



	2015	ACTUARIAL TIER LEVELS											
		Catastrophic		Bronze (60%)		Silver (70%)		Gold (80%)		Platinum (90%)			
		Indiv	Small Grp	Indiv	Small Grp	Indiv	Small Grp	Indiv	Small Grp	Indiv	Small Grp		
Exchange Plans	296	176	120	15	NA	54	38	71	48	34	34	2	-
Off-Exchange Plans	776	296	480	25	NA	109	86	100	253	46	135	16	6
TOTAL	1,072	472	600	40	NA	163	124	171	301	80	169	18	6
2014 (for comparison)													
Exchange Plans	239	149	90	13	NA	49	28	58	37	27	25	2	-
Off-Exchange Plans	552	159	393	13	NA	59	78	59	210	23	100	5	5
TOTAL	791	308	483	26	NA	108	106	117	247	50	125	7	5

CARRIERS WITH APPROVED PLANS FOR 2015

CARRIER NAME	ON Exchange		OFF Exchange	
	Indiv	Small Grp	Indiv	Small Grp
1 All Savers Insurance Company	10	-	10	-
2 Gigna Health and Life Insurance Company	11	-	11	-
4 Colorado Choice Health Plans	24	20	24	24
3 Colorado Health Insurance Cooperative, Inc.	18	18	18	18
5 Denver Health Medical Plans	7	-	7	-
6 Freedom Life Insurance Company of America	-	-	4	-
7 HMO Colorado, Inc. (Anthem)	13	3	15	22
8 Humana Health Plan, Inc.	7	-	19	62
9 Humana Insurance Company	-	-	10	32
10 Kaiser Foundation Health Plan of Colorado	36	32	36	68
11 Kaiser Permanente Insurance Company	-	-	-	1
12 National Foundation Life Insurance Company	-	-	2	-
13 New Health Ventures, Inc. (Access Health)	11	-	5	-
14 Rocky Mountain Hospital and Medical Service, Inc. (Anthem)	-	-	3	24
15 Rocky Mountain HealthCare Options, Inc.	-	13	-	13
16 Rocky Mountain Health Maintenance Organization, Inc.	35	34	26	34
17 Time Insurance Company	-	-	96	-
18 UnitedHealthcare Insurance Company	-	-	-	102
19 UnitedHealthcare Life Insurance Company	-	-	10	-
20 UnitedHealthcare of Colorado	-	-	-	80

Multi-State Plans - offered through the federal Office of Personnel & Management

OPM - Co. Health Ins. Cooperative, Multi-State Plans	2	-	-	-
OPM - HMO CO (Anthem), Multi-State Plans	2	-	-	-

Premium Increase Summary - STATEWIDE

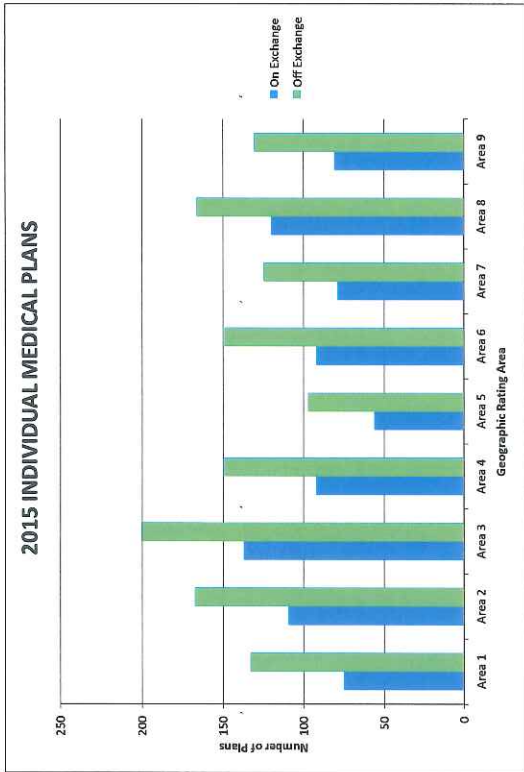
Total Ind and SG	Average	Ind weight	SG weight
Statewide	1.18%	74%	26%
On Exchange Medical Plans	0.58%	93%	7%
Off Exchange Medical Plans	2.12%	44%	56%
All Catastrophic Plans	-7.59%	100%	0%
All Bronze Plans	-0.35%	86%	14%
All Silver Plans	2.40%	69%	31%
All Gold Plans	3.09%	48%	52%
All Platinum Plans	4.06%	85%	15%

Premium Increase Summary - BY MARKET

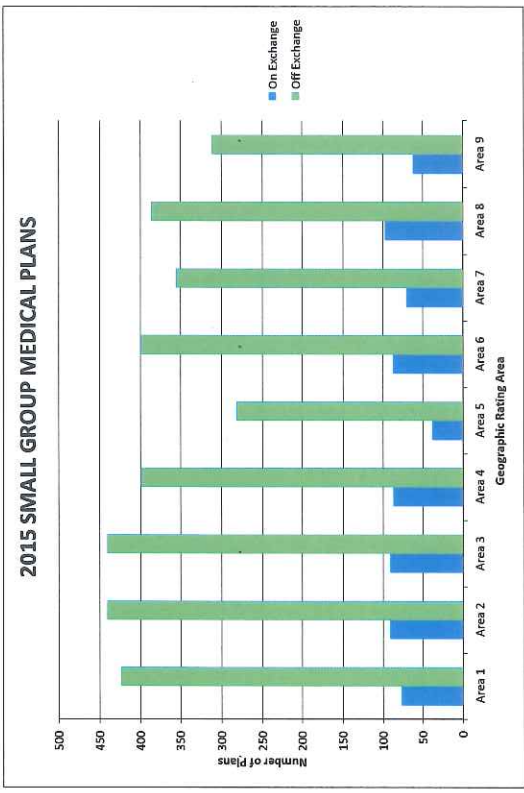
Individual	Wtd Avg	Min	Max	Distribution of Rate Increases (Percent of Plans)									
				Below -25%	-25% to -15%	-15% to -5%	-5% to 0%	0% to 5%	5% to 15%	15% to 25%	Over 25%		
Statewide	0.71%	-37.85%	50.87%	5%	6%	16%	12%	19%	28%	1%	1%	14%	
On Exchange Medical Plans	0.20%	-37.89%	25.44%	8%	9%	12%	16%	16%	36%	1%	1%	2%	
Off Exchange Medical Plans	2.40%	-37.85%	50.87%	1%	2%	18%	7%	21%	27%	0%	0%	23%	
All Catastrophic Plans	-7.59%	-37.51%	38.08%	4%	4%	16%	24%	22%	22%	1%	1%	7%	
All Bronze Plans	-0.66%	-35.25%	40.07%	4%	6%	21%	11%	13%	29%	0%	0%	17%	
All Silver Plans	2.13%	-37.89%	39.40%	3%	7%	15%	17%	24%	27%	0%	0%	11%	
All Gold Plans	3.71%	-35.37%	37.30%	12%	7%	8%	6%	20%	34%	2%	1%	11%	
All Platinum Plans	5.04%	1.40%	50.87%	0%	0%	0%	0%	25%	0%	0%	0%	75%	
Small Group	Average	Min	Max	Below -25%	-25% to -15%	-15% to -5%	-5% to 0%	0% to 5%	5% to 15%	15% to 25%	Over 25%		
Statewide	2.54%	-34.22%	35.61%	1%	6%	14%	28%	23%	19%	5%	4%		
On Exchange Medical Plans	5.95%	-34.22%	35.61%	2%	6%	7%	10%	25%	40%	3%	8%		
Off Exchange Medical Plans	1.90%	-34.22%	35.61%	1%	7%	15%	31%	22%	16%	6%	3%		
All Bronze Plans	1.62%	-30.06%	35.46%	3%	7%	17%	15%	25%	25%	3%	5%		
All Silver Plans	3.01%	-34.22%	35.61%	0%	6%	14%	31%	21%	17%	7%	3%		
All Gold Plans	2.51%	-32.05%	35.53%	1%	4%	9%	29%	27%	21%	4%	4%		
All Platinum Plans	-1.46%	-6.73%	4.46%	0%	0%	9%	73%	18%	0%	0%	0%		

Notes:
 Weighting is based on estimated membership (projected 2015 members for continuing plans, allocated based on actual Colorado population)
 Weighted averages, minimums, and maximums are calculated across all plans and rating areas in the category.





GEOGRAPHIC RATING AREA	2015		2014	
	On Exchange	Off Exchange	On Exchange	Off Exchange
Area 1	75	133	87	91
Area 2	109	167	111	116
Area 3	137	200	147	144
Area 4	92	149	106	106
Area 5	56	97	74	74
Area 6	92	149	108	107
Area 7	79	125	91	83
Area 8	120	166	103	95
Area 9	81	131	107	98



GEOGRAPHIC RATING AREA	2015		2014	
	On Exchange	Off Exchange	On Exchange	Off Exchange
Area 1	77	424	80	397
Area 2	91	441	90	471
Area 3	91	441	90	471
Area 4	87	399	90	307
Area 5	38	281	56	253
Area 6	87	399	90	307
Area 7	70	355	80	295
Area 8	97	386	90	307
Area 9	62	311	90	307

Weighted Average Increase / Decreases by Geographic Rating Area - 2015 Medical Plans

Area 1 - Boulder	Wtd Avg	Min	Max
<i>Individual</i>	0.42%	-27.58%	49.75%
<i>Small Group</i>	2.60%	-14.55%	17.95%
Area 2 - Colorado Springs	Wtd Avg	Min	Max
<i>Individual</i>	-0.20%	-27.58%	50.87%
<i>Small Group</i>	1.33%	-18.07%	16.67%
Area 3 - Denver	Wtd Avg	Min	Max
<i>Individual</i>	0.84%	-27.58%	49.77%
<i>Small Group</i>	2.77%	-14.80%	16.24%
Area 4 - Fort Collins	Wtd Avg	Min	Max
<i>Individual</i>	5.26%	-27.58%	14.34%
<i>Small Group</i>	3.19%	-25.90%	19.16%
Area 5 - Grand Junction	Wtd Avg	Min	Max
<i>Individual</i>	-3.55%	-20.34%	4.83%
<i>Small Group</i>	-0.36%	-22.09%	11.12%
Area 6 - Greeley	Wtd Avg	Min	Max
<i>Individual</i>	4.57%	-27.58%	14.34%
<i>Small Group</i>	3.32%	-25.90%	17.97%
Area 7 - Pueblo	Wtd Avg	Min	Max
<i>Individual</i>	-4.90%	-15.31%	7.33%
<i>Small Group</i>	0.25%	-20.03%	9.80%
Area 8 - East	Wtd Avg	Min	Max
<i>Individual</i>	-5.01%	-37.89%	25.44%
<i>Small Group</i>	5.65%	-34.22%	31.24%
Area 9 - West	Wtd Avg	Min	Max
<i>Individual</i>	-7.44%	-12.20%	8.95%
<i>Small Group</i>	1.12%	-29.47%	35.61%

Note: Rating Area 8 change uses aggregate of 2014 Rating Areas 8 and 9 as denominator.
Note: Rating Area 9 change uses aggregate of 2014 Rating Areas 10 and 11 as denominator.

