



COLORADO
Department of
Regulatory Agencies

Division of Insurance

Trending the Affordable Care Act

hello!

ADAM BOGGESS

Director (Interim)

Life and Health - Rates & Forms

Trending the Affordable Care Act





“One of the things that the Affordable Care Act has done, which is advantageous to consumers, is created marketplaces, where people can go online and comparison-shop. That was very hard to do before the Affordable Care Act, especially for people who had individual insurance policies.”

David Blumenthal



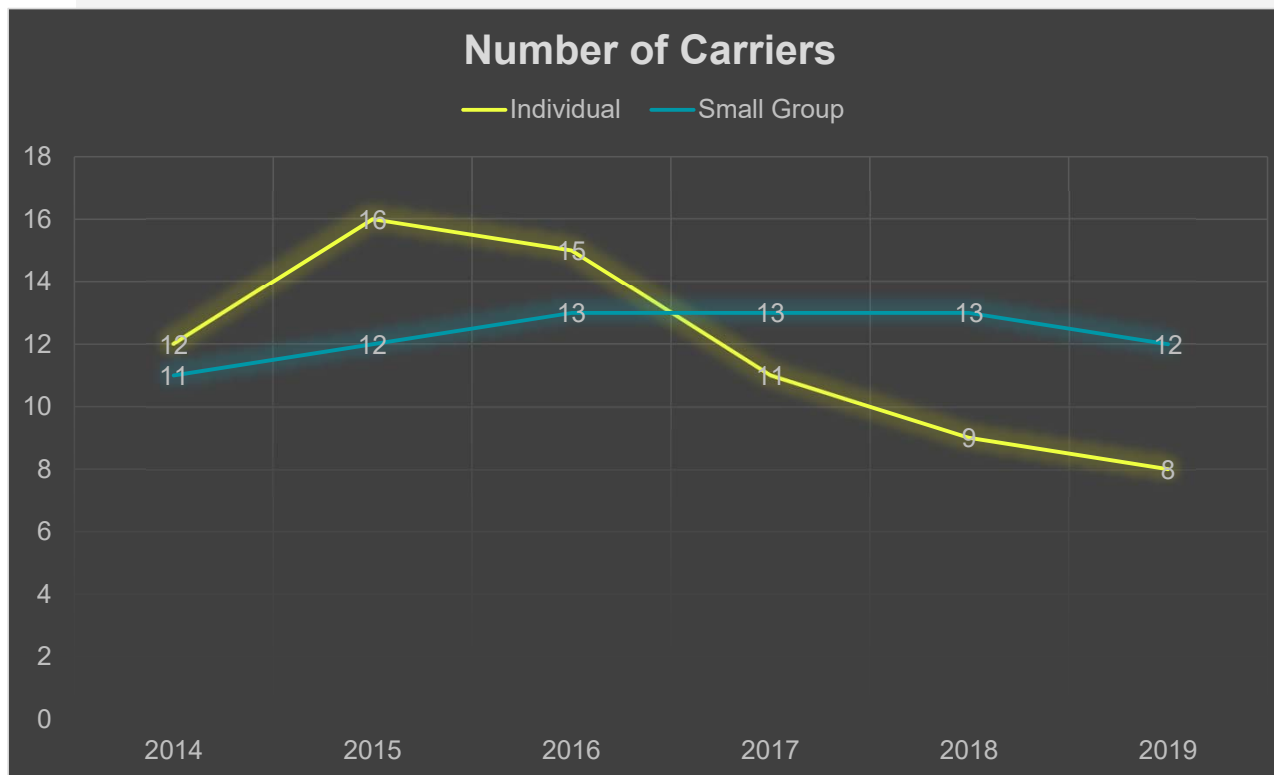
Carrier and Plan Availability

Plan Counts

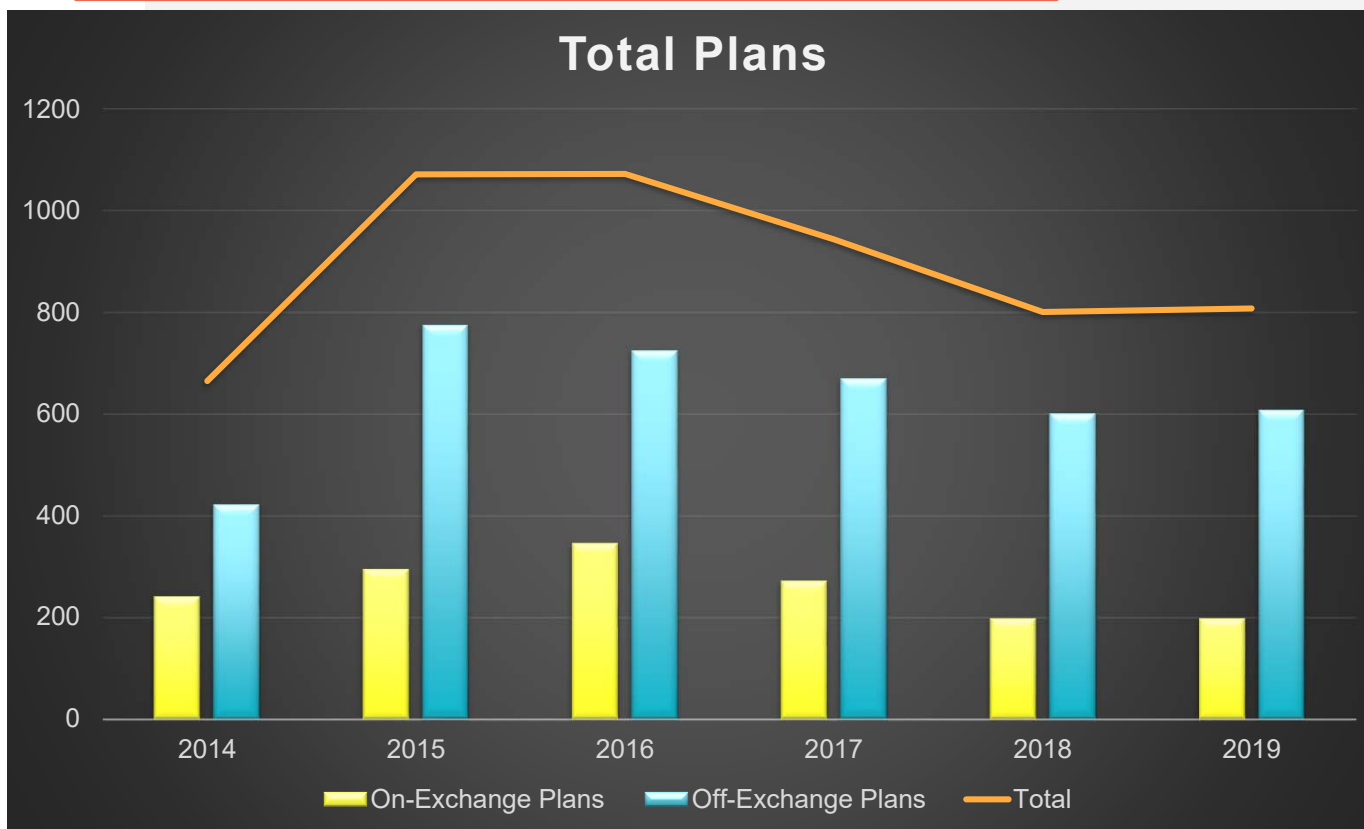
- Early volatility followed by stability
 - Plan counts increased sharply and then settled
- Small Group changes
 - Most plans offered off-exchange for the 2018 and 2019 plan years



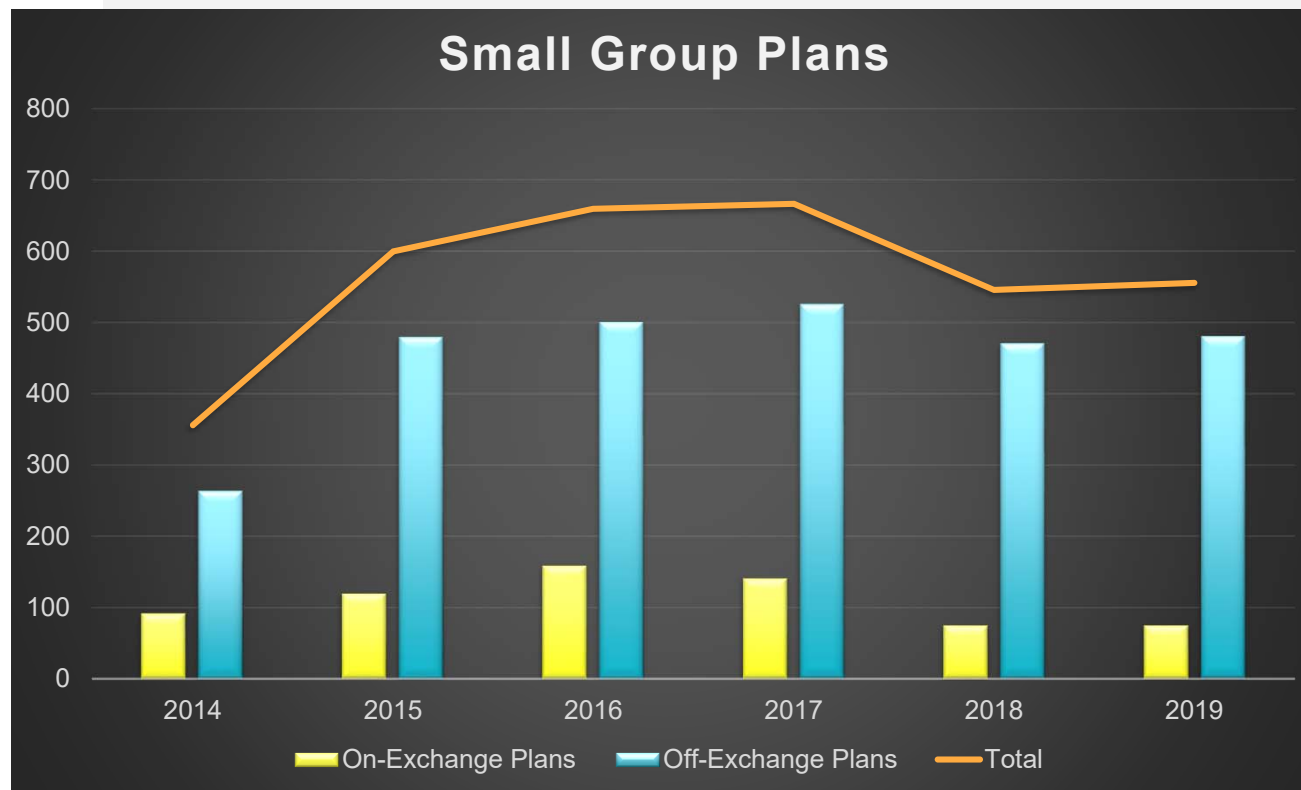
Carrier and Plan Availability



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Carrier and Plan Availability



Benefit Changes

Cost Sharing Reductions

- **Plan Years 2014 - 2017**
 - Funded by the Federal Government
- **Plan Year 2018**
 - Loaded across all plans sold on-exchange
- **Plan Year 2019**
 - Loaded on the On-Exchange Silver Plans Only
 - Created “Substantially Similar” Off-Exchange Silver plans



Benefit Changes

Benefit Changes

- New benchmark for the 2017 plan year
 - Includes the 10 Essential Health Benefits
- Added coverage for several benefits
 - Chiropractic Care
 - Bariatric Surgery
 - Transgender
 - Infertility
 - Pediatric vision hardware



Benefit Changes

Expanded Actuarial Values

- Created the “Enhanced Bronze” plans

Additional Clarity

- Telehealth (§ 10-16-123, C.R.S.)
- Prescription Drug Coverage



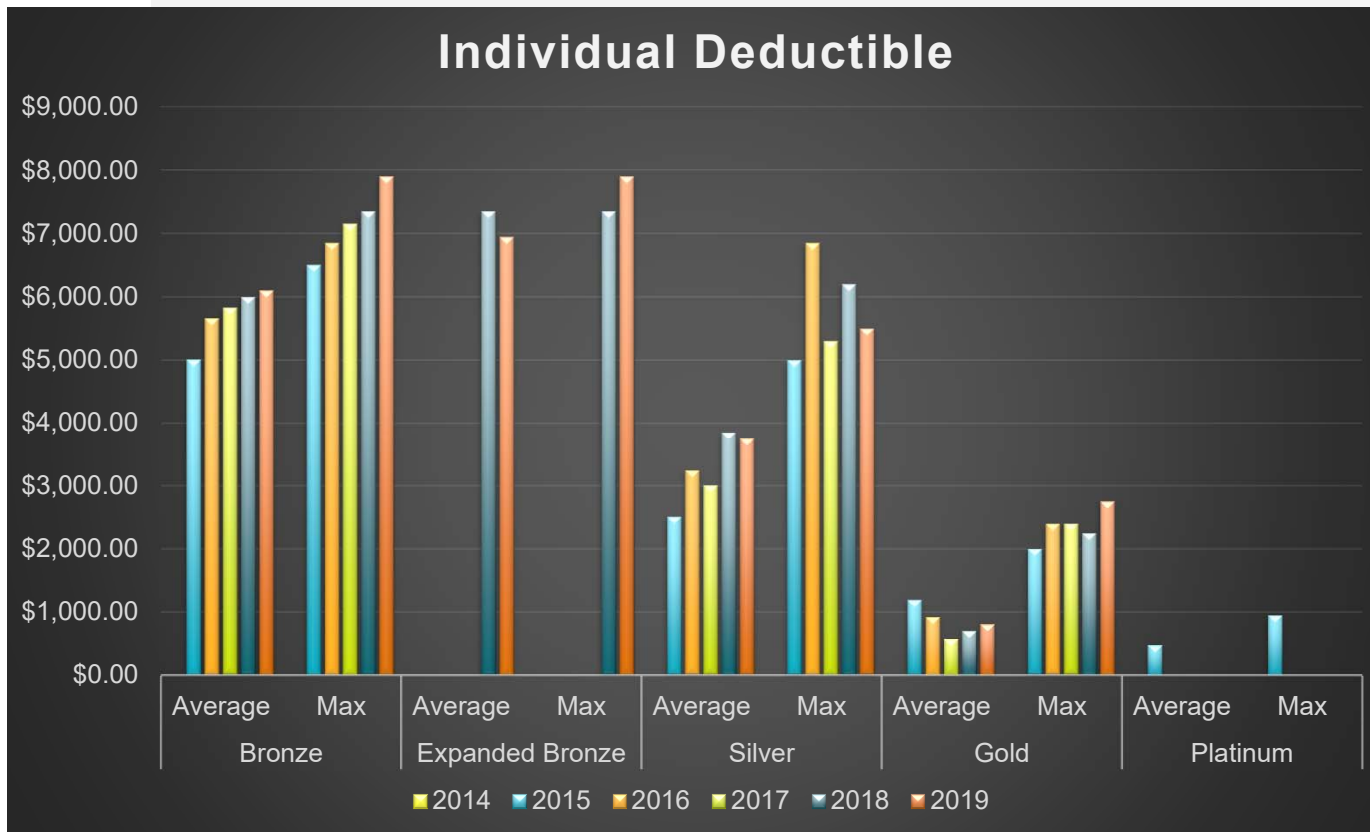
Benefit Changes

Deductibles and Out-of-Pocket

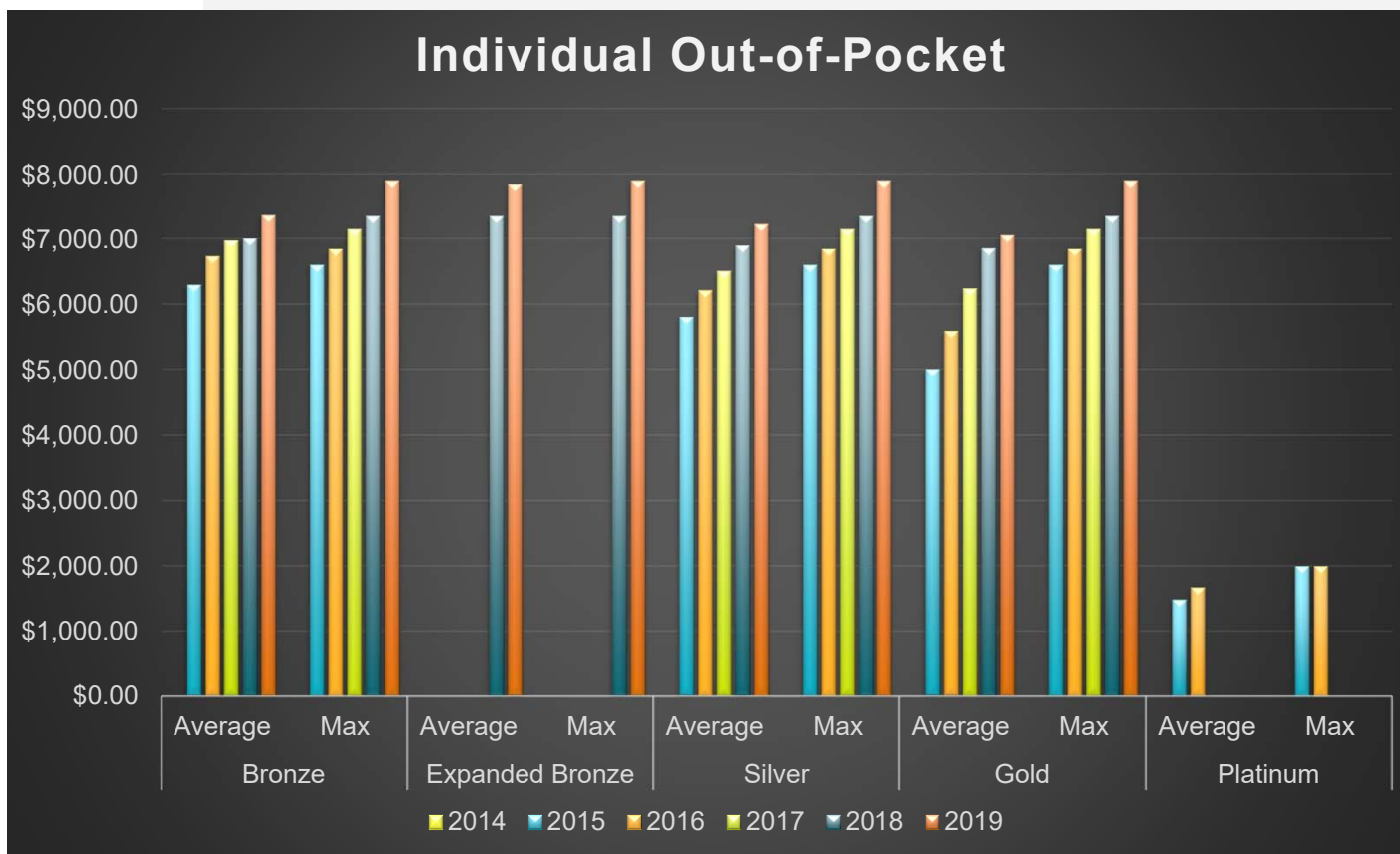
- Maximum Out-of-Pocket
- 2014: \$6,350 for Individuals/ \$12,700 for Family
- 2019: \$7,900 for Individuals/ \$15,800 for Family



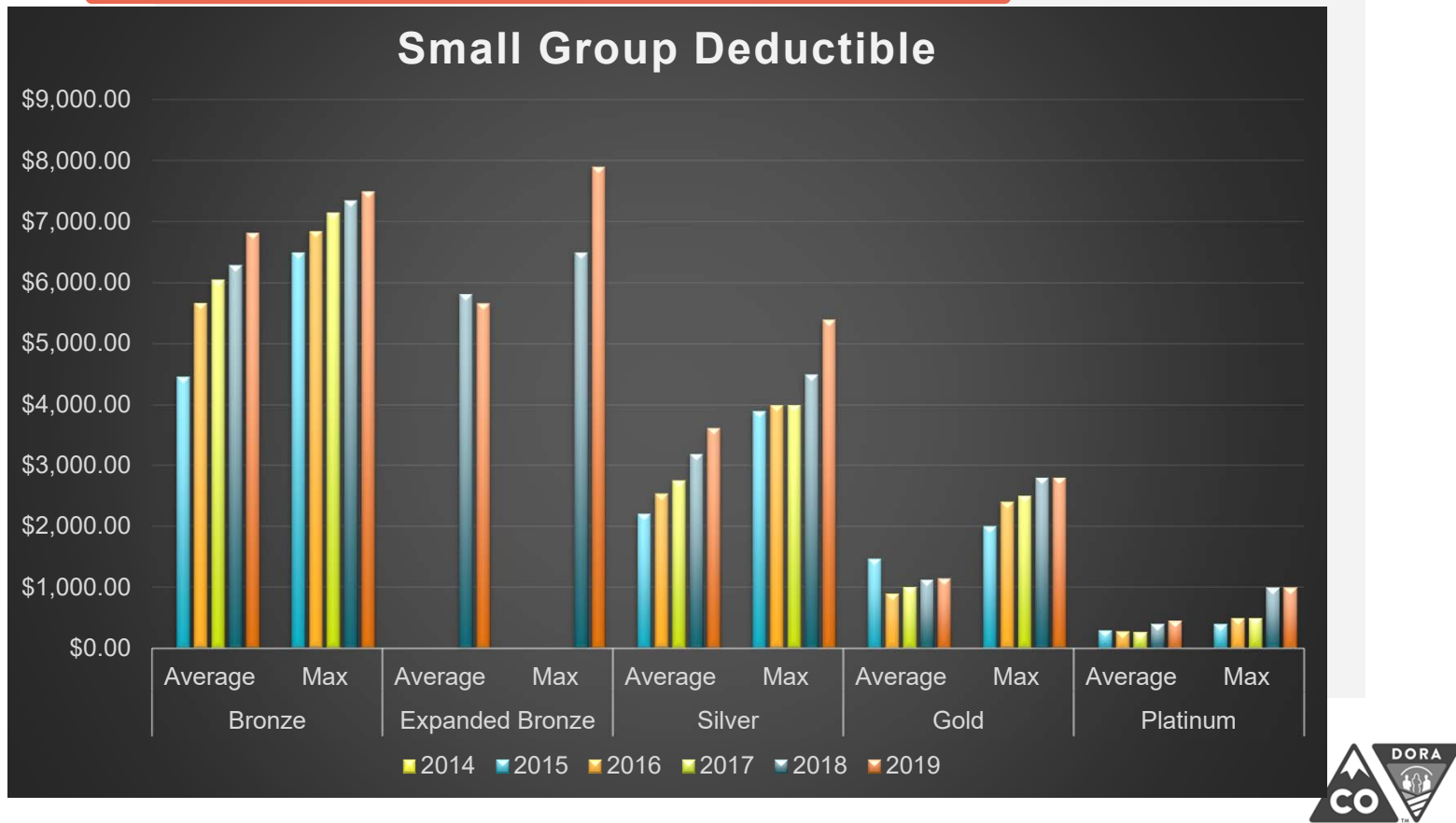
Benefit Changes



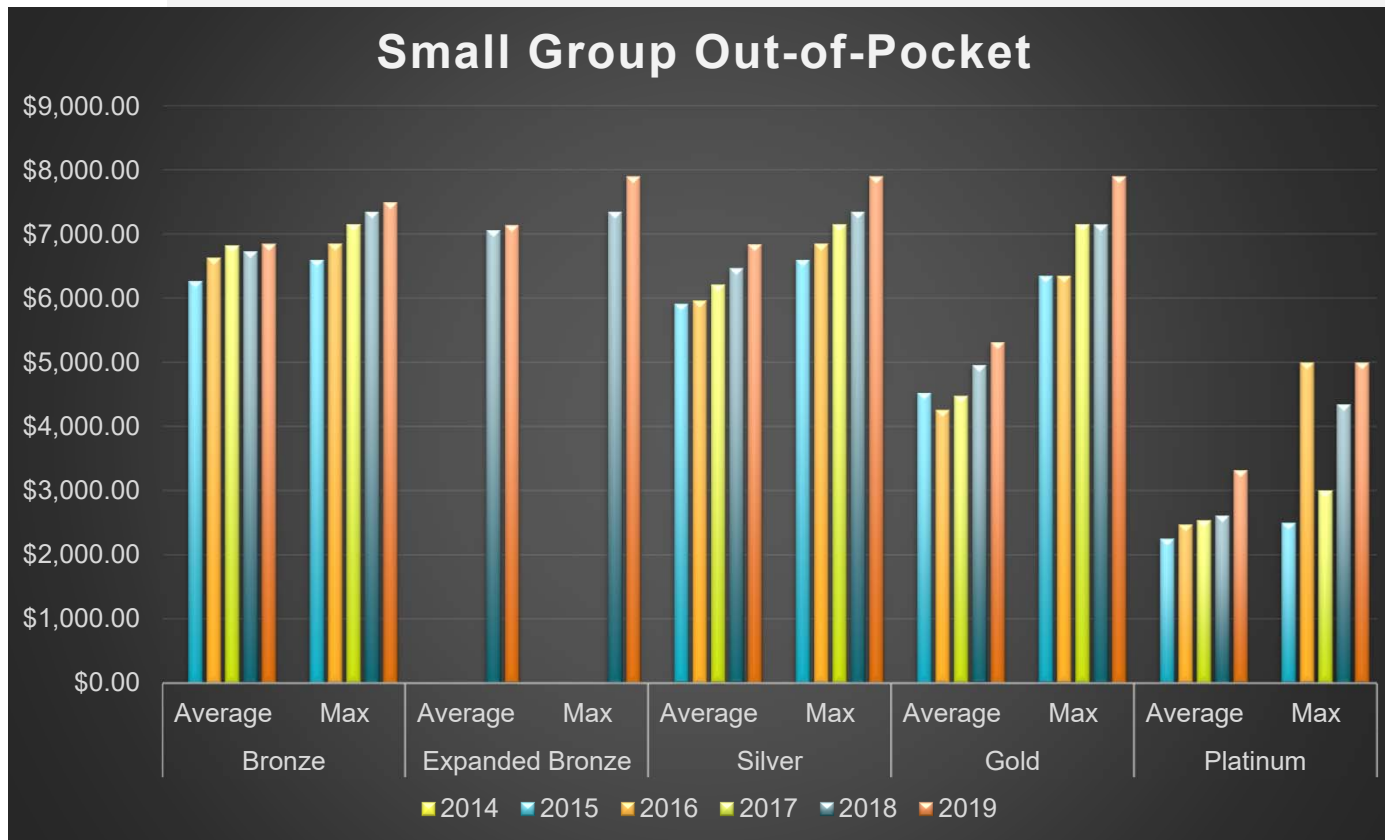
Benefit Changes



Benefit Changes



Benefit Changes



Stabilization of the Market

Early Years

- Testing of different plan designs/networks

Recent Years

- Carriers better able to predict costs
- Stable plan offerings
- More information about individual market became available



Network Adequacy

More HMOs and EPOs vs PPOs

- Quality of Care versus Quantity
 - PPOs generally have more providers
 - HMOs and EPOs restrict providers

Regulatory Efforts

- Filing Requirements
- Provider Availability



Thank you!

Questions?

You can get more information at
[email address]



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