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# Health insurance rates leveling off

/ 35 mins ago

By Katie Kerwin McCrimmon

Consumer groups are celebrating the news that overall, health insurance rates for next year seem to be holding steady with this year's rates.

On average across Colorado, the rates that regulators at the Division of Insurance approved for 2015 went up 1.18 percent. Because the costs will vary significantly by region, some people could find they're paying more, while others may see decreases.

"On average, things are staying flat," said Matt Valeta, a health policy analyst and expert on insurance rates with the [Colorado Consumer Health Initiative](#), a group that represents consumers throughout the state.

In the past, insurance hikes of 8 to 10 percent a year were typical, so Valeta says it's striking to see that rates in Colorado appear to be leveling off.

"That's a huge change and something we're excited to see," Valeta said.

In some parts of the state, notably western and eastern Colorado, rates for individuals are coming down by about 5 to 7 percent. At the same time, costs are rising in northern Colorado and going up about 1 percent in Denver. An [analysis of the approved rates by the Colorado Health Institute](#) found that the highest average increases will come for



The Colorado HealthOP has emerged as the low-cost leader for Colorado health insurance rates. HealthOP workers offered free juice shots in the spring to encourage people to sign up for health insurance. (Photo courtesy Colorado HealthOP.)

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people in Fort Collins and Greeley, who will pay about 5 percent more for health insurance next year. (Click [here](#) to see the Colorado Health Institute analysis.)

**Table 1. Weighted Average of Increase in Rates from 2014 to 2015, by Region. Includes Both On- and Off-Marketplace Plans.**

Region	Individual	Small Group
Statewide	0.71%	2.54%
Boulder	0.42%	2.60%
Colorado Springs	-0.20%	1.33%
Denver	0.84%	2.77%
Fort Collins	5.26%	3.19%
Grand Junction	-3.55%	-0.36%
Greeley	4.57%	3.32%
Pueblo	-4.90%	0.25%
East	-5.01%	5.65%
West	-7.44%	1.12%

Source: Colorado Health Institute.

Under the Affordable Care Act, insurance companies are allowed to charge higher rates to people who smoke and those who are older. The carriers can also vary rates by region.

For 2014, residents of Colorado’s mountain resort communities had to pay the highest health insurance rates in the country and many were outraged. It’s unclear yet exactly how Colorado’s rates will stack up against rates elsewhere in the country.

But the resort area that had included Eagle, Garfield, Pitkin and Summit counties now has now been combined with most of the rest of western Colorado. Regulators say

rates throughout western Colorado will go down on average 7 percent.

For instance, for people buying insurance through Colorado’s exchange, [Connect for Health Colorado](#), the [Colorado HealthOP](#), a member-run health cooperative is offering the lowest priced silver plan in western Colorado for next year. It will cost \$249.21 per month for a 40-year-old non-smoker. [Rocky Mountain Health Plans](#) is offering the second most affordable silver plan in the western region, charging a 40-year-old about \$358 per month. [Anthem Blue Cross and Blue Shield of Colorado](#) and [Denver Health](#) are also marketing plans in western Colorado while [New Health Ventures’ Access Health Colorado](#) plan is offering the highest prices in the western region for silver exchange plans. They would range in cost from \$598 to \$641 per month.

For this year, the most affordable plan for a 40-year-old in the resort area came from Rocky Mountain Health Plans and cost about \$446 per month while Access Health Colorado charged \$659 per month for its lowest priced silver plan for a 40-year-old in the resort area.

People who buy health insurance through the exchange anywhere in Colorado may be eligible for tax credits depending on their income, but that doesn’t help everyone. Many resort residents face a Catch 22. Living in resort areas is so expensive that many people work multiple jobs. Their incomes then climb too high to qualify for tax breaks.

The area that is seeing the biggest hikes for individuals in 2015 is Fort Collins. For 2014, Kaiser Permanente’s lowest silver plan for a 40-year-old non-smoker was about \$233 per month. That’s going up to about \$264 per month.

The story is much the same in Greeley.

**Table 3. Second-Lowest Cost Silver Plan\* By Region, 2015, Monthly Premium for a 40-Year Old**

Region	Individual 2015	Individual 2014	Percent Change	Small Group 2015	Small Group 2014	Percent Change
Boulder	\$262.42	\$265.96	-0.01%	\$295.88	\$320.40	-7.7%
Colorado Springs	\$232.77	\$264.08	-11.9%	\$290.20	\$322.96	-10.1%
Denver	\$240.39	\$250.38	-4.0%	\$295.88	\$328.87	-10.3%
Fort Collins	\$264.26	\$299.68	-11.8%	\$295.88	\$361.67	-18.2%
Grand Junction	\$316.52	\$359.08	-11.9%	\$366.82	\$352.23	+4.1%
Greeley	\$264.26	\$289.69	-8.8%	\$295.88	\$349.43	-15.3%
Pueblo	\$281.26	\$337.94	-16.8%	\$346.18	\$354.28	-2.3%
East (Southeast)**	\$270.37	\$303.54	-10.9%	\$326.48	\$339.92	-4.0%
Northeast**	--	\$357.07	--	--	\$401.10	--
West**	\$358.06	\$403.06	-11.2%	\$414.15	\$381.46	+8.6%
Resort**	--	\$384.08	--	--	\$556.40	--

\* The second-lowest cost silver plan is used to determine the federal subsidy for income-qualified customers.  
 \*\* For 2015, the Southeast and Northeast regions have been combined into a new East region, and the West region has expanded to include the Resort region.  
 Source: Colorado Division of Insurance



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Source: Colorado Health Institute.

Meanwhile the HealthOP is pressuring the market as the low-price leader across the state. In Greeley in 2015, the HealthOP will charge \$221 per month for silver plans for 40-year olds. That's down from about \$289 for this year.

The Colorado Health Institute analysis found that the HealthOp is "making its presence felt" across the state.

"The Colorado HealthOP offers the lowest-price plans in every metal tier and every market in which it participates, with three exceptions, based on sample rates for a 40-year-old non-smoker," noted study author Joe Hanel.

"Rocky Mountain HMO came in below the co-op's price for an individual silver plan in Rocky Mountain's home market, Grand Junction. And Kaiser offered slightly lower-cost gold plans in its small group markets in Fort Collins and Greeley," Hanel wrote.

He noted that the HealthOP launched with the help of a \$70 million low-interest federal loan under the Affordable Care Act.

"Colorado HealthOP is still a new player, and the question is whether its pricing is sustainable after it repays the loan," Hanel wrote.

Vince Plymell, a spokesman for Colorado's Division of Insurance, said there's good news in rates, but he encouraged consumers to be careful as they sift through plans.

"People have to dig through the details as they're shopping," Plymell said.

The Division of Insurance urged consumers to look beyond premiums and ask detailed questions. They offered the following shopping tips:

- Is your doctor or hospital of choice included in the plan's provider network? Seeing an out-of-network doctor typically is more expensive.
- Lower premiums often mean higher costs when receiving care. Find out if there is a deductible and how much it is, as well as the out-of-pocket maximum. Determine what you would have to pay for a doctor's visit.
- Find out about prescription coverage, especially if you need specific medications.
- Does the plan cover procedures you may need some day, such as back surgery, ambulance service, MRI scans or knee replacement?
- Consumers who have questions about their current plans should contact their insurance carrier, Connect for Health Colorado, their insurance broker or their employer.

"The statewide averages look good, but they're made up of larger and smaller numbers," Plymell said. "There are going to be people who see their rates stay the same, people who see increases and those who see decreases."

He also said it's too early to know whether problems with regional cost variations have been solved.

Altogether 16 carriers will sell health insurance to individuals while 12 will sell to small groups. Insurance Division regulators have been more aggressive in reviewing rates in recent years. Plymell said they pushed back on four carriers in the individual market and on two in the small group market.

"I think the hope is that we've arrested some of the larger increases that were commonplace a few years ago."

For consumer advocates, the trends look good.

"It seems that the Affordable Care Act is working as intended," said Adela Flores-Brennan, executive director of the Colorado Consumer Health Initiative. "Charity care (at hospitals) is going down and rates are not increasing at the same level as they have in the past. Those are all really positive signs."

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