

Lisa Sevier

Subject: FW: Public Comment letter to C4HCO Board

From: Daniela Gosselova <danielagosselova@hotmail.com>

Sent: Monday, March 13, 2023 11:49 AM

To: Info Request-Board <Board@c4hco.com>

Subject: Public Comment letter to C4HCO Board

Dear Board Member(s),

I've been attending Connect for Health Colorado (C4HCO) board meetings for past several years. I would like to use this opportunity to let C4HCO board, staff and all stakeholders know, that I have observed some significant deviations from Affordable Care Act, from federal rules and applicable tax codes and from fair business practices including information security - all in the course of C4HCO operation . These deviations have negative impact mainly on healthcare consumers, but also on insurance carries, and insurance brokers. Although impacted groups and individuals have been voicing concerns to the Board numerous times, the presented issues and concerns were often ignored or downplayed by the C4HCO Board and management.

Today, as tax filing season approaches its peak, I would like to specifically point out that C4HCO is continuously confusing consumers about calculating their estimated income and estimated Advanced Premium Tax Credit. The formula that C4HCO offers on its website to assist consumers in estimating the income for APTC purposes varies substantially from the Premium Tax Credit computation on IRS tax return. Reliance on faulty C4HCO formula can cause that consumer underestimate their income and end up with unexpeted tax bill form IRS.

I would therefor urge C4HCO to immediatelly address this issue so no additional harm is caused to C4HCO customers. C4HCO members/customers should deter from reliance on this organization when they estimate their income for APTC determination and refer to the curent IRS and CMS (Center for Medicare & Medicaid Services) guidelines.

Thank you,

Daniela Gosselova,
Colorado resident,

PO Box 1004
Winter Park, CO