

#### Affordability in stabilizing health insurance market:

- On average, Connect for Health Colorado customers renewing for 2019 with financial help will see a drop in their net premium of **24 percent**, our analysis shows.
- Three out of four customers renewing with financial help will have the option of buying 2019 coverage for **less than \$50/month** net premium.
- Two out of three of those customers receiving financial help could purchase a bronze plan for **\$0 net premium**.
- Customers qualified for financial help are paying, on average, **\$136/month** for health insurance in 2018.
- Financial help, on average, reduces monthly premiums by about **80 percent**.
- All **seven health insurance companies** are returning in 2019.

#### Deadlines:

- Open enrollment runs from **Nov. 1, 2018, to Jan. 15, 2019**.
- **Dec. 15, 2018** is the deadline to have Jan. 1, 2019, coverage.

#### Income Thresholds:

- Many Coloradans assume they make too much to qualify for financial help. The current thresholds are **\$48,560/year for an individual, \$100,400 for a family of four**.

#### Importance of Shopping:

- An analysis of 2019 plans shows that our current customers who switch to the lowest-cost plan available in their current coverage level (or metal tier), can reduce their premium by an **average of 50%**.

#### Average Premium Changes between 2018 and 2019 for Tax Credit (Subsidy) Eligible Enrollees

| Rating Area | Location               | Enrollees Eligible for Tax Credit | 2018 Net Premium After Tax Credit | 2019 Net Premium After Tax Credit | Average Impact Renewing in Same Plan | Average Savings by Switching to Lowest Cost Plan in the Same Tier |
|-------------|------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|---|
| 1           | Boulder                | 8,226                             | \$164                             | \$122                             | -26%                                 | -47%  |
| 2           | Colorado Springs       | 8,009                             | \$159                             | \$127                             | -20%                                 | -46%  |
| 3           | Denver                 | 50,372                            | \$151                             | \$115                             | -24%                                 | -48%  |
| 4           | Fort Collins (Larimer) | 7,713                             | \$160                             | \$108                             | -33%                                 | -49%  |
| 5           | Grand Junction (Mesa)  | 2,881                             | \$189                             | \$261                             | 38%                                  | -56%  |
| 6           | Greeley (Weld)         | 3,845                             | \$160                             | \$106                             | -33%                                 | -49%  |
| 7           | Pueblo                 | 1,486                             | \$173                             | \$165                             | -5%                                  | -50%  |
| 8           | East                   | 5,540                             | \$151                             | \$129                             | -15%                                 | -54%  |
| 9           | West                   | 15,929                            | \$157                             | \$100                             | -37%                                 | -56%  |
|             | Statewide              | 104,001                           | \$156                             | \$119                             | -24%                                 | -50%  |