



Effect of New Federal Requirements on Colorado Health Insurance Premiums

New Federal Requirement as of Sept. 23, 2010	Premium Increase in Colorado		
	Individual	Small Group	Large Group
Expansion of Dependents to Age 26	0.0 %- 0.2%	0.0 %- 3.0%	0.0% - 0.4%
Elimination of Pre-Existing Conditions for Enrollees under Age 19	0.0% - 3.0%	0.0%	0.0% - 0.1%
Removal of Annual Limits	0.0% - 1.2%	0.0% - 0.8%	0.0% - 0.4%
Removal of Lifetime Limits	0.0% - 1.8%	0.0% - 1.0%	0.0% - 0.5%
Prohibit Rescission	0.0%	0.0%	0.00%
Cover Preventive Services without Cost Sharing	0.2% - 3.0%	0.0% - 1.2%	0.0% - 1.3%
<i>Overall Impact for Renewals</i>	0.3% - 4.9%	0.0% - 4.0%	0.0% - 1.2%
<i>Overall Impact for New Policies</i>	1.8% - 7.8%	0.0% - 5.0%	0.0% - 2.5%

- New policies must include preventive services without any cost sharing, while renewals are not required to cover this benefit.
- Several carriers are not estimating the impact at this point and may increase rates in the future.
- Small employers are those with 1-50 employees.
- Large employers are those with more than 50 employees.

Data taken from rate filings submitted to and approved by the Colorado Division of Insurance through 10/29/2010.

For more information:

Jo Donlin

Director of External Affairs

303-894-2950

Jo.donlin@dora.state.co.us