

Health Insurance Carriers / Plans Approved by Colorado Division of Insurance For Sale via Connect for Health Colorado in 2014

					Actuarial Tier Levels									
					Catastrophic		Bronze (60%)		Silver (70%)		Gold 80%		Platinum (90%)	
	Carriers	Plans	Indiv.	Small Group	Indiv.	Small Group	Indiv.	Small Group	Indiv.	Small Group	Indiv.	Small Group	Indiv.	Small Group
Exchange Plans	13	242	150	92	13	0	49	28	59	38	27	26	2	0

Carriers with Approved Plans for Connect for Health Colorado in 2014			
		Individual	Small Group
1	All Savers Insurance Company	9 plans	
2	Cigna Health and Life Insurance Company	11 plans	
3	Colorado Choice Health Plans	12 plans	10 plans
4	Colorado Health Insurance Cooperative, Inc.	8 plans	6 plans
5	Denver Health Medical Plan, Inc.	4 plans	
6	HMO Colorado Inc. (Anthem)	14 plans	3 plans
7	Humana Health Plan Inc.	7 plans	
8	Kaiser Foundation Health Plan of Colorado	27 plans	24 plans
9	New Health Ventures, Inc.	6 plans	
10	Rocky Mtn. Hospital & Medical Service Inc., DBA Anthem BCBS		2 plans
11	Rocky Mountain Health Maintenance Organization	52 plans	30 plans
12	Rocky Mountain HealthCare Options, Inc.		14 plans
13	SeeChange Health Insurance Company, Inc.		3 plans



Dora

Department of Regulatory Agencies
Division of Insurance

8/12/2013

Medical Insurance Premium Summary

For Plans Approved by Colorado Division of Insurance for 2014

For Sale via Connect for Health Colorado



The ranges below only represent plans to be offered by Connect for Health Colorado, Colorado's exchange.

Premiums are monthly, per individual, and are for a 27-year-old non-smoker. Note that the catastrophic coverage has lower premiums and is designed for individuals under 30 or those 30 and over who meet certain financial eligibility requirements.

Two key factors account for the variability of the premiums within the coverage levels of bronze (60% of costs paid by the plan), silver (70%), gold (80%), platinum (90%) and catastrophic.

1. **Geography** – The range shown for each level includes rates submitted for plans across all regions of the state. Some regions have higher healthcare costs, leading to higher health insurance costs in those regions.
2. **Plan Design** – Within each level of coverage, there is variability among deductibles, co-payments and out-of-pocket maximums. These differences provide more choices for consumers.

Individual Plans

Coverage Level	Lowest	Highest
Catastrophic	\$135.57	\$355.27
Bronze	\$145.06	\$430.10
Silver	\$190.99	\$547.04
Gold	\$224.23	\$634.84
Platinum	\$255.36	\$566.80

Small Group Plans

Coverage Level	Lowest	Highest
Bronze	\$183.72	\$442.26
Silver	\$239.36	\$578.38
Gold	\$280.07	\$662.32

Dental Insurance Carriers / Plans Approved by Colorado Division of Insurance For Sale via Connect for Health Colorado in 2014

					Actuarial Tier Levels			
					High (85%)		Low (70%)	
	Carriers	Plans	Indiv.	Small Group	Indiv.	Small Group	Indiv.	Small Group
Exchange Plans	9	68	23	45	9	21	14	24

Dental Carriers with Approved Plans for Connect for Health Colorado in 2014			
		Individual	Small Group
1	Best Life Insurance Company	6 plans	6 plans
2	CIGNA	2 plans	
3	Colorado Dental	5 plans	4 plans
4	Dentegra Insurance Company	6 plans	6 plans
5	Humana Insurance Company	1 plan	
6	Metropolitan Life Insurance Company		4 plans
7	Premier Access	3 plans	3 plans
8	Rocky Mountain Hospital & Medical Services		13 plans
9	The Guardian Life		9 plans



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Dental Insurance Premium Summary

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Premiums are monthly, per individual.

Two key factors account for the variability of the premiums.

1. **Geography** – The range shown for each level includes rates submitted for plans across all regions of the state. Some regions have higher healthcare costs, leading to higher health insurance costs in those regions.
2. **Plan Design** – Within each level of coverage, there is variability among deductibles, co-payments and out-of-pocket maximums. These differences provide more choices for consumers.

Individual Plans

Coverage Level	Lowest	Highest
Low (0-20 year-old)	\$17.46	\$51.01
Low (27-year-old)	\$15.90	\$63.17
High (0-20 year-old)	\$20.92	\$61.92
High (27-year-old)	\$33.75	\$63.17

Small Group Plans

Coverage Level	Lowest	Highest
Low (0-20 year-old)	\$10.83	\$36.29
Low (27-year-old)	\$11.86	\$63.62
High (0-20 year-old)	\$20.93	\$49.54
High (27-year-old)	\$21.93	\$63.62