

2022 Plan Certification

10/11/2021 Board Meeting







- The ACA requires C4HCO to certify QHPs and QDPs to be sold on the Exchange (45 CFR 155.1000)
- Requesting Board approval for all "on-exchange" individual, small group health and dental plans consistent with the plans reviewed and approved by the CO DOI under rate & form filing process
- C4HCO's historical approach for each OE is to certify all QHPs and QDPs as approved by the CO DOI

Authority & Board Certification Request



	2019	2020	2021	2022
Issuers	7	8	8	8
Plan Totals	124	131	159	257
Single Issuer Counties	14	22	9	1

- Friday Health Plan expanded into 10 additional counties and added 3 new plans
- Oscar expanded into 2 additional counties, added a new network and both networks are offered next to each other
- Rocky Mountain Health Plan expanded into 6 additional counties and added a new network (5 different Networks)
- ➤ Kaiser Permanente now offers both of their networks next to each other in 9 counties
- Bright Healthcare expanded into 2 additional counties
 - Peak Health Alliance expanded into 1 additional county



QHP Distribution Information

Issuer 2022 Expansion

Rating Area	County	Friday Health Plan 2022 Expansion
Rating Area 8	Logan	11
Rating Area 8	Morgan	11
Rating Area 8	Phillips	11
Rating Area 8	Sedgwick	11
Rating Area 8	Washington	11
Rating Area 8	Yuma	11
Rating Area 9	Delta	11
Rating Area 9	Eagle	11
Rating Area 9	Montezuma	11
Rating Area 9	Montrose	11

Rating Area	County	Bright Healthcare 2022 Expansion
Rating Area 3	Park	14
Rating Area 4	Larimer	17
Rating Area 6	Weld	17

		Rocky Mountain Health Plan
Rating Area	County	2022 Expansion
Rating Area 9	Grand	6
Rating Area 9	Lake	6
Rating Area 9	Moffat	11
Rating Area 9	Rio Blanco	11
Rating Area 9	Routt	10
Rating Area 9	Summit	6

		Oscar	
Rating Area	County	2022 Expansion	
Rating Area 4	Larimer	26	
Rating Area 6	Weld	26	



Rating Area	2021 Single Issuer Counties	2022 Single Issuer Counties
Rating Area 8	Logan	
Rating Area 8	Phillips	
Rating Area 8	Sedgwick	
Rating Area 8	Washington	
Rating Area 8	Yuma	
Rating Area 9	Jackson	Jackson
Rating Area 9	Moffat	
Rating Area 9	Rio Blanco	
Rating Area 9	Routt	

Rating Area	2021 Single Issuer Counties	2022 Issuer Expansion
Rating Area 8	Logan	Friday Health Plan
Rating Area 8	Phillips	Friday Health Plan
Rating Area 8	Sedgwick	Friday Health Plan
Rating Area 8	Washington	Friday Health Plan
Rating Area 8	Yuma	Friday Health Plan
Rating Area 9	Moffat	Rocky Mountain Health Plan
Rating Area 9	Rio Blanco	Rocky Mountain Health Plan
Rating Area 9	Routt	Rocky Mountain Health Plan



Single Issuer County Comparison

		Total Plans by	Total Plans by	
Rating Area	County	County 2021	County 2022	Difference
Rating Area 1	Boulder	85	117	32
Rating Area 2	El Paso	62	69	7
Rating Area 2	Teller	31	33	2
Rating Area 3	Adams	80	123	43
Rating Area 3	Arapahoe	80	123	43
Rating Area 3	Broomfield	74	117	43
Rating Area 3	Clear Creek	23	44	21
Rating Area 3	Denver	80	123	43
Rating Area 3	Douglas	74	117	43
Rating Area 3	Elbert	47	72	25
Rating Area 3	Gilpin	23	55	32
Rating Area 3	Jefferson	80	111	31
Rating Area 3	Park	23	46	23
Rating Area 4	Larimer	39	87	48
Rating Area 5	Mesa	38	41	3
Rating Area 6	Weld	39	87	48
Rating Area 7	Pueblo	31	33	2

Plan Increase by Rating Area & County

Rating Area 1 to Rating Area 7



		Total Plans by	Total Plans by	
Rating Area	County	County 2021	County 2022	Difference
Rating Area 8	Alamosa	19	21	2
Rating Area 8	Baca	19	21	2
Rating Area 8	Bent	19	21	2
Rating Area 8	Chaffee	19	21	2
Rating Area 8	Cheyenne	19	21	2
Rating Area 8	Conejos	19	21	2
Rating Area 8	Costilla	19	21	2
Rating Area 8	Crowley	31	33	2
Rating Area 8	Custer	31	33	2
Rating Area 8	Fremont	31	33	2
Rating Area 8	Huerfano	31	33	2
Rating Area 8	Kiowa	19	21	2
Rating Area 8	Kit Carson	19	21	2
Rating Area 8	Las Animas	31	33	2
Rating Area 8	Lincoln	47	50	3
Rating Area 8	Logan	11	21	10
Rating Area 8	Mineral	19	21	2
Rating Area 8	Morgan	23	33	10
Rating Area 8	Otero	31	33	2
Rating Area 8	Phillips	11	21	10
Rating Area 8	Prowers	19	21	2
Rating Area 8	Rio Grande	19	21	2
Rating Area 8	Saguache	19	21	2
Rating Area 8	Sedgwick	11	21	10
Rating Area 8	Washington	11	21	10
Rating Area 8	Yuma	11	21	10

Plan Increase by Rating Area & County

Rating Area 8

ConnectforHealthCO.com

		Total Plans by	Total Plans by	
Rating Area	County	County 2021	County 2022	Difference
Rating Area 9	Archuleta	36	40	4
Rating Area 9	Delta	16	26	10
Rating Area 9	Dolores	30	34	4
Rating Area 9	Eagle	28	46	18
Rating Area 9	Garfield	18	20	2
Rating Area 9	Grand	23	30	7
Rating Area 9	Gunnison	18	20	2
Rating Area 9	Hinsdale	18	20	2
Rating Area 9	Jackson	11	10	-1
Rating Area 9	La Plata	48	54	6
Rating Area 9	Lake	23	30	7
Rating Area 9	Moffat	21	30	9
Rating Area 9	Montezuma	40	54	14
Rating Area 9	Montrose	18	31	13
Rating Area 9	Ouray	18	20	2
Rating Area 9	Pitkin	18	20	2
Rating Area 9	Rio Blanco	21	30	9
Rating Area 9	Routt	21	29	8
Rating Area 9	San Juan	30	34	4
Rating Area 9	San Miguel	18	20	2
Rating Area 9	Summit	41	50	9



Plan Increase by Rating Area & County

Rating Area 9

Delta Dental of Colorado		
Delta Dental of Colorado Pediatric Only Alpine Plan	Current	EPO
Delta Dental of Colorado Pediatric Only Summit Plan	Current	EPO
Delta Dental of Colorado Alpine Plan	Current	EPO
Delta Dental of Colorado Summit Plan	Current	EPO
Delta Dental of Colorado Foothills Plan	Current	EPO
Delta Dental of Colorado Plains Plan	Current	EPO

Anthem BC&BS Dental		
Anthem Dental Family	Current	PPO
Anthem Dental Family Enhanced	Current	PPO
Anthem Dental Family Value	Current	PPO

Cigna Dental		
Cigna Dental Pediatric	Current	PPO
Cigna Dental Family + Pediatric	Current	PPO

On-Exchange QDPs for Certification



Anthem Catastrophic Pathway X HMO 8700	Existing	НМО	Catastrophic
Anthem Catastrophic Pathway Essentials X HMO 8700	Existing	НМО	Catastrophic
Anthem Bronze Pathway X HMO 5650 Rx Copay	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway X HMO 6000	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway X HMO 7050 for HSA	Existing	НМО	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 5650 Rx Copay	Existing	НМО	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 7050 for HSA	Existing	НМО	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 6000	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway X HMO 8700	Existing	НМО	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 8700	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 5650 Rx Copay	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 6000	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 7050 for HSA	Existing	НМО	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 8700	Existing	НМО	Expanded Bronze
Anthem Link Silver Pathway X HMO 2500	Existing	НМО	Silver
Anthem Silver Pathway X HMO 3500 Rx Copay	Existing	НМО	Silver
Anthem Link Silver Mountain Enhanced X HMO 2500	Existing	НМО	Silver
Anthem Silver Pathway X HMO 5000	Existing	НМО	Silver
Anthem Silver Mountain Enhanced X HMO 5000	Existing	НМО	Silver
Anthem Silver Mountain Enhanced X HMO 3500 Rx Copay	Existing	НМО	Silver
Anthem Link Silver Pathway Essentials X HMO 2500	Existing	НМО	Silver
Anthem Silver Pathway Essentials X HMO 3500 Rx Copay	Existing	НМО	Silver
Anthem Silver Pathway Essentials X HMO 5000	Existing	НМО	Silver
Anthem Silver Pathway X HMO 6500 Rx Copay	Existing	НМО	Silver
Anthem Silver Mountain Enhanced X HMO 6500 Rx Copay	Existing	НМО	Silver
Anthem Silver Pathway Essentials X HMO 6500 Rx Copay	Existing	НМО	Silver
Anthem Gold Pathway X HMO 1400 Rx Copay	Existing	НМО	Gold
Anthem Gold Mountain Enhanced X HMO 1400 Rx Copay	Existing	НМО	Gold
Anthem Gold Pathway Essentials X HMO 1400 Rx Copay	Existing	НМО	Gold



On-Exchange QHP Anthem BC&BS HMO Colorado for Certification

Catastrophic 8700 Direct	Existing	EPO	Catastrophic
Bronze 8700 Rx Copay	Existing	EPO	Expanded Bronze
Bronze 5300 HSA	Existing	EPO	Expanded Bronze
Bronze 7000 Direct	Existing	EPO	Expanded Bronze
Bronze \$0 Deductible Direct	Existing	EPO	Expanded Bronze
Bronze 7200 Direct	Existing	EPO	Expanded Bronze
Bronze 7200 + Adult Dental & Vision Direct	New	EPO	Expanded Bronze
Bronze 8700 Limited Direct	New	EPO	Expanded Bronze
Silver 5000 Rx Copay	Existing	EPO	Silver
Silver 4000 HSA	Existing	EPO	Silver
Silver 4200	Existing	EPO	Silver
Silver 3000	Existing	EPO	Silver
Silver \$0 Deductible	Existing	EPO	Silver
Silver 6700	Existing	EPO	Silver
Silver 6700 + Adult Dental & Vision	New	EPO	Silver
Gold \$0 Ded + Adult Dental & Vision Rx Copay Direct	Existing	EPO	Gold
Gold 1000 Direct	Existing	EPO	Gold

On-Exchange QHP Bright Health Insurance Company for Certification



Peak Catastrophic 7000 Direct	Existing	EPO	Catastrophic
Peak Bronze 8700 Rx Copay Direct	Existing	EPO	Expanded Bronze
Peak Bronze 6500 Direct	Existing	EPO	Expanded Bronze
Peak Bronze 5300 HSA Direct	Existing	EPO	Expanded Bronze
Peak Bronze \$0 Deductible Direct	Existing	EPO	Expanded Bronze
Peak Bronze 7200	Existing	EPO	Expanded Bronze
Peak Silver 5000 Rx Copay	Existing	EPO	Silver
Peak Silver 4600	Existing	EPO	Silver
Peak Silver \$0 Deductible	Existing	EPO	Silver
Peak Silver 6700	Existing	EPO	Silver
Peak Silver 6700 + Adult Dental & Vision Rx Copay	New	EPO	Silver
Peak Silver 3000 Direct	New	EPO	Silver
Peak Gold \$0 Ded + ADV Rx Copay Direct	Existing	EPO	Gold
Peak Gold 1000 Direct	Existing	EPO	Gold
SHA Catastrophic 7000 Direct	Existing	EPO	Catastrophic
SHA Bronze 8700 Rx Copay Direct	Existing	EPO	Expanded Bronze
SHA Bronze 6500 Direct	Existing	EPO	Expanded Bronze
SHA Bronze 5300 HSA Direct	Existing	EPO	Expanded Bronze
SHA Bronze \$0 Deductible Direct	Existing	EPO	Expanded Bronze
SHA Bronze 7200 Direct	Existing	EPO	Expanded Bronze
SHA Silver 5000 Rx Copay	Existing	EPO	Silver
SHA Silver 4600	Existing	EPO	Silver
SHA Silver \$0 Deductible	Existing	EPO	Silver
SHA Silver 6700	Existing	EPO	Silver
SHA Silver 6700 + Adult Dental & Vision Rx Copay	New	EPO	Silver
SHA Silver 3000 Direct	New	EPO	Silver
SHA Gold \$0 Ded + ADV Rx Copay Direct	Existing	EPO	Gold
SHA Gold 1000 Direct	Existing	EPO	Gold



On-Exchange QHP Bright Health – Peak Health Alliance for Certification

Cigna Connect Flex Bronze 8700	Existing	EPO	Bronze
Cigna Connect HSA Bronze 6500	Existing	EPO	Expanded Bronze
Cigna Connect Flex Bronze 7000 Rx Copay	Existing	EPO	Expanded Bronze
Cigna Connect Flex Bronze 7200	Existing	EPO	Expanded Bronze
Cigna Connect Flex Silver 3500 Rx Copay	Existing	EPO	Silver
Cigna Connect Flex Silver 4500 Rx Copay	Existing	EPO	Silver
Cigna Connect Flex Silver 5500	Existing	EPO	Silver
Cigna Connect 4800 +Acupuncture	New	EPO	Silver
Cigna Connect 4200 Enhanced Asthma COPD Care	New	EPO	Silver
Cigna Connect Flex Gold 900 Rx Copay	Existing	EPO	Gold
Cigna Connect Flex Gold 2250	Existing	EPO	Gold

On-Exchange QHP Cigna for Certification



Bronze Standard Rx Copay	Existing	НМО	Bronze
Bronze HDHP	Existing	НМО	Expanded Bronze
Silver Select	Existing	НМО	Silver
Silver Standard Rx Copay	Existing	НМО	Silver
Gold Select	Existing	НМО	Gold
Gold Standard Rx Copay	Existing	НМО	Gold

On-Exchange QHP Denver Health Medical Plan / Elevate for Certification



Friday Bronze	Existing	НМО	Bronze
Friday Catastrophic	Existing	НМО	Catastrophic
Friday Bronze HSA	Existing	НМО	Expanded Bronze
Friday Bronze Rx Copay	Existing	НМО	Expanded Bronze
Friday Bronze Plus Copay	New	НМО	Expanded Bronze
Friday Silver	Existing	НМО	Silver
Friday Silver Rx Copay	Existing	НМО	Silver
Friday Silver Copay	New	НМО	Silver
Friday Gold	Existing	НМО	Gold
Friday Gold Rx Copay	Existing	НМО	Gold
Friday Gold Copay	New	НМО	Gold

On-Exchange QHP Friday Health Plans for Certification



KP Select CO Catastrophic	Existing	НМО	Catastrophic
KP CO Catastrophic	Existing	НМО	Catastrophic
KP Select CO Bronze 6500/50	Existing	НМО	Expanded Bronze
KP Select CO Bronze 6500/35%/HSA	Existing	НМО	Expanded Bronze
KP Select CO Bronze 7000/50 RX Copay	Existing	НМО	Expanded Bronze
KP Select CO Bronze 8500/50	Existing	НМО	Expanded Bronze
KP CO Bronze 6500/50	Existing	НМО	Expanded Bronze
KP CO Bronze 6500/35%/HSA	Existing	НМО	Expanded Bronze
KP CO Bronze 7000/50 RX Copay	Existing	НМО	Expanded Bronze
KP CO Bronze 8500/50	Existing	НМО	Expanded Bronze
KP Select CO Silver 2500/25	Existing	НМО	Silver
KP Select CO Silver 4000/30 RX Copay	Existing	НМО	Silver
KP Select CO Silver 3500/20%/HSA	Existing	НМО	Silver
KP Select CO Silver 5000/25	Existing	НМО	Silver
KP CO Silver 2500/25	Existing	НМО	Silver
KP CO Silver 4000/30 RX Copay	Existing	НМО	Silver
KP CO Silver 3500/20%/HSA	Existing	НМО	Silver
KP CO Silver 5000/25	Existing	НМО	Silver
KP Select CO Gold 0/20 RX Copay	Existing	НМО	Gold
KP Select CO Gold 1500/20	Existing	НМО	Gold
KP Select CO Gold 2000/20	Existing	НМО	Gold
KP CO Gold 0/20 RX Copay	Existing	НМО	Gold
KP CO Gold 1500/20	Existing	НМО	Gold
KP CO Gold 2000/20	Existing	НМО	Gold



On-Exchange QHP Kaiser Permanente for Certification

Secure (Choice)	Existing	EPO	Catastrophic
Bronze Classic- \$3000 Ded Rx Copay (Choice)	New	EPO	Expanded Bronze
Bronze Classic (Choice)	Existing	EPO	Expanded Bronze
Bronze Classic- PCP Saver Rx Copay (Choice)	Existing	EPO	Expanded Bronze
Bronze Elite- \$0 Ded (Choice)	New	EPO	Expanded Bronze
Bronze Elite- \$0 Ded+PCP Saver (Choice)	Existing	EPO	Expanded Bronze
Bronze Elite- \$1000 Ded (Choice)	New	EPO	Expanded Bronze
Bronze Simple- HSA (Choice)	Existing	EPO	Expanded Bronze
Bronze Simple Rx Copay (Choice)	Existing	EPO	Expanded Bronze
Bronze Super Simple (Choice)	New	EPO	Expanded Bronze
Silver Classic- \$0 Ded (Choice)	Existing	EPO	Silver
Silver Classic- Low Ded (Choice)	New	EPO	Silver
Silver Classic- PCP Saver (Choice)	Existing	EPO	Silver
Silver Elite- \$0 Ded Rx Copay (Choice)	New	EPO	Silver
Silver Elite- \$0 PCP Rx Copay (Choice)	New	EPO	Silver
Silver Elite Rx Copay (Choice)	Existing	EPO	Silver
Silver Simple (Choice)	Existing	EPO	Silver
Silver Simple- HSA (Choice)	New	EPO	Silver
Silver Simple- Specialist Saver (Choice)	Existing	EPO	Silver
Gold Classic- \$0 PCP (Choice)	New	EPO	Gold
Gold Classic Rx Copay (Choice)	Existing	EPO	Gold
Gold Elite- \$0 Ded (Choice)	New	EPO	Gold
Gold Simple (Choice)	New	EPO	Gold

On-Exchange QHP Oscar Insurance Company "Choice Network" for Certification



Secure (Colorado Partners Choice)	New	EPO	Catastrophic
Bronze Classic- \$3000 Ded Rx Copay (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Classic (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Classic- PCP Saver Rx Copay (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Elite- \$0 Ded (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Elite- \$0 Ded+PCP Saver (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Elite- \$1000 Ded (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Simple- HSA (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Simple Rx Copay (Colorado Partners Choice)	New	EPO	Expanded Bronze
Bronze Super Simple (Colorado Partners Choice)	New	EPO	Expanded Bronze
Silver Classic- \$0 Ded (Colorado Partners Choice)	New	EPO	Silver
Silver Classic- Low Ded (Colorado Partners Choice)	New	EPO	Silver
Silver Classic- PCP Saver (Colorado Partners Choice)	New	EPO	Silver
Silver Elite- \$0 Ded Rx Copay (Colorado Partners Choice)	New	EPO	Silver
Silver Elite- \$0 PCP Rx Copay (Colorado Partners Choice)	New	EPO	Silver
Silver Elite Rx Copay (Colorado Partners Choice)	New	EPO	Silver
Silver Simple (Colorado Partners Choice)	New	EPO	Silver
Silver Simple- HSA (Colorado Partners Choice)	New	EPO	Silver
Silver Simple- Specialist Saver (Colorado Partners Choice)	New	EPO	Silver
Gold Classic- \$0 PCP (Colorado Partners Choice)	New	EPO	Gold
Gold Classic Rx Copay (Colorado Partners Choice)	New	EPO	Gold
Gold Elite- \$0 Ded (Colorado Partners Choice)	New	EPO	Gold
Gold Simple (Colorado Partners Choice)	New	EPO	Gold

On-Exchange QHP Oscar Insurance Company "Colorado Partners Choice Network" for Certification



Monument Bronze HSA 6700/6800 RX90 Monument Bronze 8000/8500 RX Copay Existing HMO Expanded Bronze Monument Bronze HSA 6700/6800 RX90 Existing HMO Expanded Bronze Monument ONE Bronze HSA 6750 RX90 Existing HMO Expanded Bronze Monument ONE Bronze HSA 6750 RX90 Existing HMO Expanded Bronze Monument ONE Bronze HSA 7000/100 Monument ONE Bronze T200 Existing HMO Expanded Bronze Rocky Mountain Valley Bronze 6500 Existing HMO Expanded Bronze Rocky Mountain Valley Bronze 7000 Rocky Mountain Valley Bronze 7000 Existing HMO Expanded Bronze Rocky Mountain Valley Bronze 1500 Rocky Mountain Valley Bronze 1500 Rocky Mountain Valley Bronze 1500 Rocky Mountain Valley Bronze HSA 7000/100 New HMO Expanded Bronze Rocky Mountain Valley Bronze HSA 7000/100 Rocky Mountain Sky Bronze HSA 7000/100 Rocky Mountain Valley Silver 3 Free Visits 4500 Existing HMO Silver Monument ONE Silver HSA 4950 RX90 Rocky Mountain Valley Silver 3 Free Visits 4500 Copay Existing HMO Silver Rocky Mountain Valley Silver 3 Free Visits 4500 Copay RX Copay Rocky Mountain Valley Silver 3 Free Visits 4500 Copay RX Copay Rocky Mountain Sky Silver Soo RX Copay Rocky Mountain Sky Silver HSA 4950 RX90 New HMO Silver Rocky Mountain Sky Silver HSA 4950 RX90 New HMO Silver Rocky Mountain Sky Silver HSA 4950 RX90 New HMO Silver Rocky Mountain Sky Silver HSA 4950 RX90 New HMO Silver Rocky Mountain Sky Silver HSA 4950 RX90 Rocky Mountain Sky Silver HSA 4950 RX90 Rocky Mountain Sky Silver HSA 4950 RX90 Rocky Mountain Sky Silver	Monument Bronze 8000/8500 RX Copay	Existing	НМО	Expanded Bronze
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On-Exchange QHP Rocky Mountain Health Plan for Certification.

Monument,
Monument ONE,
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ConnectforHealthCO.com

Colorado Doctors Plan Bronze 6500 \$3 Walgreens	Existing	НМО	Expanded Bronze
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Colorado Doctors Plan Bronze 3 Free Visits \$3 Walgreens RX Copay	Existing	НМО	Expanded Bronze
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On-Exchange QHP Rocky Mountain Health Plan for Certification.

Colorado Doctors networks

