



**NEWS RELEASE**  
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**MEDIA CONTACT**

**Vincent Plymell**  
**P: 303-894-2261**  
**Vincent.Plymell@state.co.us**  
**dora.colorado.gov/insurance**

**Division of Insurance releases preliminary 2019 health insurance information**

**Final approval of plans expected late summer / early fall.**

DENVER - The Colorado Division of Insurance, part of the Department of Regulatory Agencies (DORA), today released preliminary information for proposed health plans and premiums for 2019 for individuals and small groups. Colorado consumers can file formal comments on these plans through August 3.

**2018 Companies Return for 2019**

The same seven companies that offered on-exchange, individual plans are returning for 2019 - Anthem (as HMO Colorado), Bright Health, Cigna Health and Life, Denver Health Medical Plans, Friday Health Plans, Kaiser Foundation Health Plan of Colorado and Rocky Mountain HMO. And like in past years, this means that all counties in Colorado will have at least one on-exchange company selling individual health plans.

"I'm very pleased to see that we kept the same seven companies selling on-exchange plans," said Interim Insurance Commissioner Michael Conway. "Last year we worked hard to keep them in Colorado and I think that work is reflected in their decisions for 2019."

**Smallest Increase in Years**

For 2019 individual plans, the average premium increase request is 5.94 percent across all companies and metal levels. In the small group market, the average premium increase request is 7.15 percent. Remember, these are averages across all plans from all companies, across all areas of the state where a company offers plans, for all ages. These averages are not representative of how one individual's premium could change.

Looking closer, the requested average premium increase for individual gold plans is 6.85 percent, and is 12.30 percent for silver plans. For bronze plans, the requested average premium increase is 0.9 percent.

In addition, for the first time in years, an insurance company is requesting a rate decrease for individual market plans for 2019. In fact, both companies under the Anthem umbrella, HMO Colorado and Rocky Mountain Hospital and Medical Service, requested average decreases: -0.44 percent for HMO Colorado, and -2.64 percent for Rocky Mountain Hospital and Medical Service.

"Last year we worked to keep the companies participating in Colorado in the individual market," continued Commissioner Conway. "Our efforts this year have concentrated on maintaining and furthering the stability we secured last year. Moving forward, we will be doubling down on our focus to address and attack the ever-increasing healthcare costs that drive premiums and push coverage out of reach for many. For too long Colorado consumers have been forced into the uncomfortable and oftentimes impossible position of paying for ever increasing healthcare costs."

**Challenges Continue**

As in past years, challenges continue. Just last week, the Trump administration decided to freeze a key ACA program designed to discourage insurers from favoring healthy people over less healthy ones.

"Decisions at the federal level continue to make life interesting," said Commissioner Conway. "But as we have in the past, we will find a solution to this most recent announcement. To that end, just this morning, I informed the insurance

carriers that we will require that they account for their respective risk adjustment receivables or payables as they are reflected in the July 9, 2018 federal report. I will take any subsequent steps that are necessary to protect Coloradans and to maintain market stability.”

## The Rate Review Process

The Division of Insurance will spend the summer reviewing these plans to make sure the requested premiums are neither too high nor too low, and ensuring that the plans comply with the Affordable Care Act (ACA) and state laws.

- The Division of Insurance does not set insurance premiums, but will review what the companies submitted to determine if the requested increases or decreases are justified.
- The Division of Insurance checks to make sure the premiums are sufficient for the company to continue to pay its members’ claims.
- The Division of Insurance verifies whether the plans meet the metal tier coverage levels: bronze (an average of about 60 percent of medical expenses paid by the plan), silver (70 percent), gold (80 percent) and platinum (90 percent).
- The Division of Insurance also reviews the benefits and the plans’ networks of healthcare providers to make sure that they meet state and federal requirements.
- The Division will release the final approved plans and premiums for 2019 in late summer / early fall, along with summary information and analysis.

## Preliminary 2019 Information

The information below on the number of plans and carriers and the requested premium changes for 2019 is preliminary. The information only reflects what the companies have requested, not the final approved plans for 2019. Any requested premium has to be justified by the insurance companies.

For 2019, a total of **16** insurance companies plan to offer **808** individual and small group plans in Colorado. The average requested premium change for individual plans across all companies is a **5.94** percent increase, while in the small group market, the average requested change across all companies is a **7.15** percent increase.

- [Number of Individual and Small Group Plans for 2019 / Number of Companies Offering Insurance \(on and off-exchange\) for 2019](#)
- [INDIVIDUAL Medical Plans, Average REQUESTED Premium Change - by Company and by Metal Tier](#)
- [SMALL GROUP Medical Plans, Average REQUESTED Premium Change - by Company and by Metal Tier](#)

## View Plans / Submit Comments

The plans and requested premiums from the insurance companies, also called filings, are available on the Division’s [“Health Insurance Filings” web page](#) (click “Search Health Insurance Plan Filings” on that page). Note that these are very technical documents, so be prepared to spend some time on this process. There is a step-by-step video guide (also available as a downloadable print guide) to help you navigate to the filings that interest you, to demonstrate how to find particular information in those filings, and to show you how you can submit comments.

After the Division releases the final, approved plans and premiums for 2019 in late summer / early fall, it will host a public meeting to discuss health insurance for the coming year. The date and location for this forum will be determined later this summer.

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### About the Division of Insurance:

The [Colorado Division of Insurance \(DOI\)](#), part of the Department of Regulatory Agencies (DORA) regulates the insurance industry and assists consumers and other stakeholders with insurance issues. Visit [dora.colorado.gov/insurance](http://dora.colorado.gov/insurance) for more information or call 303-894-7499 / toll free 800-930-3745.

### About DORA:

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission. Visit [dora.colorado.gov](http://dora.colorado.gov) for more information or call 303-894-7855 / toll free 1-800-886-7675.