

From: [Daniela Gosselova](#)
To: [Info Request-Board](#); [LCS Health Insurance Exchange Oversight Committee](#)
Subject: Corruption: Executives of Connect for Health Colorado have misled taxpayers in Colorado for years!
Date: Monday, November 13, 2023 12:35:18 PM
Attachments: [image.png](#)
[2023 Schedule 1 \(Form 1040\).pdf](#)

To: Connect for Health Colorado Board of Directors
(BCC: CO Congress - Health Insurance Exchange Oversight Committee)

Executives of Connect for Health Colorado have misled taxpayers in Colorado for years!!!

Connect for Health Colorado uses faulty formula for eligibility determination for Premium Tax Credits (PTC) and cost sharing reductions, not in compliance with federal tax rules and 1040 Tax Forms.

Federal Tax form (Schedule 1) for 2023 tax year, that lists deductions applicable for MAGI (Modified Adjusted Gross Income) calculation is attached for a reference

Listed deductions to MAGI on Connect for Health Colorado Application are displayed on the snip below:

Deductions ?

Do you have any of the following expenses?

Select all that apply, and enter the amount of each expense.

- Alimony or spousal support paid out ?
- Domestic production activities ?
- Health Savings Account contribution ?
- Pre-tax retirement account contribution ?
- School tuition and fees ?
- Self-employment tax ?
- Student loan interest ?
- Self-employment health insurance ?
- Self-employment retirement plan ?
- Moving expenses ?

Does anyone see any differences?

Can Connect for Health Colorado explain how APTC eligible consumers suppose to make informed decisions and /or reconcile the tax credits when filling their tax returns?

What was the last time Connect for Health Colorado checked on changes in federal tax rules?

Thank you,

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