



Dora

Department of Regulatory Agencies

Division of Insurance
Jim Riesberg
Commissioner of Insurance

John W. Hickenlooper
Governor

Barbara J. Kelley
Executive Director

April 19, 2013

Ms. Gretchen Hammer, Chair
Colorado Health Benefit Exchange
3773 Cherry Creek N. Dr., Suite 1025
Denver, CO 80209

Dear Ms. Hammer:

This letter is to support the Colorado Health Benefit Exchange in its application for Level 2 federal grant funding for the Colorado Health Benefit Exchange. The Colorado Division of Insurance, within the Department of Regulatory Agencies, is an active participant in the planning and establishment of a health benefit exchange in Colorado.

As the Insurance Commissioner, I sit as a non-voting member on the Exchange Board and am an active participant in the Board meetings and activities. Multiple staff of the Division are working with the Exchange staff on the "nuts and bolts" issues of implementing the exchange. This includes participating in the various work groups making recommendations to the Board on aspects of the Exchange and its operations, monitoring Exchange Board and Committee meetings, reviewing federal rules and requirements for establishment and operation of an Exchange, and advising the Exchange Board and leadership on issues that need to be addressed to align state law and regulation with federal requirements for Exchanges and implementation of health care reform under the Affordable Care Act. There is a major piece of alignment legislation in progress during this legislative session.

The Exchange and the Division of Insurance have entered into a Memorandum of Understanding, or an Interagency Agreement, as to separate and shared responsibilities with regard to the establishment and operations of the Colorado Health Benefit Exchange. Among the aspects of assistance the Division will provide to the Exchange are state authorization of carriers offering qualified health plans in the Exchange, review of carriers' premium rates and policy forms in accordance with Colorado law, implementing health insurance market reforms and aligning state law, regulations and practices to new requirements, assisting with consumer and small business outreach, overseeing processes for benefit complaints and coverage appeals (exclusive of eligibility for the Exchange).

If you have any questions, please do not hesitate to contact me.

Sincerely,

Jim Riesberg
Commissioner of Insurance

