



**Division of Insurance**

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**FOR IMMEDIATE RELEASE**

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**Nearly All Colorado Consumers Given Option to Renew  
Cancelled Health Insurance Policies**

**Denver** – More than 95% of Coloradans affected by cancellation notices for individual and small group health insurance plans in 2013 were offered the opportunity to renew their policies early and continue them into 2014.

“All companies, whether they offered early renewals or not, were required to inform consumers about all of their possible options, including shopping with another insurance company or through Connect for Health Colorado,” said Commissioner of Insurance Marguerite Salazar. “Our top goals remain ensuring consumers have health insurance coverage and have options.”

Insurance companies set their own deadlines for early renewals. As such, some deadlines may have already passed, while others may be coming up shortly. The DOI encourages consumers to read the notices sent by the companies or to contact their insurance company for more information.

After discussions with Colorado’s health insurance carriers and other stakeholders, Colorado’s Division of Insurance (DOI) has determined the following will apply to health insurance plans that have been discontinued.

- Consumers who have been offered the opportunity to renew a current health plan may still exercise that option, provided they meet their carriers’ deadlines.
- Plans that did not have a renewal option and have been discontinued by health insurance carriers will not be reinstated.
- All health insurance plans sold or renewed after December 31, 2013, must meet the requirements of the ACA, as required by state legislation passed in 2013 ([House Bill 13-1266](#)).

“The system created to implement the ACA here was built by Colorado, for Colorado,” said Commissioner Salazar. “Changing our approach mid-stream would have led to problems in the health insurance market and would have caused additional consumer confusion. Coloradans should continue to explore their options for better coverage and better protections at reasonable rates.”

Consumers with questions about any information provided by an insurance company can contact the Division of Insurance at **303-894-7490** or **1-800-930-3745** (outside the Denver metro area) The Division has trained experts ready to answer consumers' health insurance questions.

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The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

**Consumer protection is our mission.**