

ACA 2024 Plan Year - Submitted vs. Approved Consumer Impact

Medical Individual

Company Name	Average Submitted Consumer Impact*	Average Approved Consumer Impact*	Percentage Change - Submitted vs Approved
Anthem (HMO Colorado, Inc.)	13.7%	12.7%	7.3% decrease
Cigna Health and Life Insurance Company	7.4%	7.1%	4.1% decrease
Denver Health Medical Plan, Inc.	7.8%	19.6%	151.3% increase
Kaiser Foundation Health Plan of Colorado	11.0%	10.5%	4.6% decrease
Rocky Mountain Health Maintenance Organization, Inc.	8.0%	6.5%	18.8% decrease
Select Health, Inc.	New to Market	New to Market	New to Market

Medical Small Group

Company Name	Average Submitted Consumer Impact*	Average Approved Consumer Impact*	Percentage Change - Submitted vs Approved
Anthem (HMO Colorado, Inc.)	14.9%	11.6%	22.2% decrease
Anthem (Rocky Mountain Hospital & Medical Service, Inc.)	17.0%	12.3%	27.7% decrease
Kaiser Foundation Health Plan of Colorado	7.5%	7.5%	0.0%
Kaiser Permanente Insurance Company	-2.3%	-2.3%	0.0%
UnitedHealthcare Insurance Company	4.9%	4.7%	4.1% decrease
UnitedHealthcare of Colorado, Inc.	8.0%	7.7%	3.8% decrease

*Consumer Impact based on all plans (continuing and discontinued).



ACA 2022 Plan Year - Submitted vs. Approved Rate Changes

Medical Individual - with Reinsurance Program				
Company	Market	SERFF Tracking Number	Average Submitted Rate Change*	Average Approved Rate Change*
Anthem (HMO Colorado, Inc.)	Individual	AWLP-132870464	4.1%	3.5%
Anthem (Rocky Mountain Hospital & Medical Service, Inc.)	Individual	AWLP-132870388	7.6%	7.6%
Bright Health Insurance Company	Individual	BRHP-132863068	-0.8%	-1.0%
Cigna Health and Life Insurance Company	Individual	CCGH-132900206	-0.3%	-0.3%
Denver Health Medical Plan, Inc.	Individual	DVHH-132884415	-8.9%	-8.9%
Friday Health Plans	Individual	COHP-132818355	-0.3%	-0.3%
Kaiser Foundation Health Plan of Colorado	Individual	KFHP-132881932	1.6%	1.6%
Oscar Insurance Company	Individual	OHIN-132859634	4.9%	6.1%
Rocky Mountain Health Maintenance Organization, Inc.	Individual	UHLC-132853667	-2.6%	-4.3%

Medical Small Group				
Company	Market	SERFF Tracking Number	Average Submitted Rate Change*	Average Approved Rate Change*
Aetna Health Inc.	Small Group	AETN-132863142	0.0%	0.0%
Aetna Life Insurance Company	Small Group	AETN-132863148	-13.4%	-13.4%
Anthem (HMO Colorado, Inc.)	Small Group	AWLP-132870241	5.8%	4.2%
Anthem (Rocky Mountain Hospital & Medical Service, Inc.)	Small Group	AWLP-132870254	4.9%	3.3%
Bright Health Insurance Company	Small Group	BRHP-132851361	-13.3%	-8.9%
Friday Health Plans	Small Group	COHP-132826377	3.5%	3.5%
Humana Health Plan Inc.	Small Group	HUMA-132862715	8.2%	10.8%
Humana Insurance Company	Small Group	HUMA-132862703	7.7%	7.1%
Kaiser Foundation Health Plan of Colorado	Small Group	KFHP-132882108	3.0%	3.0%
Kaiser Permanente Insurance Company	Small Group	KFHP-132882137	3.3%	3.3%
UnitedHealthcare Insurance Company	Small Group	UHLC-132866173	6.9%	5.8%
UnitedHealthcare of Colorado, Inc.	Small Group	UHLC-132866249	6.8%	6.8%

*Submitted and approved rate change based on members in continuing plans only

ACA 2023 Plan Year - Submitted vs. Approved Rate Changes

Medical Individual - with Reinsurance Program

Company	Market	SERFF Tracking Number	Average Submitted Rate Change*	Average Approved Rate Change*
Anthem (HMO Colorado, Inc.)	Individual	AWLP-133287577	8.4%	5.7%
Anthem (Rocky Mountain Hospital & Medical Service, Inc.)	Individual	AWLP-133287576	8.4%	4.9%
Cigna Health and Life Insurance Company	Individual	CCGH-133302821	9.2%	6.6%
Denver Health Medical Plan, Inc	Individual	DVHH-133296857	-2.6%	-2.6%
Friday Health Plans	Individual	COHP-133303965	24.2%	25.1%
Kaiser Foundation Health Plan of Colorado	Individual	KFHP-133290717	0.0%	0.0%
Rocky Mountain HMO	Individual	UHL-C-133278755	13.6%	11.4%

Medical Small Group

Company	Market	SERFF Tracking Number	Average Submitted Rate Change*	Average Approved Rate Change*
Aetna Health Inc	Small Group	AETN-133287755	-7.6%	-11.2%
Aetna Life Insurance Company	Small Group	AETN-133287706	5.1%	-1.2%
Anthem (HMO Colorado, Inc.)	Small Group	AWLP-133287573	5.2%	2.5%
Anthem (Rocky Mountain Hospital & Medical Service, Inc.)	Small Group	AWLP-133287574	6.3%	3.3%
Friday Health Plans	Small Group	COHP-133307607	33.7%	33.7%
Humana Health Plan Inc	Small Group	HUMA-133284212	10.0%	10.0%
Humana Insurance Company	Small Group	HUMA-133284150	5.8%	5.8%
Kaiser Foundation Health Plan of Colorado	Small Group	KFHP-133292119	5.0%	5.0%
Kaiser Permanente Insurance Company	Small Group	KFHP-133292151	5.8%	5.8%
UnitedHealthcare Insurance Company	Small Group	UHL-C-133306456	10.4%	8.7%
UnitedHealthcare of Colorado, Inc.	Small Group	UHL-C-133297691	12.1%	10.2%

*Rate change based on Rate/Rule Schedule tab