What's changing for your 2027 coverage

Open Enrollment runs Nov. 1, 2026 – Jan. 15, 2027. Renewals, financial help, and coverage options are changing — here's what to know and do.



December 15

ENROLL BY THIS DATE FOR JAN. 1 COVERAGE

10%

AVERAGE PREMIUM INCREASE FOR 2027

187K+

CUSTOMERS ENROLLED WITH ASSISTER OR BROKER HELP IN PY2026 IN CO

MARK YOUR CALENDARS

Dec. 15

Enroll by Dec. 15, 2026 → coverage starts Jan. 1, 2027

Enroll Dec. 16 – Jan. 15 → coverage starts Feb. 1, 2027

OPEN ENROLLMENT · NOV. 1, 2026 – JAN. 15, 2027

Free, expert help is close by — and most people who use it qualify for savings

Our certified community-based Assisters help you understand options, apply for financial help, and enroll. Support is available in Grand & Jackson county in English and Spanish with Bilingual Assisters through the GCRHN— at no cost to you.

- **71%** of the 187,000+ customers who enrolled with Assister or Broker help in PY2026 qualified for financial help.
- Premiums will increase an average of **10% for 2027** — shopping and comparing plans may help you find a less expensive option.
- Colorado Option plans offer **free ($0) primary care and mental health visits** and lower, fixed costs.
- Use the **Estimate & Explore Tool** at ConnectForHealthCO.com to compare plans before you enroll.

RENEWALS & RE-ENROLLMENT

If you're renewing, you're already enrolled on Day One — but still review it

01

Auto re-enrolled first

Renewal-eligible customers are automatically re-enrolled before Open Enrollment begins — replacing the old staged process. You'll have an active enrollment on Day One.

02

Watch for your notice

A combined renewal and enrollment notice arrives the last week of October, confirming your 2027 plan, costs, payment details, deadlines and next steps. Also available under "My Documents."

03

Review, don't assume

Auto-renewal doesn't guarantee the same premium, financial help, plan benefits or provider network. Compare plans and verify your income and household information during Open Enrollment.

04

Shop & change by Dec. 15

Shopping no longer cancels your renewal. Resubmit your application to shop; a new plan only replaces your renewal if you actively enroll in it. Received a Renewal Exclusion Notice? You must take action.

Applies to customers enrolled through Connect for Health Colorado, not Colorado Connect.

Changes Dec. 16 – Jan. 15 generally take effect Feb. 1, 2027.

COVERAGE OPTIONS FOR 2027

More carriers, and a new one built for people whose coverage changes

Three medical insurance companies in Grand and two in Jackson, with five dental companies will offer plans for 2027. **Anthem, Elevate Health Plans and Rocky Mountain Health Plans** will offer medical plans in Grand. **Elevate Health Plans will offer plans in Jackson County –** 2 Insurance companies for the first time in years**.** All private carriers must offer **Colorado Option plans** — which cover all essential benefits, provide free ($0) primary care and mental health visits, and include lower, fixed costs.

Dental plans: Anthem, Cigna, Delta Dental, EMI Health, Humana and Solstice.

Availability varies by where you live. Use the Estimate & Explore Tool to compare plans — shopping may help you find a less expensive option.

2 Medical insurance companies offering plans in Jackson

3 Medical insurance companies offering plans in Grand

5 Dental insurance companies offering plans

$0 Primary care & mental health visits on Colorado Option plans



More options in one place — but what you see depends on your financial help

If you qualify for financial help

- You'll see only plans that let you use those savings (on-exchange plans).
- Advance Premium Tax Credits, Colorado Premium Assistance and Cost-Sharing Reductions can all apply.
- Use your existing Connect for Health Colorado account — no separate account needed.
- If your income changes after enrolling in an off-exchange plan, financial help cannot be added to that plan — you'd need to switch to an on-exchange plan.

Important clarification
Bronze and Gold plans have the same premiums on- and off-exchange. Silver off-exchange plans have *lower* premiums than corresponding Silver on-exchange plans due to Silver loading.

If you don't qualify for financial help

- You may see additional options, including off-exchange plans labeled "Not eligible for savings."
- Financial help can't be applied to an off-exchange plan at enrollment or at tax time.
- Filter your results to show on-exchange, off-exchange, or both.
- Customers with an ICHRA assessed as unaffordable can choose either the ICHRA or financial help — not both simultaneously.

ICHRA Customers

Must work with a health insurance Broker through the On-Behalf-Of process. Assisters cannot complete ICHRA enrollments because they do not have On-Behalf-Of access.

Contact a community-based Assister or Broker for free expert help understanding and comparing your options.

Financial help continues in 2027 — same eligibility, slightly lower amounts

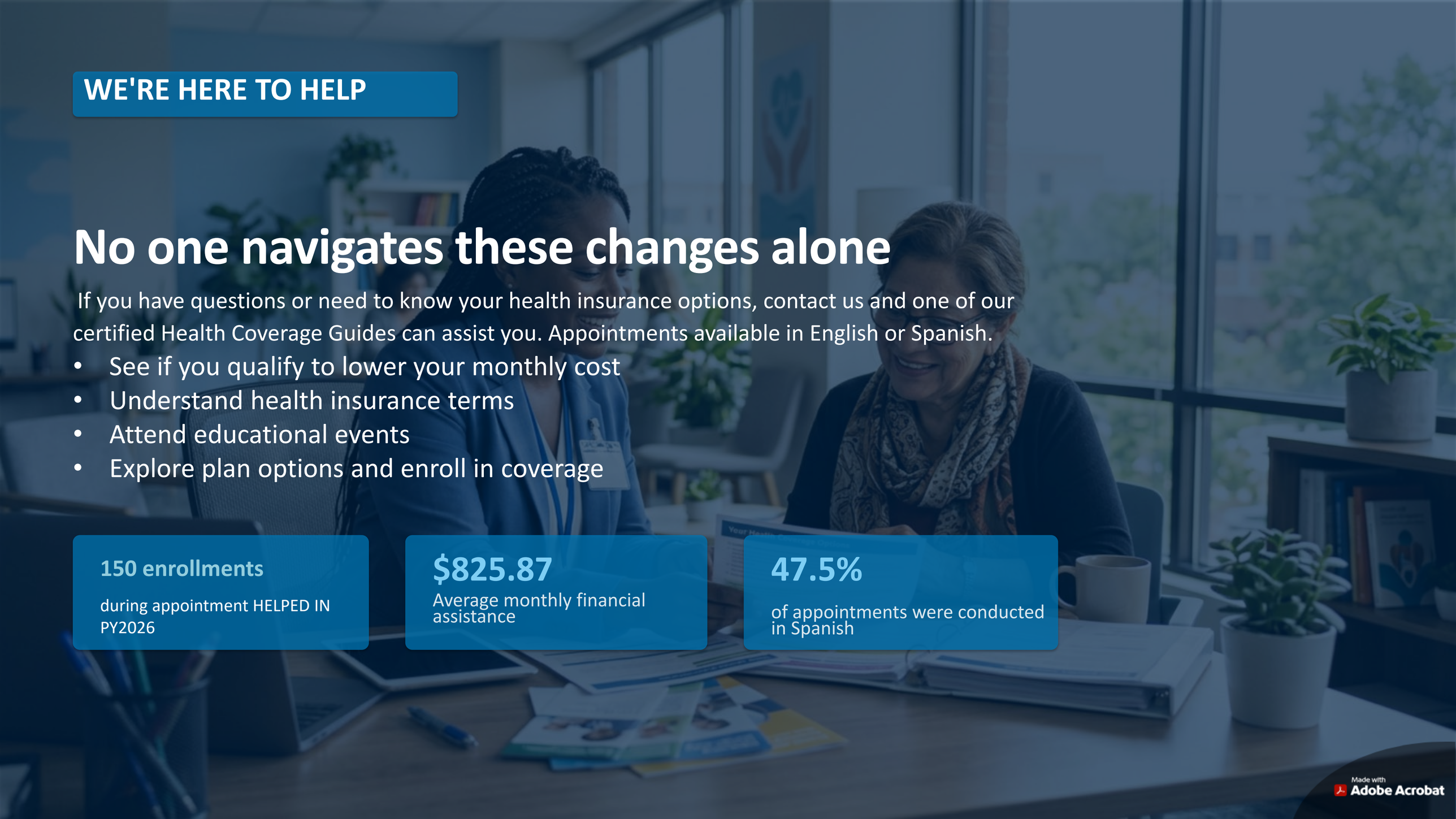
Up to $70
per month for the first household member

Up to $25
per month for each additional household member with a premium

100–400%
Federal poverty level — eligibility range (same as PY2026)

- Eligibility stays the same as 2026: AdvancePTC-eligible Coloradans with household income between 100% and 400% of the federal poverty level.
- Applied automatically to premiums — only members who pay a premium count toward the amount.
- Unlike Advance Premium Tax Credits, it does **not** need to be reconciled on your tax return.
- The HIAE board of directors approved updated amounts to keep the program within available funding while maintaining access for all eligible customers.
- Review your Plan Year 2027 eligibility and financial help during Open Enrollment — and compare coverage options available to you.

Benefit amounts were approved by the HIAE board of directors. Additional information is available in the HIAE Board materials.



WE'RE HERE TO HELP

No one navigates these changes alone

If you have questions or need to know your health insurance options, contact us and one of our certified Health Coverage Guides can assist you. Appointments available in English or Spanish.

- See if you qualify to lower your monthly cost
- Understand health insurance terms
- Attend educational events
- Explore plan options and enroll in coverage

150 enrollments

during appointment HELPED IN PY2026

$825.87

Average monthly financial assistance

47.5%

of appointments were conducted in Spanish

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PLANNED SYSTEM DOWNTIME & TECHNOLOGY UPDATES

PLAN AROUND THE DOWNTIME

Oct. 20–27

Systems unavailable 6 a.m. MT Oct. 20 through 7 p.m. MT Oct. 27, 2026.

Annual updates mean a week offline before Open Enrollment

During this window you can't log in, access your account, report changes, or enroll. The Customer Service Center is also closed. The downtime also affects the Broker Portal, Program Manager Portal, Staging Environments, and Admin Portal.

- **Complete time-sensitive actions early** — account updates or enrollment activities before Oct. 20.
- Systems expected back at 7 p.m. MT Oct. 27 — check the banner on ConnectForHealthCO.com
- Mixed-eligibility households can begin a Health First Colorado or CHP+ application through PEAK during downtime.
- Missed a 60-day Qualifying Life Event window due to downtime? Call 855-752-6749 after systems reopen (Mon–Fri, 8 a.m.–5 p.m. MT).
- The eligibility application has been updated for a more consistent, streamlined customer experience.

UPDATES TO VERIFICATIONS

Verification is getting more secure, simpler, and easier to track

Identity verification, risk-based

New customers skip the old historical identity questions and move through an updated, risk-based process. Consent to electronic verification, or verify manually by uploading documents. Some customers may need to follow up with Experian if additional verification is required.

Applies only to new customers. Existing customers who completed identity proofing are not affected. New accounts with an attached Broker or Assister can continue to bypass remote identity proofing.

Income proof, simplified

"Proof of Financial Help Eligibility" becomes **"Proof of Income."** Customers with an income discrepancy verify income only — no more Form 8962 for tax reconciliation. The self-attestation form is updated to one question. The 60-day verification extension returns for PY2027.

Tax-reconciliation verification is not required for PY2027, but is expected to return beginning Plan Year 2028 in a different form.

Easier to track & new app question

Improvements to the **My Documents page** make it easier to see the status of your verification requests in one place.

The application question about recent denials of Health First Colorado or CHP+ is being **removed**. Eligibility will be determined using information entered in the application and established eligibility rules — reducing inaccurate outcomes and simultaneous enrollments.

Questions about recent HFC or CHP+ denials? Call the Customer Service Center at 855-752-6749, Mon–Fri, 8 a.m.–5 p.m. MT.

CHANGES FOR LAWFULLY PRESENT IMMIGRANTS · JAN. 1, 2027

Coverage stays open to all — but financial help eligibility is changing for some

Not affected — keep financial help

Continue qualifying for Marketplace financial help based on immigration status:

- U.S. citizens and U.S. nationals
- Lawful permanent residents
- Cuban or Haitian entrants
- COFA migrants from Micronesia, Palau or the Marshall Islands

Current help continues through 2026

Customers who may be affected will keep their current financial help through the end of Plan Year 2026. Do not tell customers they'll lose help until their individual eligibility is determined.

May lose financial help — still can buy coverage

Still eligible to buy full-price coverage, but may no longer qualify for Advance Premium Tax Credits, Colorado Premium Assistance or Cost-Sharing Reductions:

- Refugees and asylees
- Those granted humanitarian parole
- Trafficking survivors with pending/approved visa applications
- People with deferred action; non-immigrant visa holders

OmniSalud option
Some affected immigrants may be eligible to enter the OmniSalud Lottery for SilverEnhanced Savings. See the next slide for details.

Review eligibility and application information during Open Enrollment. Customers may experience different outcomes depending on individual circumstances.

Current customers: enroll by Nov. 30 to keep your SilverEnhanced spot

01

Update your application

Review and update your Colorado Connect application between Nov. 1 and Nov. 30, 2026. SilverEnhanced Savings will **not** renew automatically — you must take action.

→

02

Select a plan

Choose a "Silver Enhanced 73%" plan and complete your enrollment. Updating your application alone does not complete the process — you must also select a plan.

→

03

Pay your premium

New for 2027: pay $15 per enrolled household member per month. Pay your first month's premium to activate coverage. This is a change from previous years.

→

04

Lottery for remaining spots

About **6,700 spots** exist for 2027. Remaining spots after Nov. 30 go to other eligible OmniSalud customers via a free lottery drawn Dec. 1. Entry is always free — never pay to enter.

Entry is free — Colorado Connect will never ask for payment to enter the lottery.

Entering the lottery does not guarantee SilverEnhanced Savings.

YOUR NEXT STEP

Review your plan. Shop and compare. Enroll by Dec. 15.

970-726-3477

GCRHN Office Open· MON–THUR 9A.M.–4 P.M. MT

Open Enrollment runs Nov. 1, 2026 – Jan. 15, 2027. Use the Estimate & Explore Tool, or contact a free Assister or Broker at ConnectForHealthCO.com. Waiting means missing Jan. 1 coverage — and your renewal may not keep the same premium, financial help or network.

ConnectForHealthCO.com

ESTIMATE & EXPLORE TOOL · FIND AN ASSISTER OR BROKER

855-752-6749

CUSTOMER SERVICE CENTER · MON–FRI 8 A.M.–5 P.M. MT

CERTIFIED by CONNECT for HEALTH COLORADO