Colorado’s Healthcare Story

- One in six Coloradans is uninsured and this population continues to grow
- Roughly half of uninsured Americans are small business owners, their families and employees
- Rising health care costs unsustainable for businesses, the state and the nation
- Improving healthcare system and lowering costs are key to business growth and Colorado’s competitiveness
What is a Health Benefit Exchange?

An online marketplace for individuals and small employers to:

**Compare** information regarding cost and quality

**Shop** features of plans containing the same base benefits

**Determine** eligibility for up-front financial assistance (premium subsidies)

**Call or sit down** with someone for help

**Enroll** in a plan

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- Passed in May 2011
- Establishes framework for the state Exchange
- Governed by a Board of Directors
- Legislative Implementation Review Committee
- Mission is to increase access, affordability and choice for individuals and small employers purchasing health insurance
Key Features

• Open, competitive marketplace
• Separate Individual and Small Employer marketplaces and risk pools
• Colorado hired team of companies to build and integrate COTS products (led by CGI)
• Board making policy decisions
• Exchange will share new eligibility service with public programs (minimum interoperability)
• Extensive stakeholder participation (Advisory groups and other public meetings)

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