

RATE REVIEW IN COLORADO

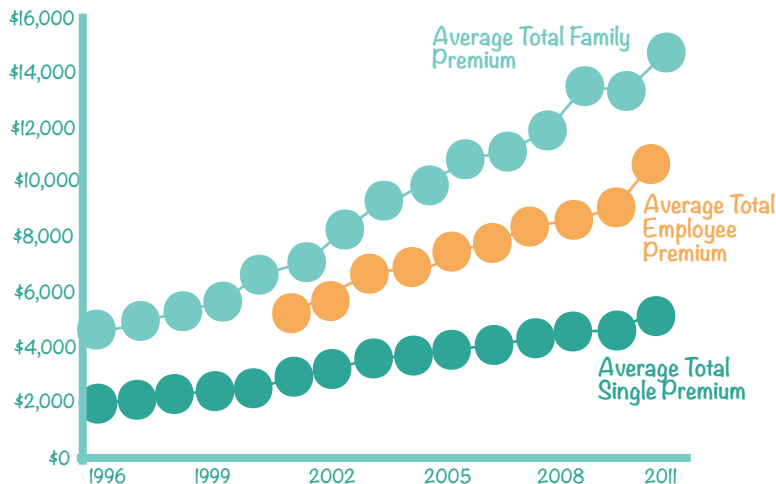
RATE REVIEW

Colorado's Division of Insurance (DOI) reviews and approves every health insurance companies' rate increase before they can raise your health insurance premium to ensure that Coloradans health care is affordable.

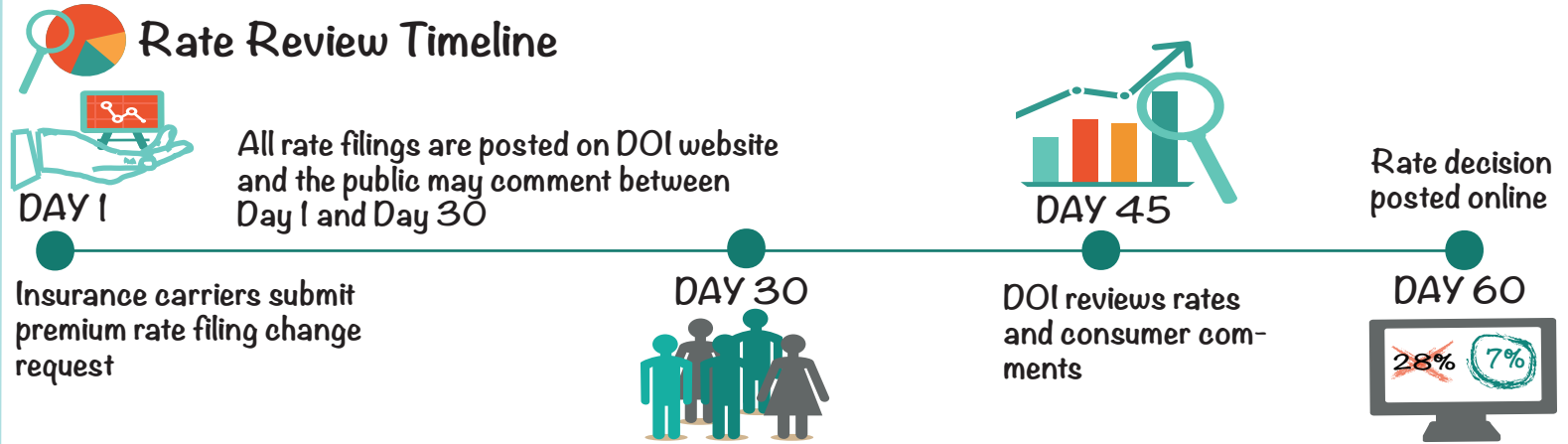
Why Does Rate Review Matter to Coloradans?

Rate Review protects you from unreasonably high health insurance premium rates. Rate Review keeps money in your pocket.

Average Health Insurance Premium Increases in Colorado in the Past 15 Years



Rate Review Timeline

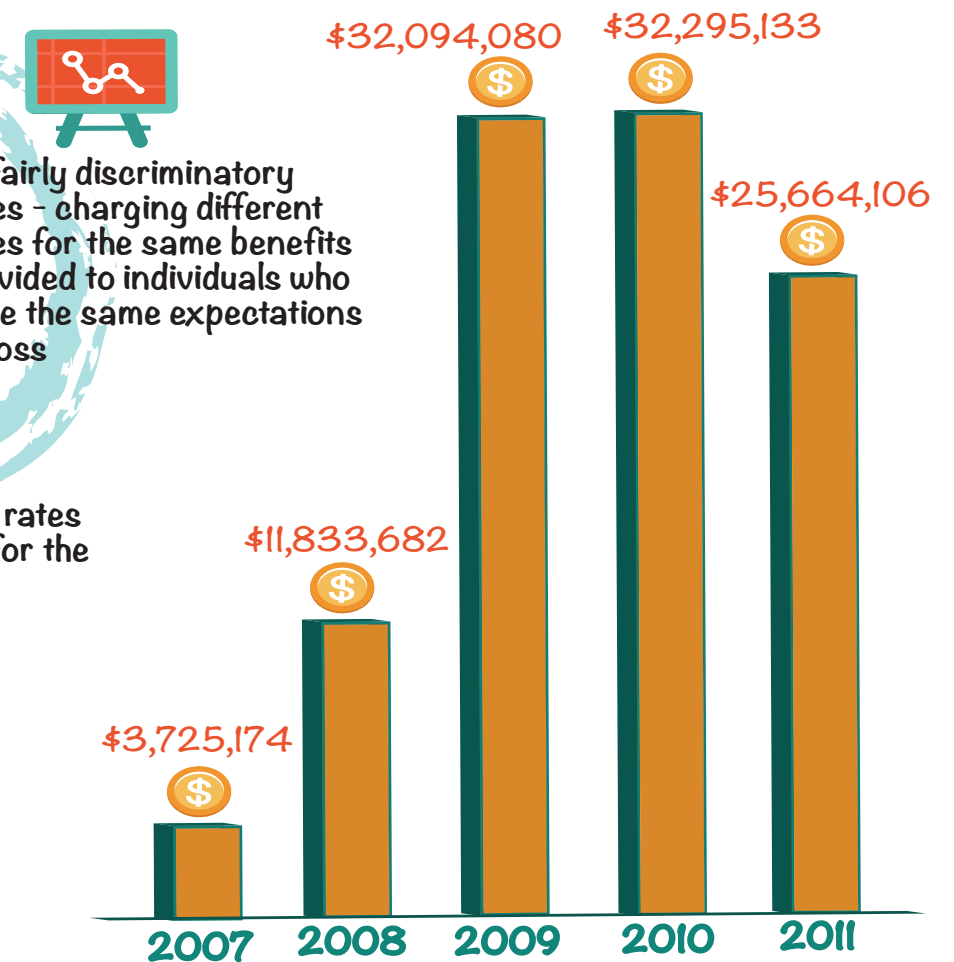


When Does a Rate Signal a Red Flag to DOI?

Inadequate rates - rates that are clearly so low that they cannot pay projected claims or expenses

Unfairly discriminatory rates - charging different rates for the same benefits provided to individuals who have the same expectations of loss

Excessive rates - when rates are unreasonably high for the insurance coverage



Coloradans' Health Insurance Savings from Rate Review and DOI Intervention