

# 2021 Plan Certification

11/9/2020 Board Meeting



- The ACA requires C4HCO to certify QHPs and QDPs to be sold on the Exchange (45 CFR 155.1000)
- Requesting Board ratification of the prior conditional certification 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
Issuers	7	8	8
Plan Totals	124	131	159
Single Issuer Counties	14	22	10

## QHP Distribution Information

- Rocky Mountain Health Plan expanded into 21 additional counties for 2021
- Bright Health is the TPA for:
  - Peak Health Alliance – Summit, Lake & Grand
  - Southwest Health Alliance – Dolores, La Plata, Montezuma & San Juan

Rating Area	2020 Single Issuer Counties	2021 Single Issuer Counties
Rating Area 8	Logan	Logan
Rating Area 8	Phillips	Phillips
Rating Area 8	Sedgwick	Sedgwick
Rating Area 8	Washington	Washington
Rating Area 8	Yuma	Yuma
Rating Area 9	Dolores	
Rating Area 9	Eagle	
Rating Area 9	Garfield	
Rating Area 9	Grand	
Rating Area 9	Gunnison	
Rating Area 9	Hinsdale	
Rating Area 9	Jackson	Jackson
Rating Area 9	Lake	
Rating Area 9	Moffat	Moffat
Rating Area 9	Montezuma	
Rating Area 9	Montrose	
Rating Area 9	Ouray	
Rating Area 9	Pitkin	
Rating Area 9	Rio Blanco	Rio Blanco
Rating Area 9	Routt	Routt
Rating Area 9	San Juan	
Rating Area 9	San Miguel	

# Single Issuer County Comparison

### 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

**\*Dentegra has left the exchange for 2021**

Anthem Catastrophic Pathway X HMO 8550	Existing	HMO	Catastrophic
Anthem Bronze Mountain Enhanced X HMO 5650 Rx Copay	Existing	HMO	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 6000	Existing	HMO	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 8550	Existing	HMO	Expanded Bronze
Anthem Bronze Mountain Enhanced X HMO 7000 for HSA	Existing	HMO	Expanded Bronze
Anthem Bronze Pathway X HMO 5650 Rx Copay	Existing	HMO	Expanded Bronze
Anthem Bronze Pathway X HMO 6000	Existing	HMO	Expanded Bronze
Anthem Bronze Pathway X HMO 8550	Existing	HMO	Expanded Bronze
Anthem Bronze Pathway X HMO 7000 for HSA	Existing	HMO	Expanded Bronze
Anthem Gold Mountain Enhanced X HMO 1400 Rx Copay	Existing	HMO	Gold
Anthem Gold Pathway X HMO 1400 Rx Copay	Existing	HMO	Gold
Anthem Silver Mountain Enhanced X HMO 3200 Rx Copay	Existing	HMO	Silver
Anthem Silver Mountain Enhanced X HMO 4500 Rx Copay	Existing	HMO	Silver
Anthem Silver Mountain Enhanced X HMO 2000	Existing	HMO	Silver
Anthem Silver Mountain Enhanced X HMO 5500	Existing	HMO	Silver
Anthem Silver Pathway X HMO 3200 Rx Copay	Existing	HMO	Silver
Anthem Silver Pathway X HMO 4500 Rx Copay	Existing	HMO	Silver
Anthem Silver Pathway X HMO 2000	Existing	HMO	Silver
Anthem Silver Pathway X HMO 5500	Existing	HMO	Silver
Anthem Catastrophic Pathway Essentials X HMO 8550	New	HMO	Catastrophic
Anthem Bronze Pathway Essentials X HMO 5650 Rx Copay	New	HMO	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 6000	New	HMO	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 8550	New	HMO	Expanded Bronze
Anthem Bronze Pathway Essentials X HMO 7000 for HSA	New	HMO	Expanded Bronze
Anthem Gold Pathway Essentials X HMO 1400 Rx Copay	New	HMO	Gold
Anthem Silver Mountain Enhanced X HMO 6500 Rx Copay	New	HMO	Silver
Anthem Silver Pathway X HMO 6500 Rx Copay	New	HMO	Silver
Anthem Silver Pathway Essentials X HMO 3200 Rx Copay	New	HMO	Silver
Anthem Silver Pathway Essentials X HMO 4500 Rx Copay	New	HMO	Silver
Anthem Silver Pathway Essentials X HMO 2000	New	HMO	Silver
Anthem Silver Pathway Essentials X HMO 5500	New	HMO	Silver
Anthem Silver Pathway Essentials X HMO 6500 Rx Copay	New	HMO	Silver

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

Bronze \$0 Medical Deductible Direct	New	EPO	Expanded Bronze
Bronze \$0 Primary Care Direct	New	EPO	Expanded Bronze
Bronze 6300 Direct	Existing	EPO	Expanded Bronze
Bronze 6850 HSA	Existing	EPO	Expanded Bronze
Bronze 8550 Rx Copay	Existing	EPO	Expanded Bronze
Catastrophic 3 \$0 PCP Visits Direct	Existing	EPO	Catastrophic
Gold 1000 Direct	New	EPO	Gold
Gold 3000 Rx Copay Direct	Existing	EPO	Gold
Silver \$0 Deductible	New	EPO	Silver
Silver \$0 Primary Care	New	EPO	Silver
Silver 3000	New	EPO	Silver
Silver 3500	Existing	EPO	Silver
Silver 3500 HSA	Existing	EPO	Silver
Silver 3700 Rx Copay	Existing	EPO	Silver
Silver 4200	Existing	EPO	Silver
Silver 5000 Rx Copay	Existing	EPO	Silver

# On-Exchange QHP Bright Health Insurance Company for Certification

Peak Bronze \$0 Medical Deductible Direct	New	EPO	Expanded Bronze
Peak Bronze \$0 Primary Care Direct	New	EPO	Expanded Bronze
Peak Bronze 6500	Existing	EPO	Expanded Bronze
Peak Bronze 6850 HSA Direct	Existing	EPO	Expanded Bronze
Peak Bronze 8550 Rx Copay Direct	Existing	EPO	Expanded Bronze
Peak Catastrophic 3 \$0 PCP Visits Direct	Existing	EPO	Catastrophic
Peak Gold 1000 Direct	New	EPO	Gold
Peak Gold 3000 Rx Copay Direct	Existing	EPO	Gold
Peak Silver \$0 Deductible	New	EPO	Silver
Peak Silver \$0 Primary Care	New	EPO	Silver
Peak Silver 4600	Existing	EPO	Silver
Peak Silver 5000 Rx Copay	Existing	EPO	Silver
SHA Bronze \$0 Medical Deductible Direct	New	EPO	Expanded Bronze
SHA Bronze \$0 Primary Care Direct	New	EPO	Expanded Bronze
SHA Bronze 6500	Existing	EPO	Expanded Bronze
SHA Bronze 6850 HSA Direct	Existing	EPO	Expanded Bronze
SHA Bronze 8550 Rx Copay Direct	Existing	EPO	Expanded Bronze
SHA Catastrophic 3 \$0 PCP Visits Direct	Existing	EPO	Catastrophic
SHA Gold 1000 Direct	New	EPO	Gold
SHA Gold 3000 Rx Copay Direct	Existing	EPO	Gold
SHA Silver \$0 Deductible	New	EPO	Silver
SHA Silver \$0 Primary Care	New	EPO	Silver
SHA Silver 4600	Existing	EPO	Silver
SHA Silver 5000 Rx Copay	Existing	EPO	Silver

# On-Exchange QHP Bright Health – Peak Health Alliance & Southwest Health Alliance for Certification



Cigna Connect HSA Bronze 6500	Existing	EPO	Expanded Bronze
Cigna Connect Flex Bronze 7000 Rx Copay	Existing	EPO	Expanded Bronze
Cigna Connect Flex Bronze 6900	Existing	EPO	Expanded Bronze
Cigna Connect Flex Bronze 8550	New	EPO	Bronze
Cigna Connect Flex Silver 5000	Existing	EPO	Silver
Cigna Connect Flex Silver 4000	Existing	EPO	Silver
Cigna Connect Flex Silver 3000 Rx Copay	Existing	EPO	Silver
Cigna Connect Flex Gold 900 Rx Copay	Existing	EPO	Gold
Cigna Connect Flex Gold 2000	New	EPO	Gold

# On-Exchange QHP Cigna for Certification

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

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

Friday Catastrophic X	Existing	HMO	Catastrophic
Friday Bronze X	Existing	HMO	Bronze
Friday Bronze Rx Copay X	Existing	HMO	Expanded Bronze
Friday Bronze HSA X	Existing	HMO	Expanded Bronze
Friday Silver X	Existing	HMO	Silver
Friday Silver Rx Copay X	Existing	HMO	Silver
Friday Gold X	Existing	HMO	Gold
Friday Gold Rx Copay X	Existing	HMO	Gold

# On-Exchange QHP Friday Health Plans for Certification



KP CO Gold 0/20 RX Copay	Existing	HMO	Gold
KP Select CO Gold 0/20 RX Copay	Existing	HMO	Gold
KP CO Gold 1500/20	Existing	HMO	Gold
KP Select CO Gold 1500/20	Existing	HMO	Gold
KP CO Gold 2000/20	Existing	HMO	Gold
KP Select CO Gold 2000/20	Existing	HMO	Gold
KP CO Silver 2500/25	Existing	HMO	Silver
KP Select CO Silver 2500/25	Existing	HMO	Silver
KP CO Silver 4000/30 RX Copay	Existing	HMO	Silver
KP Select CO Silver 4000/30 RX Copay	Existing	HMO	Silver
KP CO Silver 3500/20%/HSA	Existing	HMO	Silver
KP Select CO Silver 3500/20%/HSA	Existing	HMO	Silver
KP CO Silver 5000/25	Existing	HMO	Silver
KP Select CO Silver 5000/25	Existing	HMO	Silver
KP CO Bronze 6500/50	Existing	HMO	Expanded Bronze
KP Select CO Bronze 6500/50	Existing	HMO	Expanded Bronze
KP CO Bronze 6500/35%/HSA	Existing	HMO	Expanded Bronze
KP Select CO Bronze 6500/35%/HSA	Existing	HMO	Expanded Bronze
KP CO Bronze 7000/50 RX Copay	Existing	HMO	Expanded Bronze
KP Select CO Bronze 7000/50 RX Copay	Existing	HMO	Expanded Bronze
KP CO Bronze 8000/50	Existing	HMO	Expanded Bronze
KP Select CO Bronze 8000/50	Existing	HMO	Expanded Bronze
KP CO Catastrophic	Existing	HMO	Catastrophic
KP Select CO Catastrophic	Existing	HMO	Catastrophic

# On-Exchange QHP Kaiser Permanente for Certification

Oscar Bronze Simple RX Copay	Existing	EPO	Expanded Bronze
Oscar Bronze Classic PCP Copay	Existing	EPO	Expanded Bronze
Oscar Silver Saver	Existing	EPO	Silver
Oscar Silver Classic Next	Existing	EPO	Silver
Oscar Gold Classic RX Copay	Existing	EPO	Gold
Oscar Bronze Classic Next	Existing	EPO	Expanded Bronze
Oscar Bronze Classic	Existing	EPO	Expanded Bronze
Oscar Secure	Existing	EPO	Catastrophic
Oscar Silver Saver 2	New	EPO	Silver
Oscar Silver Classic Copay RX Copay	New	EPO	Silver
Oscar Silver Classic \$0 Ded	New	EPO	Silver
Oscar Bronze HDHP	New	EPO	Expanded Bronze

# On-Exchange QHP Oscar Insurance Company for Certification

Monument Bronze 8000/8500 RX Copay	Existing	HMO	Expanded Bronze
Monument Bronze 8000/8500 RX Copay	Existing	HMO	Expanded Bronze
Monument Bronze HSA 6700/6800 RX90	Existing	HMO	Expanded Bronze
Monument Bronze HSA 6700/6800 RX90	Existing	HMO	Expanded Bronze
Monument Gold 1000/2500 RX Copay	Existing	HMO	Gold
Monument Gold 1000/2500 RX Copay	Existing	HMO	Gold
Monument ONE Bronze 7200 RX Copay	Existing	HMO	Expanded Bronze
Monument ONE Bronze HSA 6750 RX90	Existing	HMO	Expanded Bronze
Monument ONE Gold 2500 RX Copay	Existing	HMO	Gold
Monument ONE Silver 5500 RX Copay	Existing	HMO	Silver
Monument Silver 4500/6000 RX Copay	Existing	HMO	Silver
Monument Silver 4500/6000 RX Copay	Existing	HMO	Silver
Monument Silver 5000/7000 RX Copay	Existing	HMO	Silver
Monument Silver 5000/7000 RX Copay	Existing	HMO	Silver
Colorado Doctors Plan Bronze 3 Free Visits RX Copay	New	HMO	Expanded Bronze
Colorado Doctors Plan Bronze 6500	New	HMO	Expanded Bronze
Colorado Doctors Plan Bronze 7000	New	HMO	Expanded Bronze
Colorado Doctors Plan Gold \$5 Primary Care RX Copay	New	HMO	Gold
Colorado Doctors Plan Silver 3 Free Visits 3500	New	HMO	Silver
Colorado Doctors Plan Silver 3 Free Visits 4000	New	HMO	Silver
Colorado Doctors Plan Silver 3 Free Visits 4500 RX Copay	New	HMO	Silver
Rocky Mountain Valley Bronze 3 Free Visits RX Copay	New	HMO	Expanded Bronze
Rocky Mountain Valley Bronze 6500	New	HMO	Expanded Bronze
Rocky Mountain Valley Bronze 7000	New	HMO	Expanded Bronze
Rocky Mountain Valley Gold \$5 Primary Care RX Copay	New	HMO	Gold
Rocky Mountain Valley Silver 3 Free Visits 3500	New	HMO	Silver
Rocky Mountain Valley Silver 3 Free Visits 4000	New	HMO	Silver
Rocky Mountain Valley Silver 3 Free Visits 4500 RX Copay	New	HMO	Silver

# On-Exchange QHP Rocky Mountain Health Plan for Certification