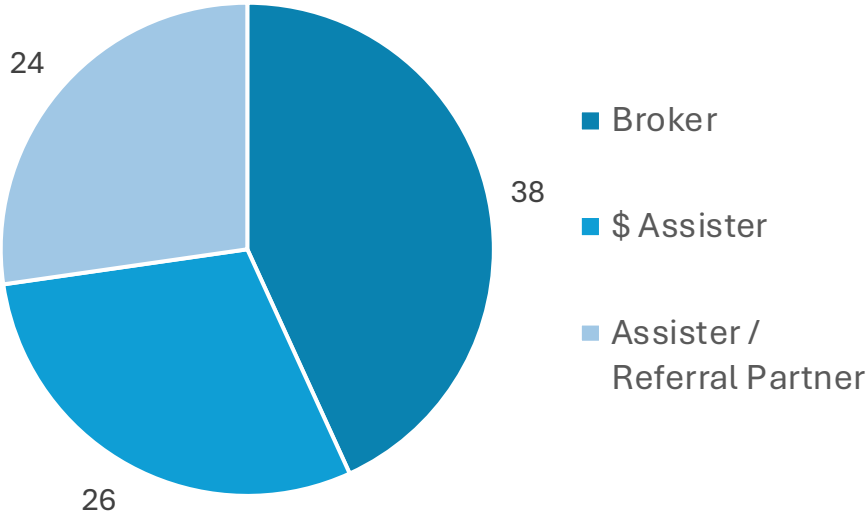


Assistance Network Funding Update - FY27

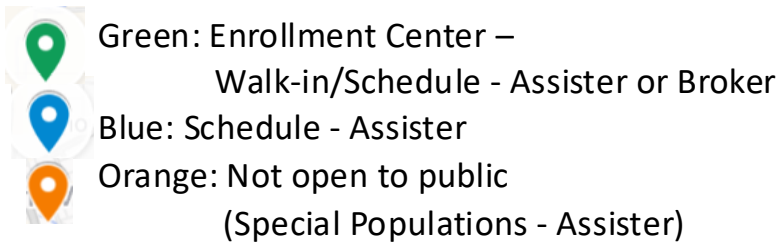
FY27 Partner Locations



89 Partner Organizations



182 Physical Locations





OE 2027 Marketing Strategy

KEY STRATEGIC INSIGHTS SHAPE OUR STRATEGY



STORYTELLING WORKS.

Animated, customer-focused video content significantly increased awareness and engagement



RELEVANT MESSAGING MATTERS.

English, Spanish and bilingual campaigns effectively reached diverse Colorado communities.



AN INTEGRATED E-MARKETING APPROACH DELIVERS RESULTS.

Coordinated campaigns across paid, owned, earned and partner channels expanded reach and drove meaningful website engagement



DATA-DRIVEN OPTIMIZATIONS IMPROVED PERFORMANCE.

Strategic media investments increased reach while reducing costs and improving efficiency



TRUST REMAINS OUR GREATEST ASSET.

Educational content, community partnerships and earned media reinforced a C4HCO as a trusted source for affordable health insurance coverage

REACHING CUSTOMERS WHERE THEY ARE



Organic Social



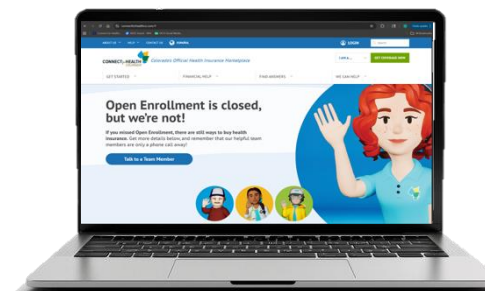
Paid Media



Email



Earned Media



Website

WITH TIMELY MESSAGES

- 1 Pre-Enrollment & Renewals**
Sept 8 – October 31
- 2 Enroll Now**
November 1 - December 30
DECEMBER 15 DEADLINE
- 3 It's Almost Over**
December 31 – January 15
- 4 Special Enrollment – ORG SOCIAL, WEB & EMAIL ONLY**
January 16 - Ongoing



ALL BUILT AROUND OUR CUSTOMER'S CORE MOTIVATIONS



Returning Customers

Existing consumers who need to renew or update coverage

Reminder & Urgency



New Customers

Uninsured or newly eligible individuals/families
And, eligible but not enrolled

Education & Guidance



Lapsed Customers

Customers who used C4HCO in the past & are eligible for coverage

Reminder & Education



Non-Financial Assist Eligible

Consumers not eligible for subsidies and financial assistance

Choice



Financial Assist Eligible

Consumers eligible for subsidies and financial assistance

Affordability



Non-Financial Assist Eligible

Consumers not eligible for subsidies and financial assistance

Choice



Financial Assist Eligible

Consumers eligible for subsidies and financial assistance

Affordability



Non-Financial Assist Eligible

Consumers not eligible for subsidies and financial assistance

Choice



Financial Assist Eligible

Consumers eligible for subsidies and financial assistance

Affordability

Subsets within the Primary Market Segmentation



Young Adults

Ages 27 – 34 who just moved off their family plan

Simplicity & Affordability



Families

Parents & other Caregivers

Protection & Security



Spanish-Speaking

Bilingual and/or Spanish Preferred consumers

Accessible & Affordability



Adults, No Kids

Adults mid-30+ with no kids in the home either by choice or are empty nesters

Accessible & Affordability

PHASE SPECIFIC MESSAGES

1

Pre-Enrollment & Renewals

Date: Sept. 8 – Oct. 31

Objective:

Build awareness and prepare consumers for Open Enrollment

Primary CTA:

Get Ready to Enroll

Tone:

Educational, encouraging, proactive

2

Enroll Now

Date: Nov. 1 – Dec. 30

Objective:

Build enrollment action and plan shopping

Primary CTA:

Enroll Now

Tone:

Action-oriented, supportive, empowering

3

It's Almost Over

Date: Dec. 31 – Jan. 15

Objective:

Create urgency and convert procrastinators

Primary CTA:

Enroll Before the Deadline

Tone:

Urgent, motivating, clear

4

Brand + SEP

Date: Jan. 16 - Beyond

Objective:

Brand Building + Educate consumers on qualifying life events.

Primary CTA:

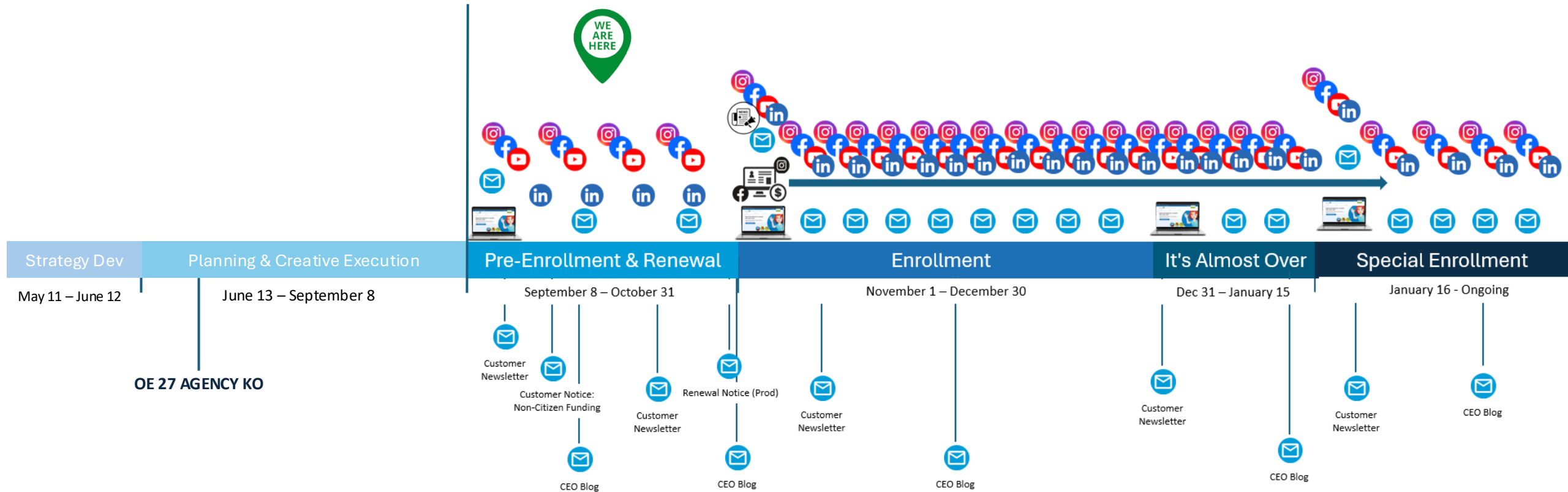
Learn More

Tone:

Helpful, reassuring, informative

OE 27 MARKETING TIMELINE & PLAN

OE 27 CAMPAIGN LAUNCH



OE 27 LAUNCH

A FEW CREATIVE EXAMPLES

Paid Digital Ads



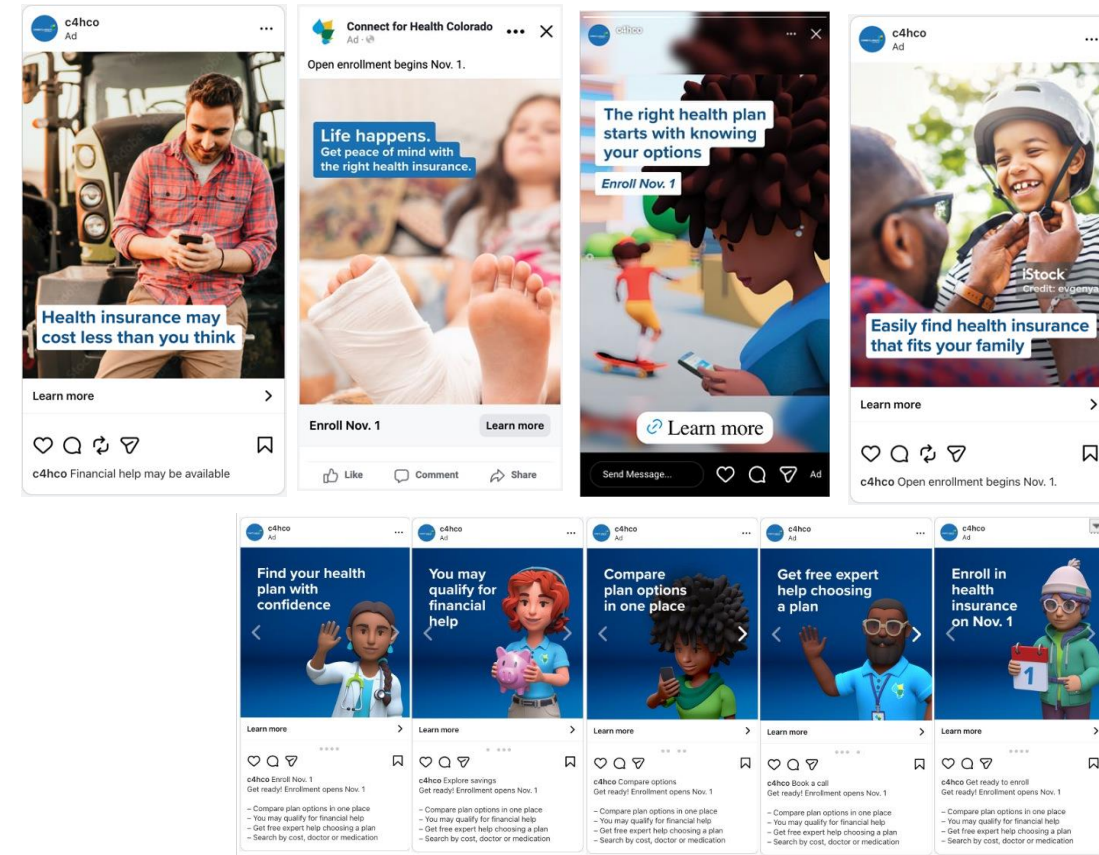
Toolkit Elements



Organic Social Customer Emails



Paid Social Ads





2027 Plan Certification

2027 Market Analysis

Issuer	On Exchange Total	Off Exchange Total	Grand Total
Anthem	44	0	44
CO Access Choice	7		7
Denver Health	8	4	12
Kaiser Permanente	29	0	29
RMHP/UHC	38	28	66
Select Health	22		22
	148	32	180

Issuer	On Exchange			Off Exchange			Grand Total
	Current	New	Total	Current	New	Total	
Anthem	41	3	44		0	0	44
CO Access Choice		7	7			0	7
Denver Health	8		8	4		4	12
Kaiser Permanente	29		29			0	29
RMHP/UHC	38		38	28		28	66
Select Health	20	2	22				22
	136	12	148	32	0	32	180

Issuer	Metal Tier On Exchange						Metal Tier Off Exchange					
	Catastrophic	Bronze	Expanded Bronze	Silver	Gold	Total	Bronze	Expanded Bronze	Silver	Gold	Total	Grand Total
Anthem	2		15	24	3	44	0				0	44
CO Access Choice			3	3	1	7	0				0	7
Denver Health			4	3	2	9	0		3		3	12
Kaiser Permanente	2		9	9	9	29	0				0	29
RMHP/UHC		3	16	12	7	38	0	3	19	6	28	66
Select Health			6	8	8	22	0				0	22
	4	3	53	59	30	149	0	3	22	6	31	180

All Catastrophic & Bronze plans are eligible for a Health Savings Account (HSA)

Cigna Medical exited the market for 2027.

Adding Colorado Access Choice by Access Connected Care Partners medical plans and Humana Dental



All Returning Issuer Plans are eligible to Auto Renew for 2026

On-Exchange QHP Anthem BCBS HMO Colorado

44 Plans & 3 Networks
41 Current / 3 New

Plan Marketing Name*	New/Existing Plan?*	Level of Coverage†
Anthem Catastrophic Pathway HSA	Existing	Catastrophic
Anthem Catastrophic Pathway Essentials HSA	Existing	Catastrophic
Anthem Colorado Option Bronze Pathway Std	Existing	Expanded Bronze
Anthem Colorado Option Bronze Pathway Essentials Std	Existing	Expanded Bronze
Anthem Colorado Option Bronze Mountain Enhanced Std	Existing	Expanded Bronze
Anthem Bronze Pathway 6000 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Mountain Enhanced 6000 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Pathway 10800 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Mountain Enhanced 10800 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Pathway Essentials 6000 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Pathway Essentials 10800 HSA \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Pathway 8300 for HSA	Existing	Expanded Bronze
Anthem Bronze Mountain Enhanced 8300 for HSA	Existing	Expanded Bronze
Anthem Bronze Pathway Essentials 8300 for HSA	Existing	Expanded Bronze
Anthem Bronze Pathway 5650 Rx Copay \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Mountain Enhanced 5650 Rx Copay \$0 Select Drugs	Existing	Expanded Bronze
Anthem Bronze Pathway Essentials 5650 Rx Copay \$0 Select Drugs	Existing	Expanded Bronze
Anthem Colorado Option Silver Pathway Std	Existing	Silver
Anthem Colorado Option Silver Pathway Essentials Std	Existing	Silver
Anthem Colorado Option Silver Mountain Enhanced Std	Existing	Silver
Anthem Silver Pathway 3500 Rx Copay \$0 Select Drugs	Existing	Silver

On-Exchange QHP Anthem BCBS HMO Colorado

44 Plans & 3 Networks
41 Current / 3 New

Plan Marketing Name*	New/Existing Plan?*	Level of Coverage*
Anthem Silver Mountain Enhanced 3500 Rx Copay \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway Essentials 3500 Rx Copay \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway 2800 \$0 Select Drugs	Existing	Silver
Anthem Silver Mountain Enhanced 2800 \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway 5000 \$0 Select Drugs	Existing	Silver
Anthem Silver Mountain Enhanced 5000 \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway Essentials 2800 \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway Essentials 5000 \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway 6500 Rx Copay \$0 Select Drugs	Existing	Silver
Anthem Silver Mountain Enhanced 6500 Rx Copay \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway Essentials 6500 Rx Copay \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway 5500 \$0 Select Drugs	Existing	Silver
Anthem Silver Pathway Essentials 5500 \$0 Select Drugs	Existing	Silver
Anthem Silver Mountain Enhanced 5500 \$0 Select Drugs	Existing	Silver
Anthem Silver Mountain Enhanced 3500 for HSA	Existing	Silver
Anthem Silver Pathway Essentials 3500 for HSA	Existing	Silver
Anthem Silver Pathway 3500 for HSA	Existing	Silver
Anthem Silver Mountain Enhanced 8200 \$0 Select Drugs	New	Silver
Anthem Silver Pathway Essentials 8200 \$0 Select Drugs	New	Silver
Anthem Silver Pathway 8200 \$0 Select Drugs	New	Silver
Anthem Colorado Option Gold Pathway Std	Existing	Gold
Anthem Colorado Option Gold Mountain Enhanced Std	Existing	Gold
Anthem Colorado Option Gold Pathway Essentials Std	Existing	Gold

On-Exchange QHP CO Access Choice

8 Plans

Plan Marketing Name*	New/Existing Plan?*	Level of Coverage*
Colorado Access Choice EPO Colorado Option Bronze	New	Expanded Bronze
Colorado Access Choice EPO Bronze 7000 Rx Copay	New	Expanded Bronze
Colorado Access Choice EPO Bronze 8000	New	Expanded Bronze
Colorado Access Choice EPO Colorado Option Silver	New	Silver
Colorado Access Choice EPO Silver 5000	New	Silver
Colorado Access Choice EPO Silver 4000 Rx Copay	New	Silver
Colorado Access Choice EPO Colorado Option Gold	New	Gold

On-Exchange QHP Denver Health Medical Plan / Elevate

8 Plans & 2 Networks

Plan Marketing Name*	New/Existing Plan?*	Level of Coverage*
Elevate Health Plans Colorado Option Bronze	Existing	Expanded Bronze
Elevate Health Plans Peak Colorado Option Bronze	Existing	Expanded Bronze
Elevate Health Plans HSA Bronze HDHP	Existing	Expanded Bronze
Elevate Health Plans Peak HSA Bronze HDHP	Existing	Expanded Bronze
Elevate Health Plans Colorado Option Silver	Existing	Silver
Elevate Health Plans Peak Colorado Option Silver	Existing	Silver
Elevate Health Plans Colorado Option Gold	Existing	Gold
Elevate Health Plans Peak Colorado Option Gold	Existing	Gold

On-Exchange QHP Kaiser Permanente

29 Plans & 2 Networks

Plan Marketing Name*	New/Existing Plan?*	Level of Coverage†
KP CO Catastrophic/HSA	Existing	Catastrophic
KP Select CO Catastrophic/HSA	Existing	Catastrophic
KP Colorado Option Bronze	Existing	Expanded Bronze
KP CO Bronze 6500/50/HSA	Existing	Expanded Bronze
KP Select CO Bronze 6500/50/HSA	Existing	Expanded Bronze
KP CO Bronze 6500/35%/HSA	Existing	Expanded Bronze
KP Select CO Bronze 6500/35%/HSA	Existing	Expanded Bronze
KP CO Bronze 7500/60/HSA RX Copay	Existing	Expanded Bronze
KP Select CO Bronze 7500/60/HSA RX Copay	Existing	Expanded Bronze
KP CO Bronze 8500/50/HSA	Existing	Expanded Bronze
KP Select CO Bronze 8500/50/HSA	Existing	Expanded Bronze
KP Colorado Option Silver	Existing	Silver
KP CO Silver 2500/35	Existing	Silver
KP Select CO Silver 2500/35	Existing	Silver
KP CO Silver 3800/25%/HSA	Existing	Silver
KP Select CO Silver 3800/25%/HSA	Existing	Silver
KP CO Silver 4000/30	Existing	Silver
KP Select CO Silver 4000/30	Existing	Silver
KP CO Silver 4500/35 RX Copay	Existing	Silver
KP Select CO Silver 4500/35 RX Copay	Existing	Silver
KP Colorado Option Gold	Existing	Gold
KP CO Gold 0/30 RX Copay	Existing	Gold
KP Select CO Gold 0/30 RX Copay	Existing	Gold
KP CO Gold 1500/25	Existing	Gold
KP Select CO Gold 1500/25	Existing	Gold
KP CO Gold 2000/25	Existing	Gold
KP Select CO Gold 2000/25	Existing	Gold
KP CO Gold 3500/0/HSA	Existing	Gold
KP Select CO Gold 3500/0/HSA	Existing	Gold

On-Exchange QHP Rocky Mountain Health Plan / United Health Care

38 Plans & 4 Networks

Plan Marketing Name*	New/Existing	Level of Coverage
RMHP Monument One Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Bronze
RMHP Colorado Doctors Plan Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Bronze
RMHP Valley Bronze Essential (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Bronze
RMHP Monument Health Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Monument Health Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Monument One Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Monument One Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Monument One Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Monument One Colorado Option Bronze	Existing	Expanded Bronze
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Colorado Doctors Plan Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Colorado Doctors Plan Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Colorado Doctors Plan Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Colorado Doctors Plan Colorado Option Bronze	Existing	Expanded Bronze
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Valley Bronze Value (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals, Rx Copay)	Existing	Expanded Bronze
RMHP Valley Bronze Value HSA (\$0 Virtual UC, \$0 Insulin, No Referrals)	Existing	Expanded Bronze
RMHP Valley Bronze Copay Focus \$0 Indiv Med Ded (\$0 Virtual UC, HSA, \$0 Insulin, No Referrals)	Existing	Expanded Bronze

On-Exchange QHP Rocky Mountain Health Plan / United Health Care

38 Plans & 4 Networks

Plan Marketing Name*	New/Existing	Level of Coverage
RMHP Valley Colorado Option Bronze	Existing	Expanded Bronze
RMHP Monument Health Silver Advantage (\$0 Virtual UC, \$7 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Monument Health Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Monument One Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Monument One Colorado Option Silver	Existing	Silver
RMHP Colorado Doctors Plan Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Existing	Silver
RMHP Colorado Doctors Plan Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Colorado Doctors Plan Colorado Option Silver	Existing	Silver
RMHP Valley Silver Advantage (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Valley Silver Value (\$0 Virtual UC, \$6 Tier 2 Rx, \$0 Insulin, No Referrals)	Existing	Silver
RMHP Valley Silver Value (\$0 Virtual UC, \$0 Insulin, No Referrals, Rx Copay)	Existing	Silver
RMHP Valley Colorado Option Silver	Existing	Silver
RMHP Monument Health Gold Value (\$0 Virtual UC, \$5 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Gold
RMHP Monument One Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Gold
RMHP Monument One Colorado Option Gold	Existing	Gold
RMHP Colorado Doctors Plan Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Gold
RMHP Colorado Doctors Plan Colorado Option Gold	Existing	Gold
RMHP Valley Gold Value (\$0 Virtual UC, \$8 Tier 2 Rx, \$0 Insulin, No Referrals, Rx Copay)	Existing	Gold
RMHP Valley Colorado Option Gold	Existing	Gold

On-Exchange QHP Select Health

22 Plans & 2 Networks

Plan Marketing Name*	New/Existing Plan	Level of Coverage
Select Health Value Colorado Option Bronze HSA Eligible	Existing	Expanded Bronze
Select Health Monument Value Colorado Option Bronze HSA Eligible	Existing	Expanded Bronze
Select Health Value Bronze \$6900 Medical Deductible HSA Eligible	Existing	Expanded Bronze
Select Health Monument Value Bronze \$6900 Medical Deductible HSA Eligible	Existing	Expanded Bronze
Select Health Value Bronze \$8500 Medical Deductible	New	Expanded Bronze
Select Health Monument Value Bronze \$8500 Medical Deductible	New	Expanded Bronze
Select Health Value Colorado Option Silver	Existing	Silver
Select Health Monument Value Colorado Option Silver	Existing	Silver
Select Health Value Silver \$1800 Medical Deductible	Existing	Silver
Select Health Monument Value Silver \$1800 Medical Deductible	Existing	Silver
Select Health Value Silver \$3500 Medical Deductible	Existing	Silver
Select Health Monument Value Silver \$3500 Medical Deductible	Existing	Silver
Select Health Value Silver \$6000 Medical Deductible Rx Copay	Existing	Silver
Select Health Monument Value Silver \$6000 Medical Deductible Rx Copay	Existing	Silver
Select Health Value Colorado Option Gold	Existing	Gold
Select Health Monument Value Colorado Option Gold	Existing	Gold
Select Health Value Gold \$2200 Medical Deductible HDHP/HSA Qualified	Existing	Gold
Select Health Monument Value Gold \$2200 Medical Deductible HDHP/HSA Qualified	Existing	Gold
Select Health Value Gold \$0 Medical Deductible	Existing	Gold
Select Health Monument Value Gold \$0 Medical Deductible	Existing	Gold
Select Health Value Gold \$1500 Medical Deductible	Existing	Gold
Select Health Monument Value Gold \$1500 Medical Deductible	Existing	Gold

Anthem BC&BS Dental			
Anthem Dental Family Value	Existing	PPO	Low
Anthem Dental Family	Existing	PPO	Low
Anthem Dental Family Enhanced	Existing	PPO	High
Anthem Dental Family Preventive	New	PPO	Low

Cigna Dental			
Cigna Dental Pediatric	Existing	PPO	Low
Cigna Dental Family + Pediatric	Existing	PPO	Low

Companion Life / EMI Health			
Edge PPO High	Existing	PPO	High
Edge PPO Mid	Existing	PPO	Low
Edge Copay	Existing	PPO	Low
Edge PPO Low	Existing	PPO	Low

Delta Dental of Colorado			
Delta Dental of Colorado Pediatric Enhanced Plan	Existing	EPO	Low
Delta Dental of Colorado Pediatric Comprehensive Plan	Existing	EPO	High
Delta Dental of Colorado Family Enhanced Plan	Existing	EPO	Low
Delta Dental of Colorado Family Comprehensive Plan	Existing	EPO	High
Delta Dental of Colorado Family Basic Plan	Existing	EPO	High
Delta Dental of Colorado Family Value Plan	Existing	EPO	Low

Humana Dental - New QDP for 2027			
Humana Dental Smart Choice - Low	New	PPO	Low
Humana Dental Smart Choice - High	New	PPO	High
Humana Dental Smart Choice - Lite	New	PPO	Low

Solstice Dental			
EssentialSmile Colorado - Total Care	Existing	EPO	High

On-Exchange QDPs

20 Plans

Colorado Connect Anthem BCBS HMO Colorado

12 Plans & 3 Networks

Plan Variant Marketing Name*	CSR Variation Type
Anthem Colorado Option Bronze Pathway Std	Standard Bronze Off Exchange Plan
Anthem Colorado Option Bronze Pathway Essentials Std	Standard Bronze Off Exchange Plan
Anthem Colorado Option Bronze Mountain Enhanced Std	Standard Bronze Off Exchange Plan
Anthem Colorado Option Silver Pathway Std	Standard Silver Off Exchange Plan
Anthem Colorado Option Silver Pathway Essentials Std	Standard Silver Off Exchange Plan
Anthem Colorado Option Silver Mountain Enhanced Std	Standard Silver Off Exchange Plan
Anthem Colorado Option Silver Enhanced 73% Mountain Enhanced Std	Standard Silver 73% AV Enhanced Off Exchange Plan
Anthem Colorado Option Silver Enhanced 73% Pathway Std	Standard Silver 73% AV Enhanced Off Exchange Plan
Anthem Colorado Option Silver Enhanced 73% Pathway Essentials Std	Standard Silver 73% AV Enhanced Off Exchange Plan
Anthem Colorado Option Gold Pathway Std	Standard Gold Off Exchange Plan
Anthem Colorado Option Gold Mountain Enhanced Std	Standard Gold Off Exchange Plan
Anthem Colorado Option Gold Pathway Essentials Std	Standard Gold Off Exchange Plan

Colorado Connect CO Access Choice

4 Plans

Plan Variant Marketing Name*	CSR Variation Type
Colorado Access Choice EPO Colorado Option Bronze	Standard Bronze Off Exchange Plan
Colorado Access Choice EPO Colorado Option Silver	Standard Silver Off Exchange Plan
Colorado Access Choice EPO Colorado Option Silver Off Exchange	Standard Silver 73% AV Enhanced Off Exchange Plan
Colorado Access Choice EPO Colorado Option Gold	Standard Gold Off Exchange Plan

Colorado Connect Denver Health Medical Plan / Elevate

8 Plans & 2 Networks

Plan Variant Marketing Name*	CSR Variation Type
Elevate Health Plans Colorado Option Bronze	Standard Bronze Off Exchange Plan
Elevate Health Plans Peak Colorado Option Bronze	Standard Bronze Off Exchange Plan
Elevate Health Plans Colorado Option Silver Off Exchange	Standard Silver Off Exchange Plan
Elevate Health Plans Peak Colorado Option Silver Off Exchange	Standard Silver Off Exchange Plan
Elevate Health Plans Peak Colorado Option Silver Off Exchange	Standard Silver 73% AV Enhanced Off Exchange Plan
Elevate Health Plans Colorado Option Silver Off Exchange	Standard Silver 73% AV Enhanced Off Exchange Plan
Elevate Health Plans Colorado Option Gold	Standard Gold Off Exchange Plan
Elevate Health Plans Peak Colorado Option Gold	Standard Gold Off Exchange Plan

Colorado Connect Kaiser Permanente

4 Plans

Plan Variant Marketing Name*	CSR Variation Type
KP Colorado Option Bronze	Standard Bronze Off Exchange Plan
KP Colorado Option Silver X	Standard Silver Off Exchange Plan
KP Colorado Option Silver Enhanced 73% AV	Standard Silver Enhanced Off Exchange Plan
KP Colorado Option Gold	Standard Gold Off Exchange Plan

Colorado Connect Rocky Mountain Health Plan / United Health Care

12 Plans & 3 Networks

Plan Variant Marketing Name*	CSR Variation Type
RMHP Monument One Colorado Option Bronze	Standard Bronze Off Exchange Plan
RMHP Colorado Doctors Plan Colorado Option Bronze	Standard Bronze Off Exchange Plan
RMHP Valley Colorado Option Bronze	Standard Bronze Off Exchange Plan
RMHP Monument One Colorado Option Silver	Standard Silver Off Exchange Plan
RMHP Colorado Doctors Plan Colorado Option Silver	Standard Silver Off Exchange Plan
RMHP Valley Colorado Option Silver	Standard Silver Off Exchange Plan
RMHP Valley Colorado Option Silver Enhanced 73% AV	Standard Silver Enhanced Off Exchange Plan
RMHP Monument One Colorado Option Silver Enhanced 73% AV	Standard Silver Enhanced Off Exchange Plan
RMHP Colorado Doctors Plan Colorado Option Silver Enhanced 73% AV	Standard Silver Enhanced Off Exchange Plan
RMHP Monument One Colorado Option Gold	Standard Gold Off Exchange Plan
RMHP Colorado Doctors Plan Colorado Option Gold	Standard Gold Off Exchange Plan
RMHP Valley Colorado Option Gold	Standard Gold Off Exchange Plan

Colorado Connect Select Health

8 Plans & 2 Networks

Plan Variant Marketing Name*	CSR Variation Type
Select Health Value Colorado Option Bronze HSA Eligible	Standard Bronze Off Exchange Plan
Select Health Monument Value Colorado Option Bronze HSA Eligible	Standard Bronze Off Exchange Plan
Select Health Value Colorado Option Silver - X	Standard Silver Off Exchange Plan
Select Health Monument Value Colorado Option Silver - X	Standard Silver Off Exchange Plan
Select Health Value Colorado Option Silver Enhanced 73% AV	Standard Silver 73% AV Enhanced Off Exchange Plan
Select Health Monument Value Colorado Option Silver Enhanced 73% AV	Standard Silver 73% AV Enhanced Off Exchange Plan
Select Health Value Colorado Option Gold	Standard Gold Off Exchange Plan
Select Health Monument Value Colorado Option Gold	Standard Gold Off Exchange Plan

2027 Customer Impact Analysis

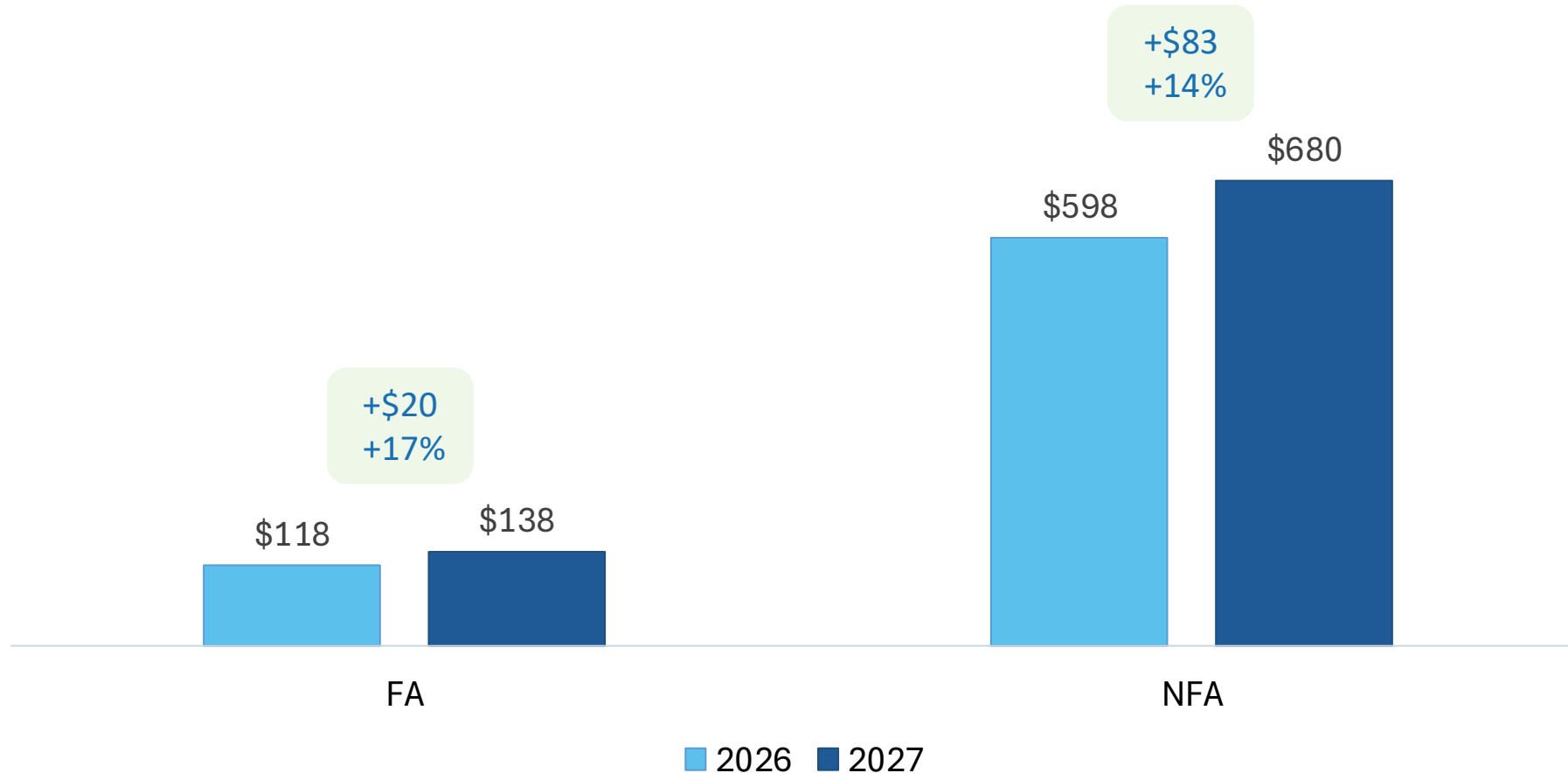
Key Findings

- 69% of customers will be eligible for financial assistance.
- Premiums are increasing
 - Net premiums for current financially assisted (FA) customers will increase an average of 17% (\$20).
 - Gross premiums for current non-financially assisted (NFA) customers will increase an average of 14% (\$83).
- CPA is helping
 - Without CPA, current FA customer net premiums would increase an average of 59% (\$70).
- As always, customers can benefit from shopping.
- Most customers have access to a similar number of issuer options as last year.

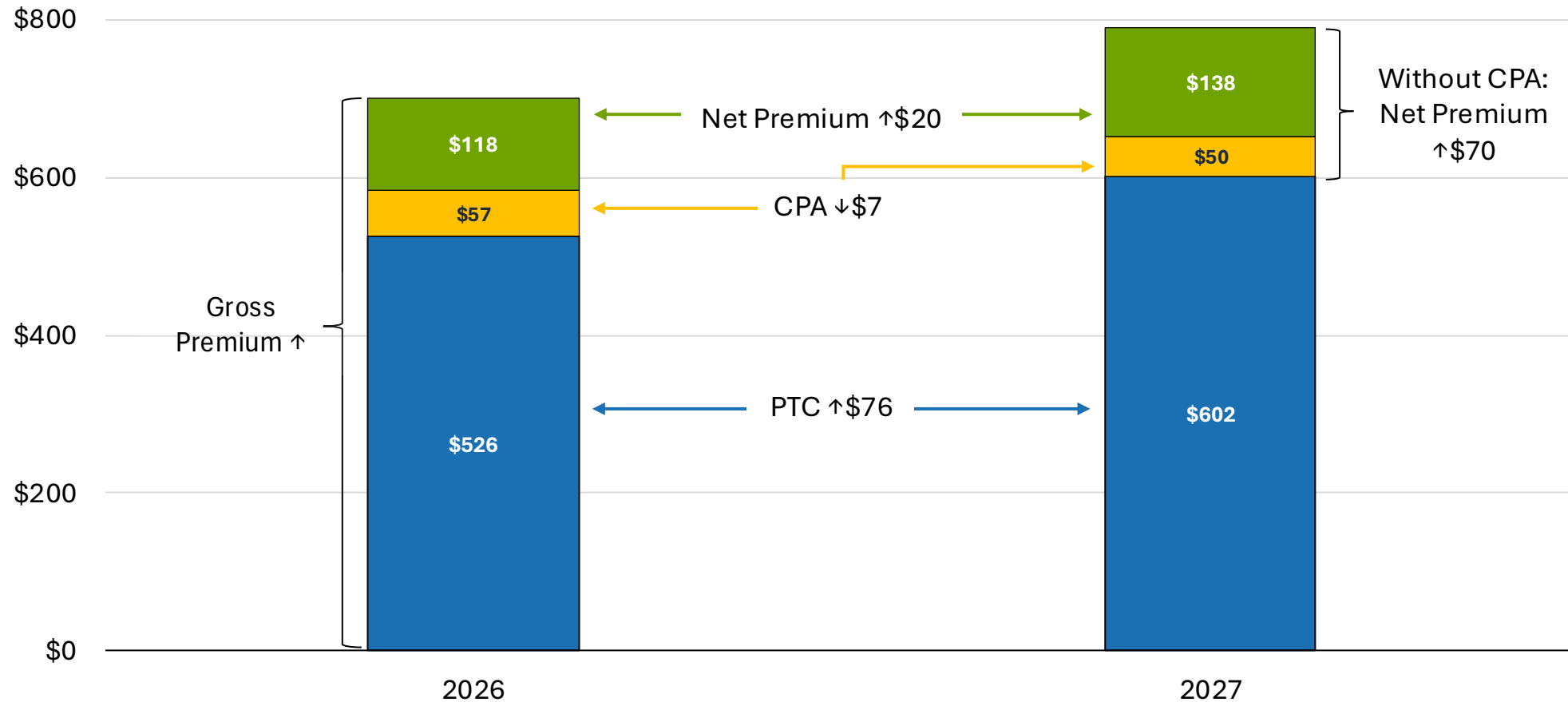


Premium Impacts

Average Change in Customer Responsibility

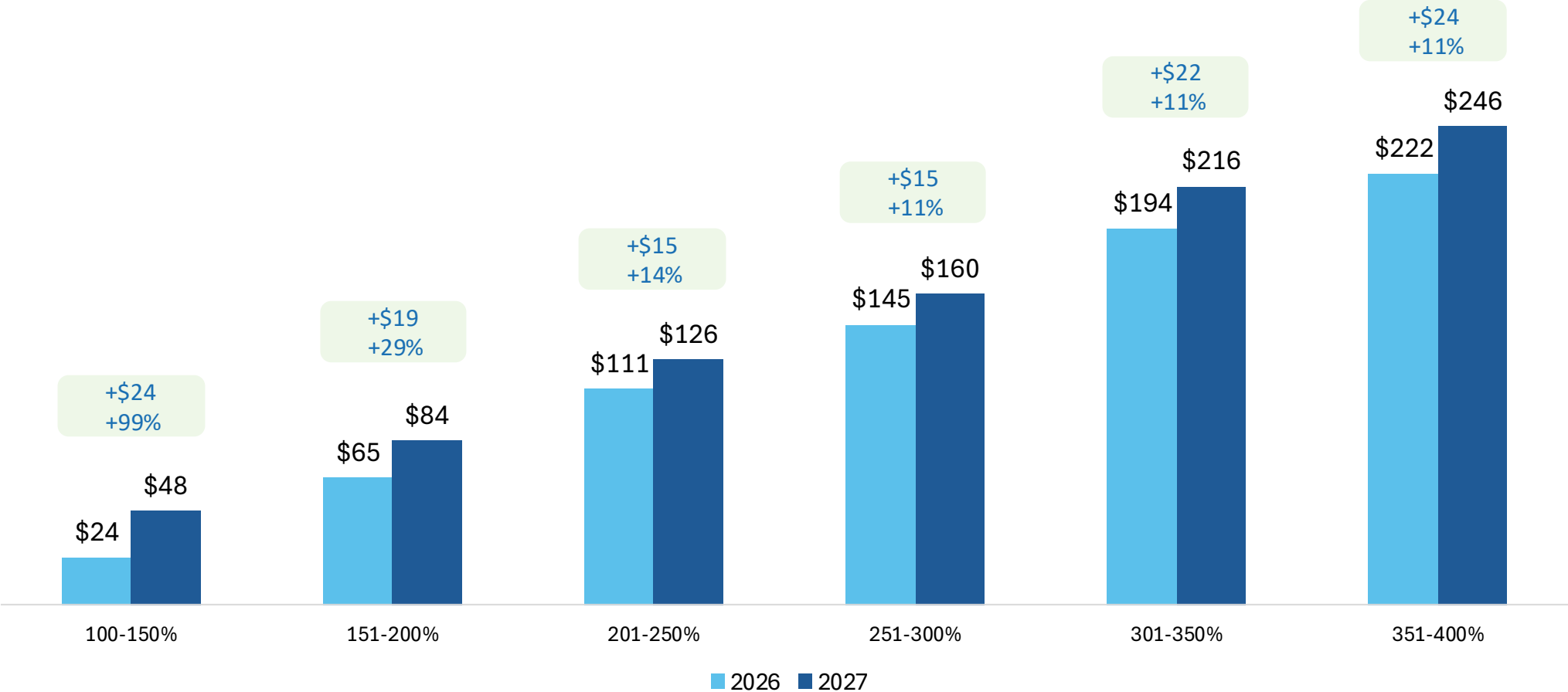


Average Change for Financially Assisted Customers



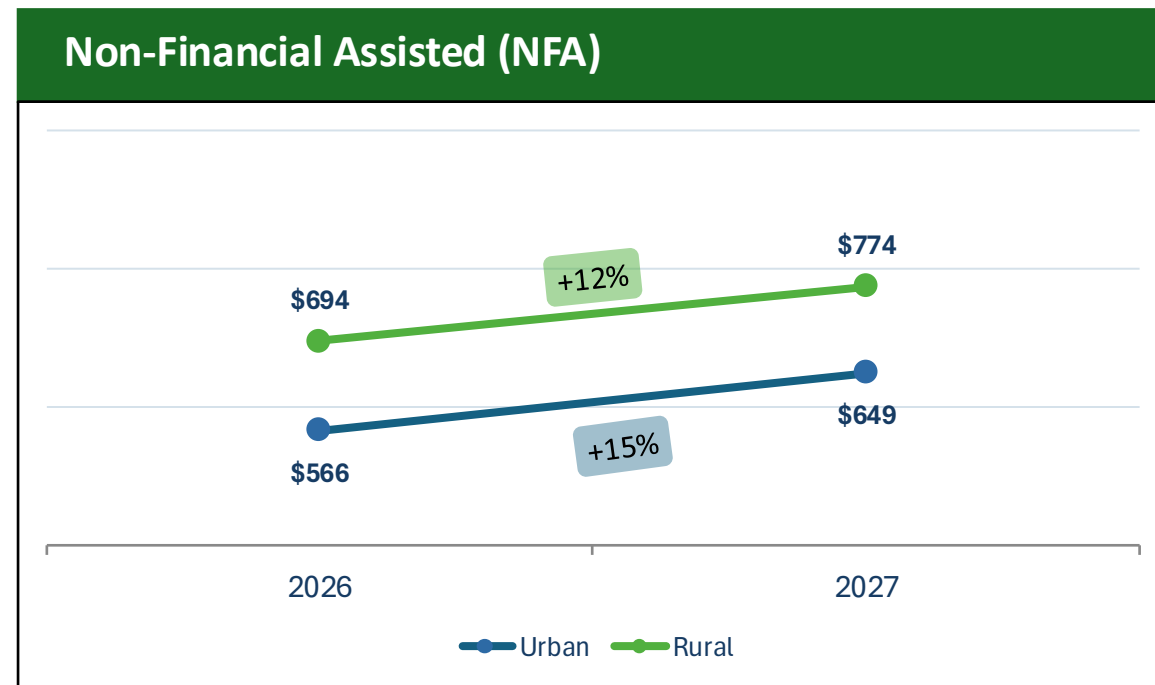
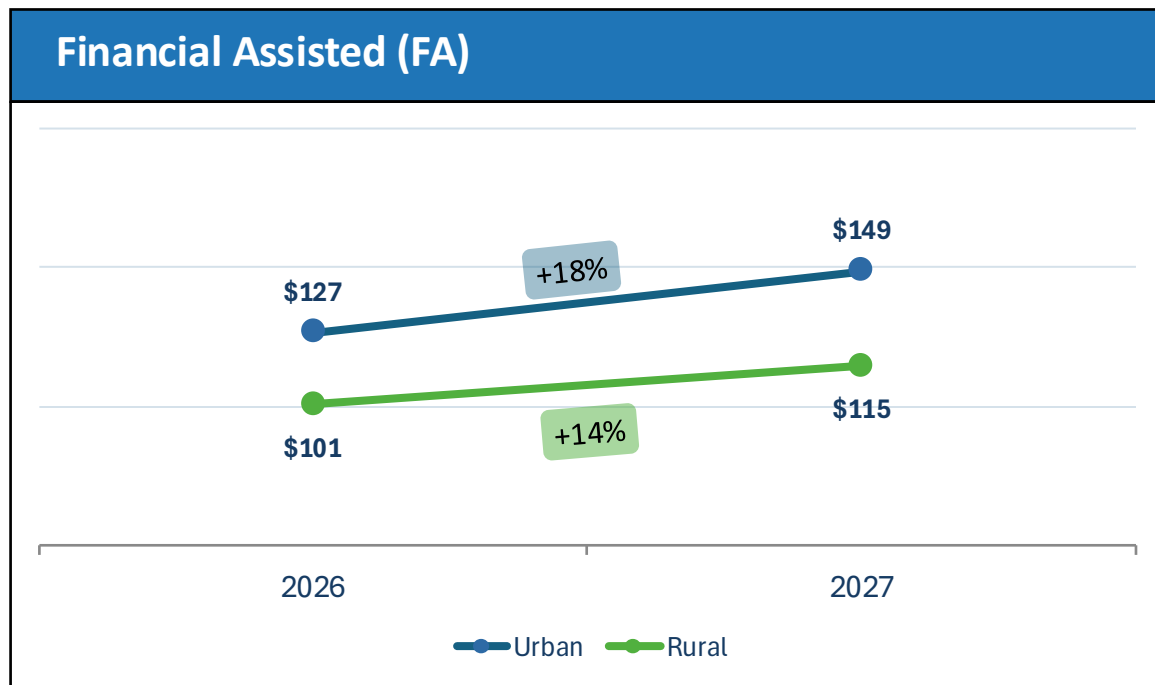
Net Premiums by FPL Range

Financially assisted | average monthly net premium | 2026 vs. 2027



Net Premiums Urban vs. Rural

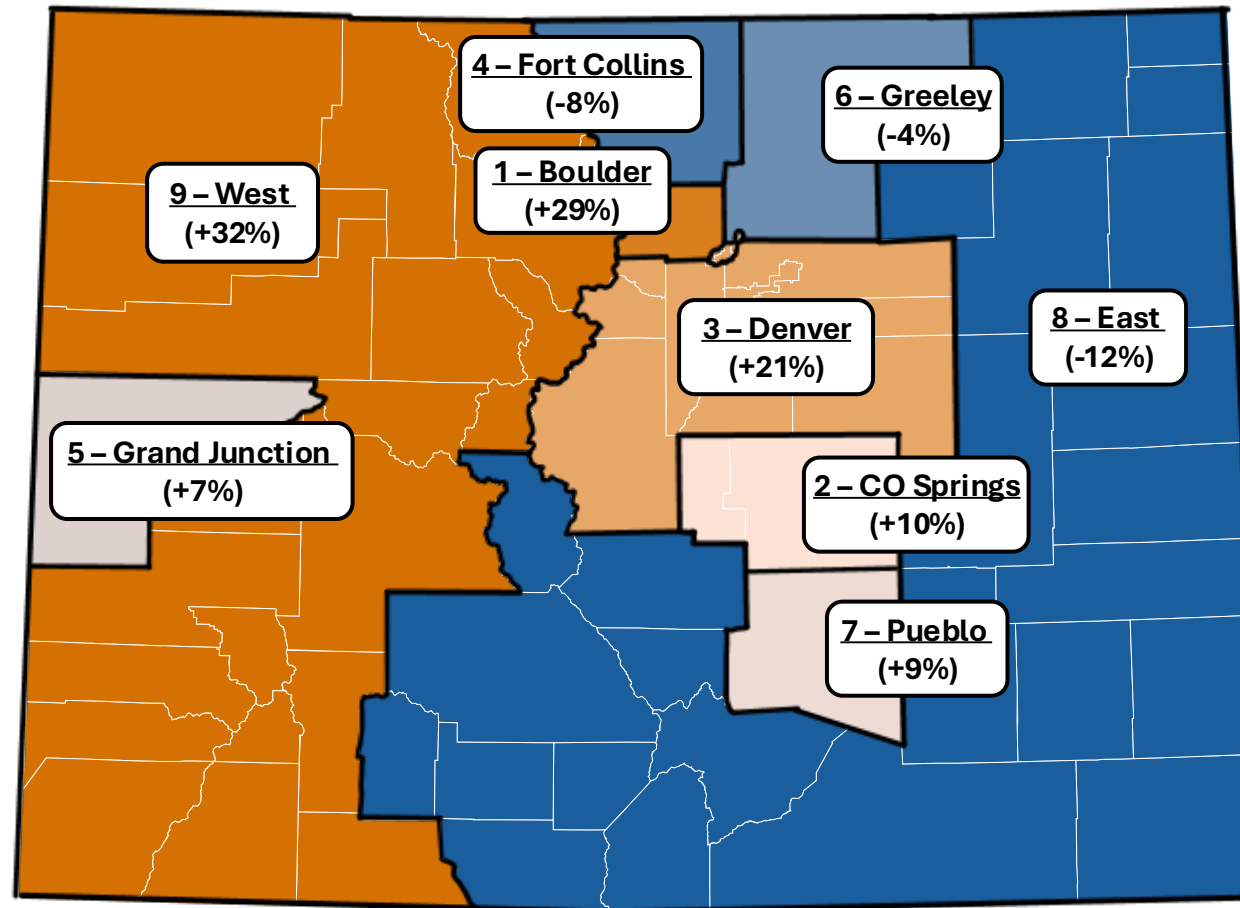
Financially assisted & Non-Financially assisted | average monthly net premium | 2026 vs. 2027



Financially assisted Urban customers will see the largest percentage increase (**+18%**), with Rural Non-Financially assisted the smallest (**+12%**)

Net Premiums by Rating Area

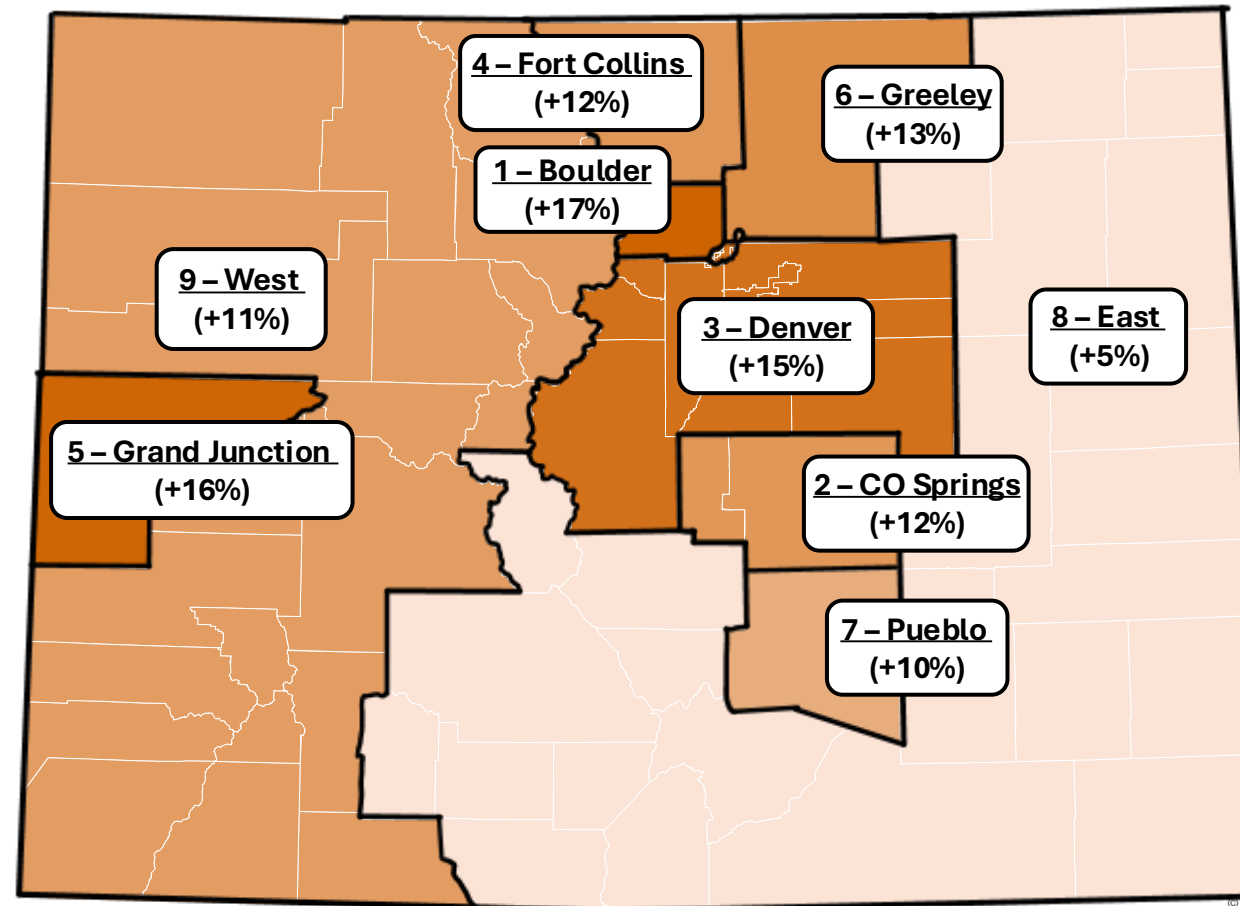
Financially assisted | average monthly net premium | 2026 vs. 2027



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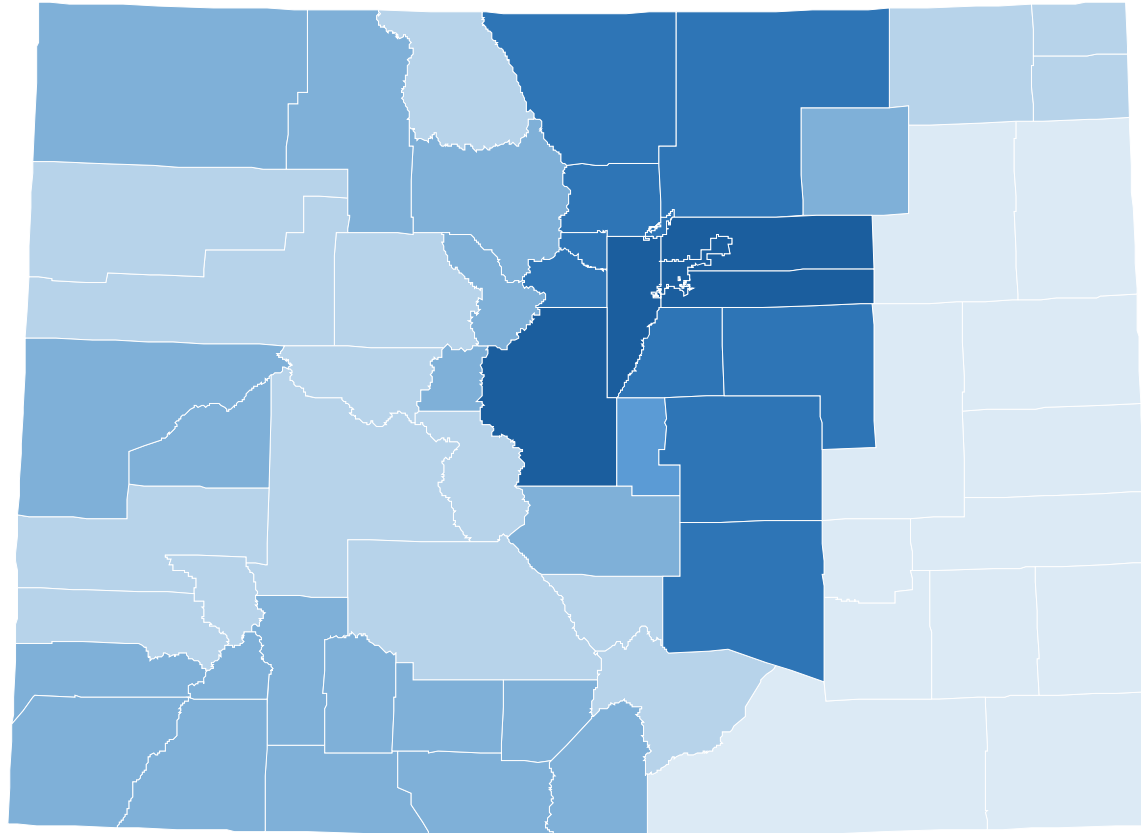
Gross Premiums by Rating Area

Non-Financially assisted | average monthly Gross premium | 2026 vs. 2027



Number of Issuers offering On Exchange Plans by County

Number of issuers



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Key Takeaways

12 Counties have only one issuer; this is one fewer than last year.

- Denver Health expanded into Jackson County

Shopping Impacts

Net Premiums by Shopping Scenario

Financially assisted | average monthly net premium | 2026 vs. 2027



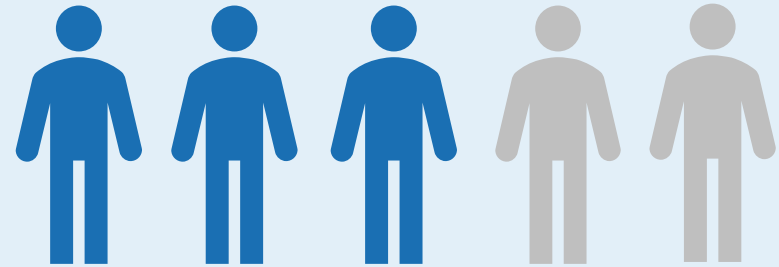
Key Takeaways

1. Customers who auto-renew will see the highest average cost at **\$138/month**. An increase of \$20/month from their current plan.
2. Shopping with their same issuer can reduce their premiums to **\$61/month**.
3. Shopping into the lowest plan available can reduce their premiums to **\$47/month**.

More FA Customers Have Lower-Cost Options

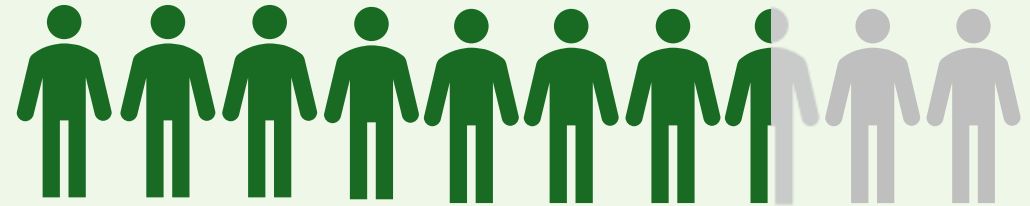
3 out of 5

Financially assisted customers could find a plan for \$10 or less if they shop.



Nearly three-quarters

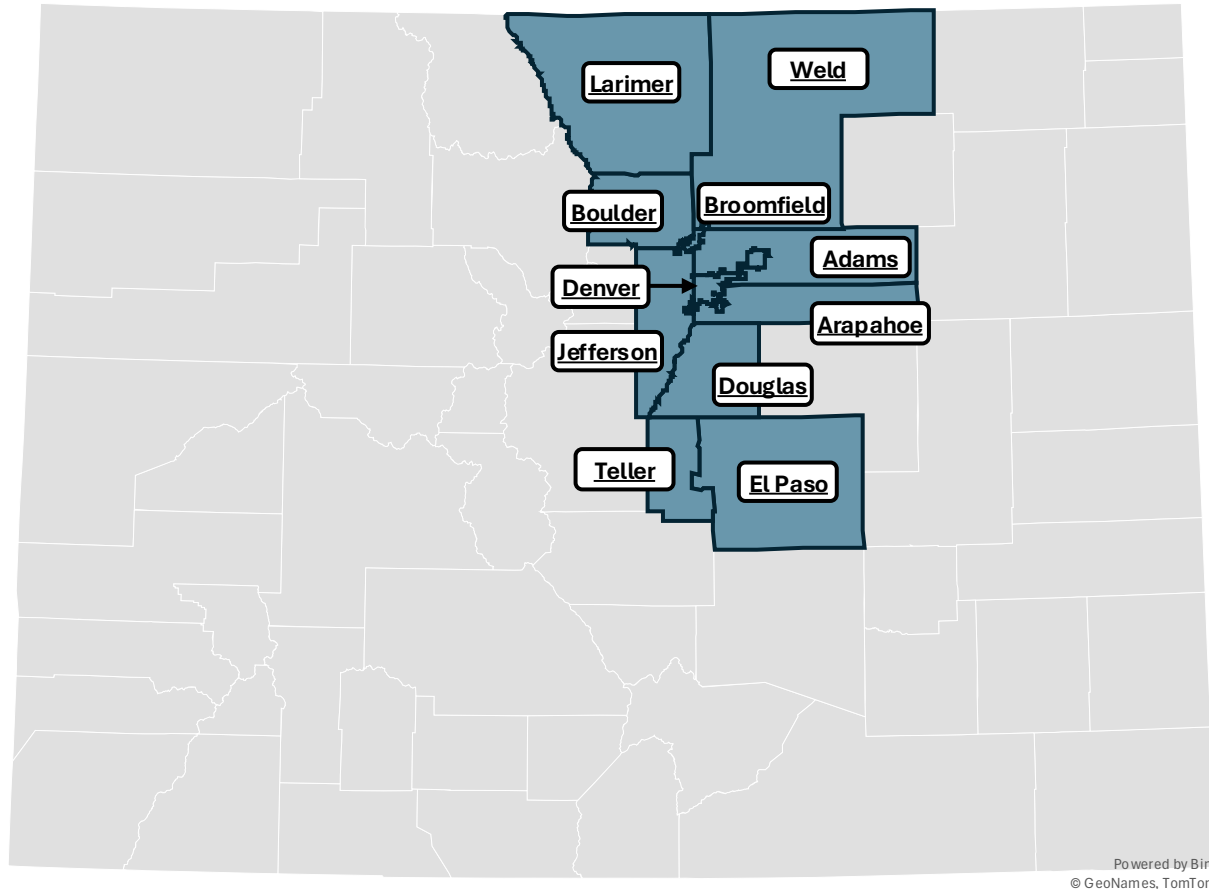
have a plan option at \$75 or less per month.





Cigna Impacts

Cigna's Footprint Plan Year 2026



11

Counties with
Cigna offerings

5

Rating Areas with
Cigna offerings

35,000

Of Marketplace enrollees with Cigna
Coverage

67%

Are Financially
Assisted

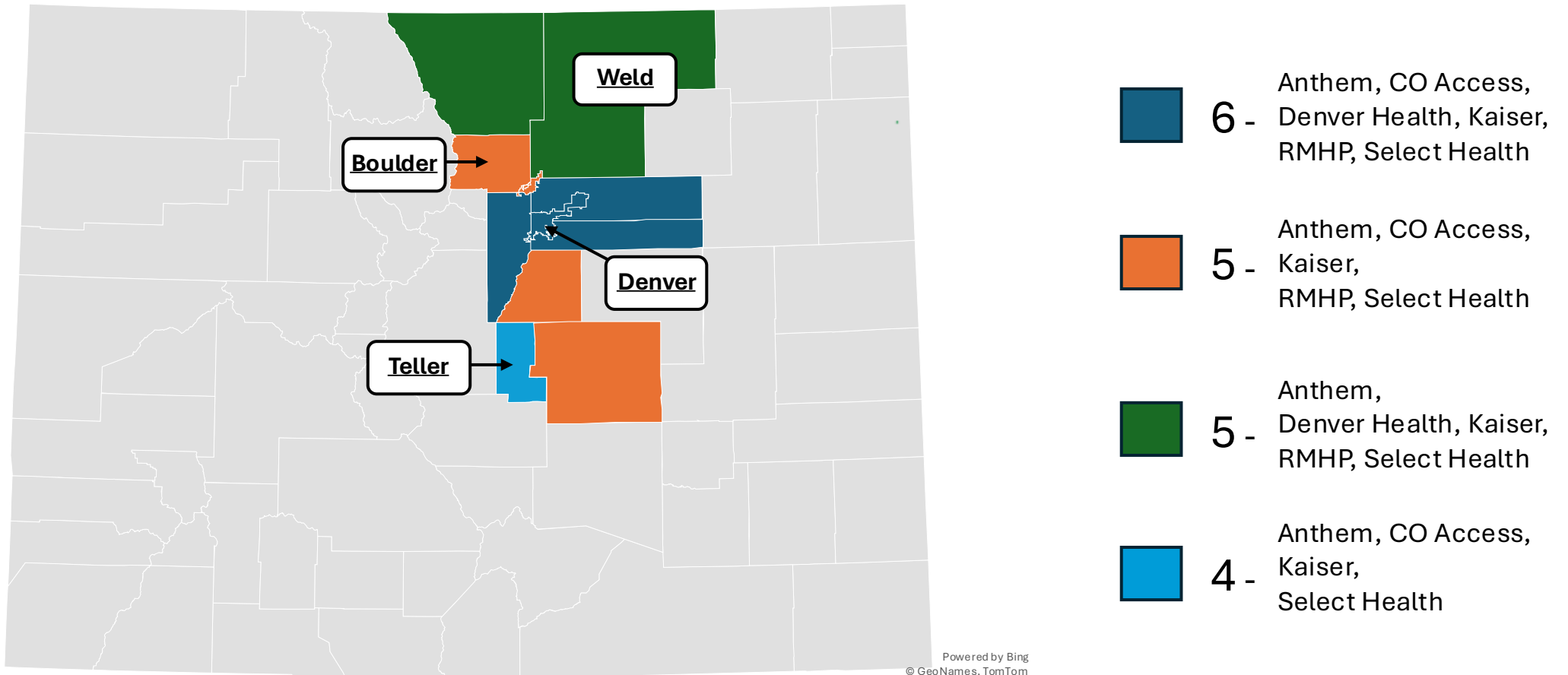
42%

CSR Eligible

63%

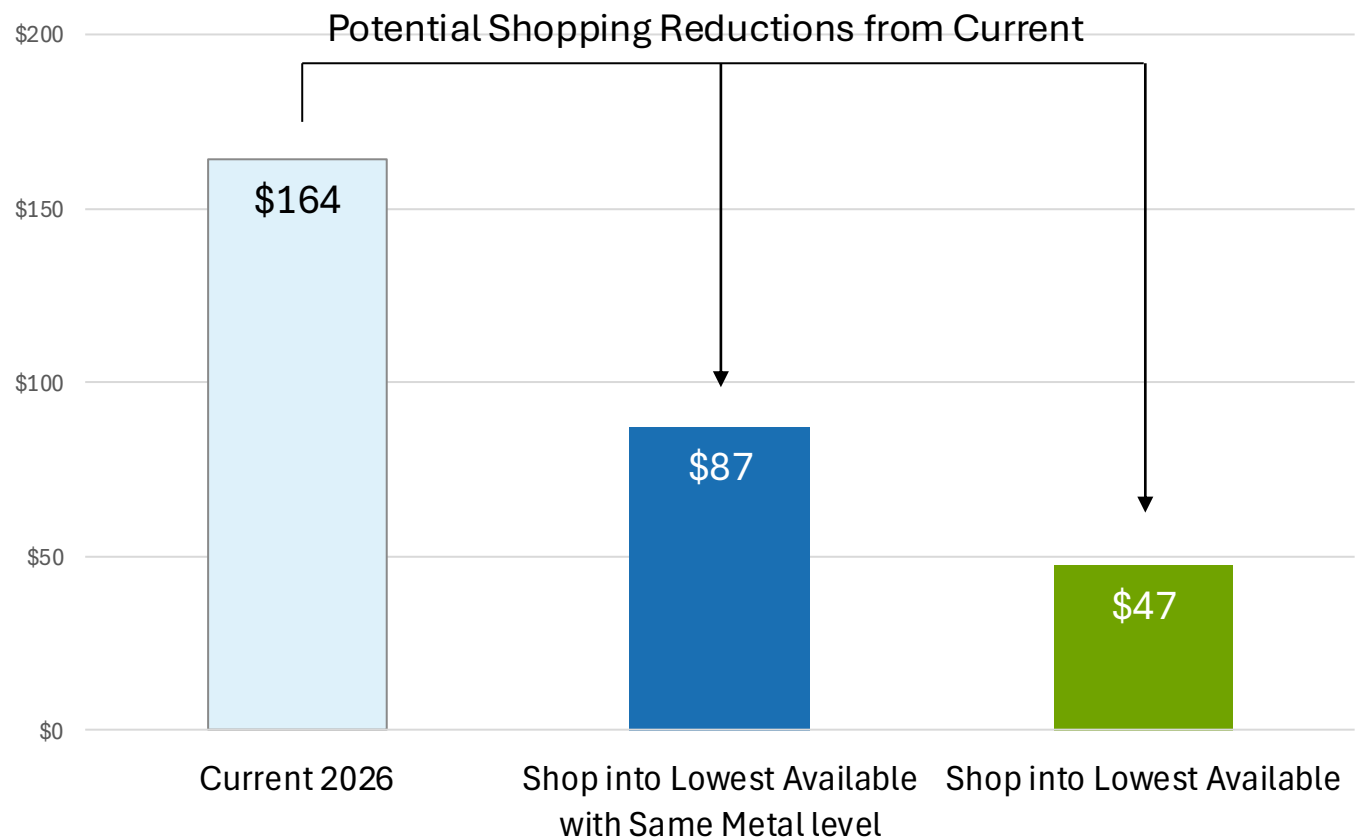
Enrolled with
Assistance

Issuers Offering Plans in Former Cigna Counties in Plan Year 2027



Net Premiums by Shopping Scenario

Cigna Customers | Financially assisted | average monthly net premium | 2026 vs. 2027



71% Savings

For Cigna customers who shop into a lower cost plan.



\$1,400 Annual

Potential savings for Cigna customers who shop into a lower cost plan.



Operations

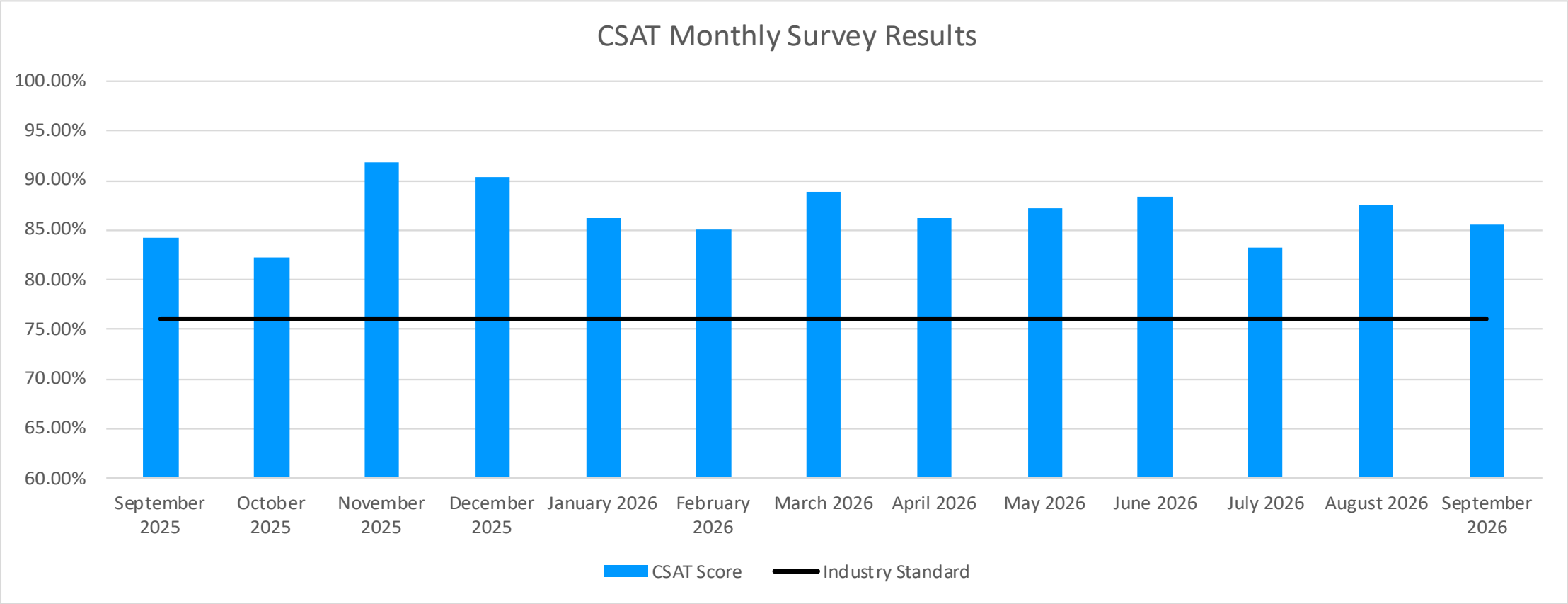
Quarter 3 Call Stats by Group

Quarter 3 Call Stats by Group			
Group	Tier 1	Tier 2	Combined
Average Handle Time	11:54	15:37	12:39
Average Speed of Answer	00:28	00:37	00:30
Calls Offered	33,015	8,279	41,294
Calls Handled	32,168	8,065	40,233
Service Level %	96.75%	94.11%	96.22%

Quarter 3 Work Processed

Quarter 3 Work Processed	
MA Applications	3,096
Change Reports	2,345
Documents	5,706

CSAT Survey Results



Executive & Finance Committee

Committee Meetings

- November & December committee meetings both fall on a holiday.



Policy and Operations Committee

Policy & Operations Update

- Key Changes for Open Enrollment
- HCPF and DOI Updates
- Customer Experience Improvements
- Operations Update
- Provider Tax Rule Discussion

Appendix

Appendix: Table of Contents

01

Marketplace Dashboard

02

Assistance Network Funding

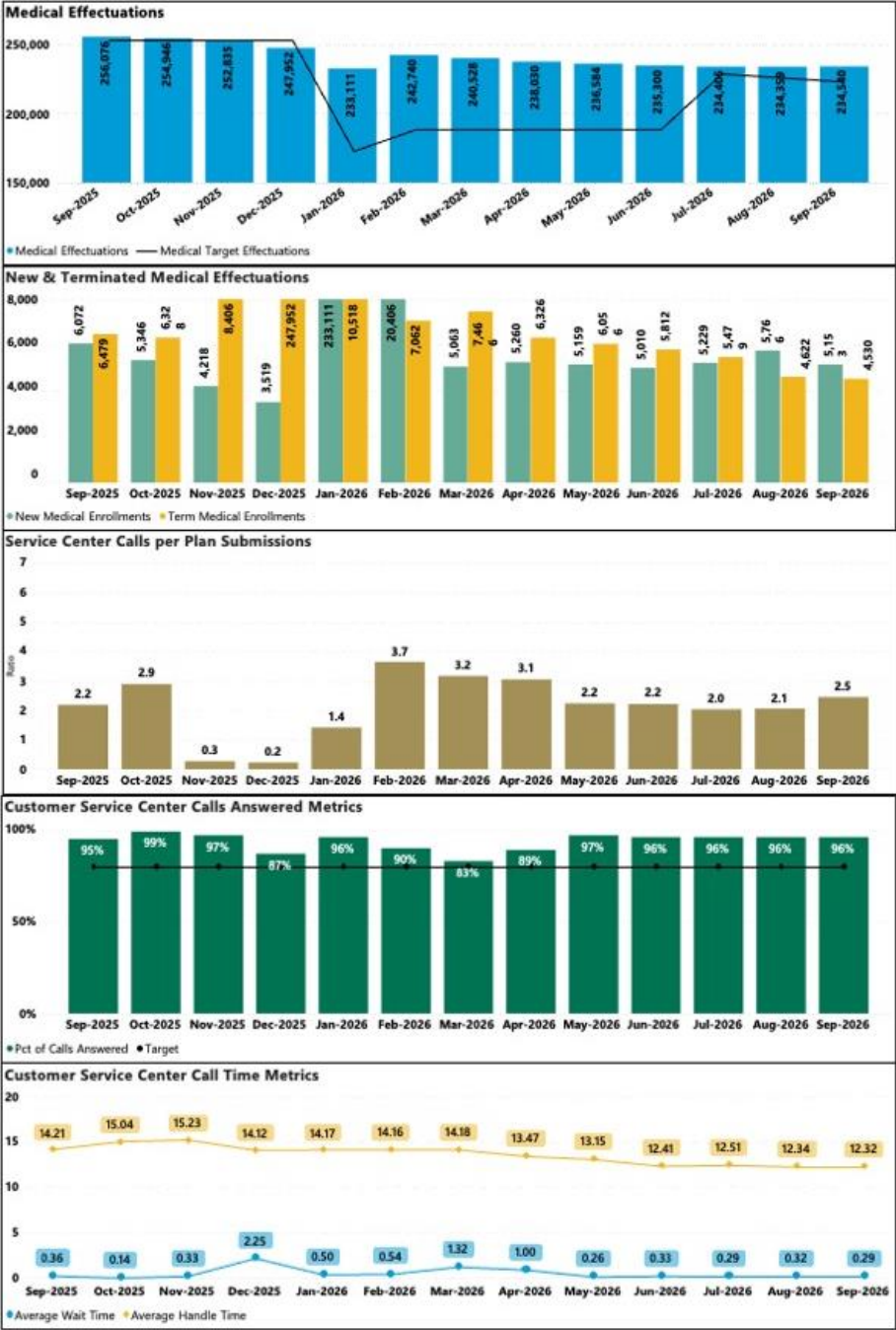


Marketplace Dashboard

<https://connectforhealthco.com/metric-and-reports/>

Marketplace Dashboard

September 2026



Effectuations for September 2026 are 5% higher than budget.

New effectuations for September 2026 are higher than expectations. Terminations for the month of September are lower than expectations

Calls per Submission ratio for September 2026 are in line with expectations.

Calls Answered Metrics for September 2026 are in line with expectations.

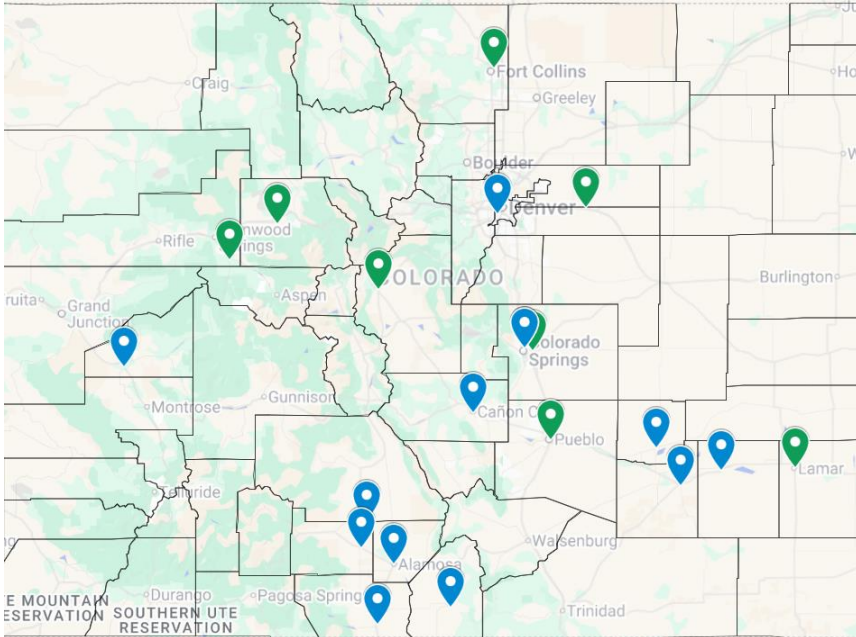
Call Time Metrics for September 2026 are in line with expectations.

Visual	Measure	Definitions
	Month Over Month Comparison Calculation	Example to Compare March to April: Start with the March Effectuations from the Medical Effectuations by Month visual; Add the April New Medical Enrollments from the New & Termination Medical Effectuations by Month; Subtract the March Term Medical Enrollments from the New & Termination Medical Effectuations by Month. This will give you the April Medical Effectuations. Note: The calculation New Medical Effectuations and Terminated Effectuations may not add up to the Monthly Medical Effectuations due to Overlapping Coverage Dates.
Customer Center Service Metrics	% of Calls Answered	This represents the Average Speed of Answer (ASA) as a percent of calls answered within 180 seconds from February – October, and 300 seconds from November – January during Open Enrollment. Note: Prior to March 2020, this measure was based on 300 seconds for all 12 months.
Customer Center Service Metrics	Average Handle Time	The average amount of time spent by Call Center Representatives on each individual call. (mm.ss)
Customer Center Service Metrics	Average Wait Time	The average wait time for each incoming call to the Call Center. (mm.ss)
Medical Effectuations	Medical Effectuations	Count of unique individuals who have submitted an application, were deemed QHP Eligible and selected a medical QHP, and the month's premium payment was received and acknowledged by the Issuer. As this is a "net" number, terminations and cancelations are subtracted.
Medical Effectuations	Medical Target Effectuations	Target based on approved fiscal year budget.
New & Terminated Medical Effectuations	New Medical Enrollments	New Effectuations have an Effective Start Date during the month. As an example, if an Individual is Effectuated in January - March, then Terminates on March 31st, re-enrolls and is Effectuated June 1st, they will be in the New count for both January and June.
New & Terminated Medical Effectuations	Term Medical Enrollments	Terminated Effectuations have an Effective End Date during the month. As an example, if an Individual Terminates their enrollment January 31st, they will be counted as a Termination in January and will not be counted as an Effectuation in February.
Service Center Calls per Plan Submissions	Ratio	This is the ratio of Total Customer Service Calls (C4HCO Customer Operations) per Gross Medical Submissions. This is count of all individuals that click Submitted for a QHP for the month.



Assistance Network Funding Update - FY27

Geographic Gains



- **Prowers (Broker)**
- **Eagle (Broker)**
- **Garfield (Broker)**
- **East Adams (Broker)**
- **El Paso (Broker & Assister)**
- **Pueblo (Broker)**
- **Park (Assister)**
- **Larimer (Assister)**
- **Delta (Assister)**
- **Alamosa (Assister)**
- **Costilla (Assister)**
- **Saguache (Assister)**
- **Fremont (Assister)**
- **Rio Grande (Assister)**
- **Conejos (Assister)**
- **Otero (Assister)**
- **Bent (Assister)**
- **Crowley (Assister)**



Green: Enrollment Center - Walk-in/Schedule

Blue: Schedule

Virtual Enrollment Center Proposals

New!

Interested applicants were asked propose how they would provide real-time assistance, virtually.

- 5 applications are under review for operational consideration

FY27 Assistance Site Service Contracts (21 Contracts)

New Contracts in FY27

Adams County Health Department – <i>Brighton; 3 counties</i>	Hilltop Community Resources – <i>Grand Junction; 1 county</i>
Archuleta County Public Health – <i>Pagosa Springs; 1 county</i>	La Plata County Public Health Department – <i>Durango; 1 county</i>
Aurora Community Connection – <i>Aurora; 1 county</i>	Lutheran Family Services – <i>Colorado Springs; 1 county</i>
Benefits in Action – <i>Lakewood; 3 counties</i>	Mountain Family Health Centers – <i>Glenwood Springs; 3 counties</i>
Boulder County – <i>Boulder; 1 county</i>	North Colorado Health Alliance – <i>Evans; 2 counties</i>
Center for African American Health – <i>Denver; 2 counties</i>	Senior Resource Development Agency – <i>Pueblo; 3 counties</i>
Chaffee County Public Health – <i>Salida; 2 counties</i>	Servicios de La Raza – <i>Denver; 2 counties</i>
Delta County School District – <i>Delta; 1 county</i>	The Health Partnership – <i>Steamboat Springs; 3 counties</i>
Doctors Care – <i>Littleton; 4 counties</i>	Tri-County Health Network – <i>Telluride; 3 counties</i>
Grand County Rural Health Network – <i>Granby 2 counties</i>	Valley-Wide Health Systems – <i>Alamosa; 9 counties</i>
Health District of Northern Larimer County – <i>Fort Collins; 1 county</i>	

Work In Progress

- Work plan and deliverable modifications
- Final Budgets
- Contracting

Supplemental Funding Contracts for FY27 (8 Contracts)

Newly Contracted in FY27

Boulder County	Rocky Mountain Rural Health
Doctors Care	Tepeyac Community Health Center
Healthy Archuleta	Tri-County Health Network
Northeast Colorado Health Department	Vuela for Health

Selection Process

- 14 Assister Organization applications were considered for supplemental funding
- Funding Allocation was prioritized for demonstrated experience achieving expected outcomes on similar work plan activities and reach to Marketplace eligible populations.
- Planned activities for funding must **supplement** the contracted Assistance Site or Certified Application Counselor services **and** include any or all of the following:
 - Improve health insurance literacy among Coloradans
 - Educate customers or potential customers on how to attain and retain health coverage based on their health care needs, circumstances and coverage options
 - Avoid gaps in coverage for customers who lose Minimum Essential Coverage

