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Division of Insurance

Marguerite Salazar – Commissioner
of Insurance

COLORADO
Department of
Regulatory Agencies
Division of Insurance



Division of Insurance - Regulates Insurance Industry in Colorado

- Licenses insurance companies
- Licenses insurance agents
- Consumer outreach & education

Regulating Insurance Companies

- Comply with State laws / regulations
- Financial review
- Review of rates / changes in benefits
- Review marketing practices

Consumer Assistance & Education

- Consumer Affairs Team
- Outreach
- Disaster Recover Centers
- Annual Complaint Report

Types of Insurance DOI Regulates - From Soup to Nuts

- Property & Casualty (auto, home, renters)
- Life & Health (medical, dental, vision)
- Title Insurance
- Pets and Travel Insurance
- Bail Bonds
- Phones and Portable Electronics Insurance
- Pre-need Funeral

Health Insurance, ACA & the Division of Insurance

- Expanded Rate Review
- Regulatory oversight / approval of health plans, premiums and forms
- Ensure benefits meet State / Federal requirements

ACA & Collaboration between DOI and...

- Departments - Health Care Policy & Finance,
Public Health & Environment
- Connect for Health Colorado
- Consumer Groups
- Insurance Carriers

ACA's Positive Changes for Colorado

- Competitive health insurance market in Colorado
- Better access to better coverage for consumers / Many choices at many price points
- Lowered uninsured rate in Colorado from 2013 to 2014 (17% to 11%)
- Lowered amount of unreimbursed care for hospitals