

It's Time to Renew Your Coverage for 2015 What Should Coloradans Do?



CONNECT for **HEALTH**
COLORADO®



REMEMBER

Make sure you update any changes to your household and income with Connect for Health Colorado.



YOU CAN KEEP YOUR CURRENT PLAN

If your insurance company is offering your same plan next year, and you are OK with any premium or benefit changes, you don't have to do anything. **We will automatically re-enroll you in the same plan by December 15.** You also can go into your Connect for Health Colorado account before December 15, confirm your information, and click on "I want to continue with my current plan." Make sure you pay your first bill by December 25 so your coverage starts on January 1.



YOUR CURRENT PLAN IS UNAVAILABLE OR YOU WANT A NEW PLAN IN 2015

If your insurance company is no longer offering the same plan, or you want to change plans, go to Connect for Health Colorado and shop for a new plan that fits your health needs and budget. There are even more plans to choose from, including less expensive options!



YOU QUALIFY FOR FINANCIAL ASSISTANCE

If you received financial assistance in 2014, you may again for 2015. Review your options, and **shop and compare new choices before making a decision.** Less expensive plans are available in most areas of the state.

What to Compare

Search by price Search by provider Search by medication

Look at monthly premium prices, but also add the out-of-pocket costs you'll have to pay before insurance covers your medical care. The lowest premium plans may have high deductibles, so you pay less each month, but if you have to get medical care or see a doctor, then you would be responsible to pay out-of-pocket up to that deductible amount (can be several thousand dollars) before your insurance kicks in and starts paying.

Consider which doctors or hospitals are in-network. Many plans have limited or reduced the numbers of providers you can use. If you use a provider who is out-of-network, then you may end up paying more.

Make sure your prescriptions are covered, and know how much your portion of costs will be.

Plan Quick Filters

Use the filters below to narrow your plan search results.

Only show plans that include:

- Search by Provider:
- Search by Medication:
- Include my saved medications
- Adjust Monthly Premium: (\$100⁰⁰ to \$364⁰⁰)

Carriers (Check boxes for carriers)

- Anthem Blue Cross and Blue Shield - HMO Colorado
- Kaiser Permanente
- Colorado HealthCO
- Cigna
- Humana

Plan Finder Tool

The premiums shown below are based on the age, tobacco use status and zip code 80210 provided. The start date for coverage for the plans below is 01-01-2015. Please note, the rates you pay may be significantly lower if you are eligible for financial assistance or reduced copays and deductibles. Make note of your plan selection and details to save in your account when you begin shopping.

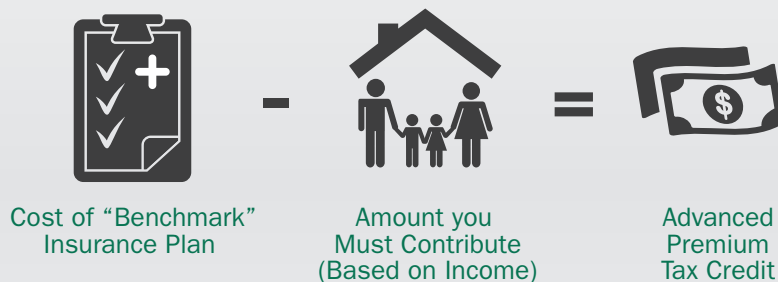
MONTHLY PREMIUM	CARRIER DETAILS	PLAN DETAILS	ANNUAL DEDUCTIBLES	EST. OUT OF POCKET COSTS
\$103 ⁰⁰	Colorado HealthCO Rating in progress	Colorado HealthCO Biotech EPO Preferred Medication List EPO/Catastrophic	\$6,600 ⁰⁰ / Person \$13,200 ⁰⁰ / Family	Annual Max. Costs \$6,600 ⁰⁰ / Person \$12,200 ⁰⁰ / Family Est. Costs based on Use N/A
\$120 ⁰⁰	Colorado HealthCO Rating in progress	Colorado HealthCO Blue HSA Qualified High Deductible Health Plan EPO Preferred Medication List EPO/Bronze	\$6,220 ⁰⁰ / Person \$12,800 ⁰⁰ / Family	Annual Max. Costs \$6,250 ⁰⁰ / Person \$12,600 ⁰⁰ / Family Est. Costs based on Use N/A
\$121 ⁰⁰	Colorado HealthCO Rating in progress	Colorado HealthCO Blue EPO Preferred Medication List EPO/Bronze	\$6,600 ⁰⁰ / Person \$13,000 ⁰⁰ / Family	Annual Max. Costs \$6,600 ⁰⁰ / Person \$12,000 ⁰⁰ / Family Est. Costs based on Use N/A
\$128 ⁰⁰	Colorado HealthCO Rating in progress	Colorado HealthCO Biotech PPO Preferred Medication List PPO/Catastrophic	\$6,600 ⁰⁰ / Person \$13,200 ⁰⁰ / Family	Annual Max. Costs \$6,600 ⁰⁰ / Person \$12,200 ⁰⁰ / Family Est. Costs based on Use N/A

**Certified brokers and health coverage guides can help you for free and in-person with your enrollment.
Find one near you: ConnectforHealthCO.com**

WHAT IS AN ADVANCED PREMIUM TAX CREDIT?

The Advanced Premium Tax Credit is financial assistance to reduce the cost of your monthly insurance bill. It is available only at Connect for Health Colorado and is intended to "fill the gap" between the cost of a "benchmark" plan and what a family is expected to contribute toward health coverage. Under the law, people are expected to pay a share of their health insurance costs, ranging from 2% to 9.5% of their yearly income.

Financial Assistance to Lower Monthly Costs



How is the Financial Assistance Calculated?

Federal law calculates the tax credit based on the cost of the "benchmark" plan in your region (the second-lowest-cost silver plan). The insurance company offering the plan as well as the monthly premium cost can change every year.

When the cost of the benchmark plan goes down, so does the financial assistance, because less assistance would be needed to help a person afford that plan.

If the cost of the benchmark plan rises, so will the financial assistance level. The tax credit also takes into account your household income and size.

Because the cost of the benchmark plan is dropping an average 15% across the state, most customers who again qualify for a tax credit in 2015 will see their amount drop.

It's important to carefully review information about your options for next year - and compare new plan benefits and prices.

New, less expensive plans are available in most parts of the state – because of this, the amount of financial assistance to help cover insurance costs is also lower. Compare plans from your current insurance company and others.

If your same plan is offered and you are OK with your premium and benefits changes, you can keep it — you don't have to do a thing! We will auto-renew you on December 15. Or, you can choose a new plan before December 15 for coverage starting January 1.

Certified brokers and health coverage guides can help you for free and in-person with your enrollment. Find one near you: ConnectforHealthCO.com