

## **2020 Individual Medical Average Rate Change**

### **Statewide**

Metal Level	# of Plans	Average
Gold	33	-17.2%
Silver	75	-22.8%
Bronze	52	-19.0%
Catastrophic	12	-13.1%
Grand Total	172	-20.2%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## **2020 Individual Medical Average Rate Change**

### **1 - Boulder Rating Area**

Metal Level	# of Plans	Average
Gold	10	-16.5%
Silver	30	-20.1%
Bronze	23	-15.6%
Catastrophic	5	-6.4%
Grand Total	68	-17.0%

### **Boulder County**

Metal Level	# of Plans	Average
Gold	10	-16.5%
Silver	30	-20.1%
Bronze	23	-15.6%
Catastrophic	5	-6.4%
Grand Total	68	-17.0%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### 2 - Colorado Springs Rating Area

Metal Level	# of Plans	Average
Gold	14	-16.5%
Silver	36	-20.7%
Bronze	26	-16.1%
Catastrophic	5	-5.4%
Grand Total	81	-17.6%

#### El Paso County

Metal Level	# of Plans	Average
Gold	14	-16.5%
Silver	36	-20.8%
Bronze	26	-16.1%
Catastrophic	5	-5.3%
Grand Total	81	-17.6%

#### Teller County

Metal Level	# of Plans	Average
Gold	8	-16.6%
Silver	15	-20.1%
Bronze	11	-16.0%
Catastrophic	2	-10.5%
Grand Total	36	-17.7%



**COLORADO**  
 Department of  
 Regulatory Agencies  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### 3 - Denver Rating Area

Metal Level	# of Plans	Average
Gold	20	-16.7%
Silver	49	-20.7%
Bronze	34	-16.1%
Catastrophic	6	-13.5%
Grand Total	109	-17.9%

#### Adams County

Metal Level	# of Plans	Average
Gold	8	-15.6%
Silver	17	-18.0%
Bronze	11	-13.3%
Catastrophic	3	-7.1%
Grand Total	39	-15.5%

#### Clear Creek County

Metal Level	# of Plans	Average
Gold	5	-16.2%
Silver	14	-18.9%
Bronze	11	-14.3%
Catastrophic	1	-2.3%
Grand Total	31	-16.0%

#### Arapahoe County

Metal Level	# of Plans	Average
Gold	8	-16.0%
Silver	26	-19.2%
Bronze	17	-14.7%
Catastrophic	4	-13.8%
Grand Total	55	-16.6%

#### Denver County

Metal Level	# of Plans	Average
Gold	17	-18.3%
Silver	42	-22.5%
Bronze	26	-18.3%
Catastrophic	4	-12.7%
Grand Total	89	-20.0%

#### Broomfield County

Metal Level	# of Plans	Average
Gold	8	-15.9%
Silver	24	-18.8%
Bronze	17	-14.4%
Catastrophic	4	-15.3%
Grand Total	53	-16.1%

#### Douglas County

Metal Level	# of Plans	Average
Gold	12	-16.2%
Silver	32	-19.7%
Bronze	24	-15.0%
Catastrophic	5	-17.4%
Grand Total	73	-16.7%



**COLORADO**  
 Department of  
 Regulatory Agencies  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Elbert County

Metal Level	# of Plans	Average
Gold	8	-16.3%
Silver	18	-18.7%
Bronze	13	-14.0%
Catastrophic	3	-6.0%
Grand Total	42	-16.1%

### Jefferson County

Metal Level	# of Plans	Average
Gold	9	-15.9%
Silver	27	-19.2%
Bronze	20	-14.5%
Catastrophic	4	-14.4%
Grand Total	60	-16.3%

### Gilpin County

Metal Level	# of Plans	Average
Gold	4	-16.4%
Silver	11	-18.5%
Bronze	11	-13.8%
Catastrophic	1	-15.1%
Grand Total	27	-15.9%

### Park County

Metal Level	# of Plans	Average
Gold	8	-16.0%
Silver	19	-19.0%
Bronze	16	-14.3%
Catastrophic	1	-2.3%
Grand Total	44	-16.2%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## **2020 Individual Medical Average Rate Change**

### **4 - Fort Collins Rating Area**

Metal Level	# of Plans	Average
Gold	10	-18.8%
Silver	23	-24.7%
Bronze	19	-20.3%
Catastrophic	4	-17.8%
Grand Total	56	-21.7%

### **Larimer County**

Metal Level	# of Plans	Average
Gold	10	-18.8%
Silver	23	-24.7%
Bronze	19	-20.3%
Catastrophic	4	-17.8%
Grand Total	56	-21.7%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## **2020 Individual Medical Average Rate Change**

### **5 - Grand Junction Rating Area**

Metal Level	# of Plans	Average
Gold	3	-32.0%
Silver	20	-29.3%
Bronze	8	-27.7%
Catastrophic	1	-11.2%
Grand Total	32	-28.2%

### **Mesa County**

Metal Level	# of Plans	Average
Gold	3	-32.0%
Silver	20	-29.3%
Bronze	8	-27.7%
Catastrophic	1	-11.2%
Grand Total	32	-28.2%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## **2020 Individual Medical Average Rate Change**

### **6 - Greeley Rating Area**

Metal Level	# of Plans	Average
Gold	13	-18.4%
Silver	24	-23.9%
Bronze	19	-19.2%
Catastrophic	6	-14.5%
Grand Total	62	-20.8%

### **Weld County**

Metal Level	# of Plans	Average
Gold	13	-18.4%
Silver	24	-23.9%
Bronze	19	-19.2%
Catastrophic	6	-14.5%
Grand Total	62	-20.8%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020



## **2020 Individual Medical Average Rate Change**

### **7 - Pueblo Rating Area**

Metal Level	# of Plans	Average
Gold	7	-18.9%
Silver	18	-26.4%
Bronze	13	-20.4%
Catastrophic	4	-14.0%
Grand Total	42	-22.8%

#### **Pueblo County**

Metal Level	# of Plans	Average
Gold	7	-18.9%
Silver	18	-26.4%
Bronze	13	-20.4%
Catastrophic	4	-14.0%
Grand Total	42	-22.8%



\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### 8 - East Rating Area

Metal Level	# of Plans	Average
Gold	10	-27.4%
Silver	32	-29.2%
Bronze	23	-27.4%
Catastrophic	4	-18.0%
Grand Total	69	-27.7%

#### Alamosa County

Metal Level	# of Plans	Average
Gold	2	-30.4%
Silver	9	-30.8%
Bronze	6	-28.7%
Catastrophic	2	-22.9%
Grand Total	19	-29.4%

#### Chaffee County

Metal Level	# of Plans	Average
Gold	3	-34.2%
Silver	10	-30.3%
Bronze	5	-29.0%
Catastrophic	3	-22.6%
Grand Total	21	-29.3%

#### Baca County

Metal Level	# of Plans	Average
Silver	7	-29.5%
Bronze	5	-31.6%
Catastrophic	3	-21.3%
Grand Total	15	-30.4%

#### Cheyenne County

Metal Level	# of Plans	Average
Gold	1	-39.0%
Silver	4	-30.0%
Bronze	4	-25.7%
Grand Total	9	-27.2%

#### Bent County

Metal Level	# of Plans	Average
Gold	2	-31.9%
Silver	8	-30.9%
Bronze	4	-30.0%
Catastrophic	2	-22.8%
Grand Total	16	-29.8%

#### Conejos County

Metal Level	# of Plans	Average
Gold	1	-28.3%
Silver	6	-30.6%
Bronze	5	-29.2%
Catastrophic	2	-20.0%
Grand Total	14	-29.6%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020  
 \*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Costilla County

Metal Level	# of Plans	Average
Silver	4	-32.1%
Bronze	5	-31.4%
Grand Total	9	-31.6%

### Huerfano County

Metal Level	# of Plans	Average
Gold	1	-28.3%
Silver	9	-30.4%
Bronze	5	-29.0%
Grand Total	15	-29.7%

### Crowley County

Metal Level	# of Plans	Average
Silver	6	-31.8%
Bronze	5	-28.7%
Catastrophic	1	-24.2%
Grand Total	12	-29.6%

### Kiowa County

Metal Level	# of Plans	Average
Gold	1	-28.3%
Silver	6	-32.5%
Bronze	6	-29.8%
Catastrophic	2	-22.1%
Grand Total	15	-30.0%

### Custer County

Metal Level	# of Plans	Average
Silver	8	-30.7%
Bronze	5	-29.7%
Catastrophic	3	-18.0%
Grand Total	16	-30.0%

### Kit Carson County

Metal Level	# of Plans	Average
Gold	3	-35.7%
Silver	7	-30.3%
Bronze	5	-26.8%
Catastrophic	3	-17.7%
Grand Total	18	-27.3%

### Fremont County

Metal Level	# of Plans	Average
Gold	6	-20.0%
Silver	17	-23.7%
Bronze	17	-21.8%
Catastrophic	4	-20.0%
Grand Total	44	-22.4%

### Las Animas County

Metal Level	# of Plans	Average
Gold	2	-37.5%
Silver	11	-29.9%
Bronze	5	-29.7%
Catastrophic	3	-16.9%
Grand Total	21	-29.6%



**COLORADO**  
 Department of  
 Regulatory Agencies  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020  
 \*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Lincoln County

Metal Level	# of Plans	Average
Gold	2	-39.3%
Silver	6	-30.3%
Bronze	5	-27.7%
Grand Total	13	-29.0%

### Otero County

Metal Level	# of Plans	Average
Gold	3	-33.8%
Silver	8	-32.1%
Bronze	6	-29.9%
Catastrophic	2	-19.7%
Grand Total	19	-30.9%

### Logan County

Metal Level	# of Plans	Average
Silver	7	-28.7%
Bronze	3	-24.5%
Catastrophic	2	-15.4%
Grand Total	12	-25.3%

### Phillips County

Metal Level	# of Plans	Average
Silver	7	-28.8%
Bronze	4	-24.6%
Catastrophic	2	-15.0%
Grand Total	13	-25.8%

### Mineral County

Metal Level	# of Plans	Average
Gold	1	-39.0%
Silver	5	-29.1%
Bronze	5	-29.2%
Grand Total	11	-29.5%

### Prowers County

Metal Level	# of Plans	Average
Gold	2	-39.3%
Silver	11	-30.7%
Bronze	5	-30.5%
Catastrophic	3	-22.7%
Grand Total	21	-30.3%

### Morgan County

Metal Level	# of Plans	Average
Gold	3	-17.7%
Silver	12	-28.1%
Bronze	8	-23.9%
Catastrophic	2	-15.3%
Grand Total	25	-25.0%

### Rio Grande County

Metal Level	# of Plans	Average
Gold	2	-35.4%
Silver	9	-30.7%
Bronze	5	-28.8%
Catastrophic	3	-17.4%
Grand Total	19	-29.3%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020  
 \*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Saguache County

Metal Level	# of Plans	Average
Gold	1	-39.7%
Silver	7	-30.3%
Bronze	5	-29.5%
Catastrophic	2	-17.2%
Grand Total	15	-29.7%

### Washington County

Metal Level	# of Plans	Average
Silver	3	-28.7%
Bronze	3	-24.6%
Catastrophic	2	-15.3%
Grand Total	8	-25.7%

### Sedgwick County

Metal Level	# of Plans	Average
Silver	4	-28.7%
Bronze	3	-24.8%
Grand Total	7	-26.2%

### Yuma County

Metal Level	# of Plans	Average
Silver	7	-28.7%
Bronze	3	-24.8%
Catastrophic	2	-14.6%
Grand Total	12	-26.0%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### 9 - West Rating Area

Metal Level	# of Plans	Average
Gold	7	-29.8%
Silver	33	-32.3%
Bronze	18	-29.0%
Catastrophic	4	-21.0%
Grand Total	62	-30.0%

#### Archuleta County

Metal Level	# of Plans	Average
Silver	10	-34.3%
Bronze	8	-30.8%
Catastrophic	2	-31.1%
Grand Total	20	-31.9%

#### Eagle County

Metal Level	# of Plans	Average
Gold	3	-25.1%
Silver	17	-33.5%
Bronze	8	-29.3%
Catastrophic	2	-16.3%
Grand Total	30	-30.2%

#### Delta County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	6	-31.3%
Bronze	3	-27.6%
Catastrophic	1	-16.8%
Grand Total	11	-29.1%

#### Garfield County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	8	-31.5%
Bronze	3	-27.5%
Catastrophic	1	-16.8%
Grand Total	13	-28.6%

#### Dolores County

Metal Level	# of Plans	Average
Silver	6	-31.4%
Bronze	4	-26.9%
Grand Total	10	-29.6%

#### Grand County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	6	-31.5%
Bronze	3	-27.5%
Catastrophic	1	-16.8%
Grand Total	11	-29.0%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020  
 \*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Gunnison County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	5	-31.3%
Bronze	3	-27.2%
Catastrophic	1	-16.8%
Grand Total	10	-28.6%

### Lake County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	6	-31.3%
Bronze	4	-27.3%
Catastrophic	1	-16.8%
Grand Total	12	-29.0%

### Hinsdale County

Metal Level	# of Plans	Average
Silver	3	-31.3%
Bronze	3	-27.3%
Grand Total	6	-29.1%

### Moffat County

Metal Level	# of Plans	Average
Silver	8	-32.6%
Bronze	6	-28.2%
Catastrophic	1	-16.8%
Grand Total	15	-29.9%

### Jackson County

Metal Level	# of Plans	Average
Silver	3	-31.6%
Bronze	3	-27.5%
Catastrophic	1	-16.8%
Grand Total	7	-29.2%

### Montezuma County

Metal Level	# of Plans	Average
Silver	11	-34.2%
Bronze	6	-30.0%
Catastrophic	1	-16.8%
Grand Total	18	-31.3%

### La Plata County

Metal Level	# of Plans	Average
Gold	3	-34.9%
Silver	16	-34.1%
Bronze	8	-32.2%
Catastrophic	2	-28.2%
Grand Total	29	-32.6%

### Montrose County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	6	-31.3%
Bronze	3	-27.5%
Catastrophic	1	-16.8%
Grand Total	11	-28.9%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020

## 2020 Individual Medical Average Rate Change

### Ouray County

Metal Level	# of Plans	Average
Gold	1	0.0%
Silver	6	-31.4%
Bronze	3	-27.4%
Catastrophic	1	-16.8%
Grand Total	11	-28.6%

### Routt County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	8	-31.5%
Bronze	3	-27.5%
Catastrophic	1	-16.8%
Grand Total	13	-28.7%

### Pitkin County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	8	-31.6%
Bronze	4	-27.4%
Catastrophic	1	-16.8%
Grand Total	14	-28.5%

### San Juan County

Metal Level	# of Plans	Average
Silver	3	-31.2%
Bronze	3	-27.6%
Grand Total	6	-29.0%

### Rio Blanco County

Metal Level	# of Plans	Average
Silver	7	-32.1%
Bronze	5	-28.1%
Catastrophic	1	-16.8%
Grand Total	13	-29.4%

### San Miguel County

Metal Level	# of Plans	Average
Gold	1	-30.8%
Silver	8	-31.4%
Bronze	4	-27.4%
Catastrophic	1	-16.8%
Grand Total	14	-28.5%

### Summit County

Metal Level	# of Plans	Average
Gold	5	-26.4%
Silver	26	-36.0%
Bronze	15	-33.3%
Catastrophic	2	-33.5%
Grand Total	48	-34.0%



**COLORADO**  
**Department of**  
**Regulatory Agencies**  
 Division of Insurance

\*Plan counts include all on and off exchange plans with enrollments from 2019 plans continuing in 2020

\*\*All averages shown are weighted averages based on actual enrollments for 2019 plans continuing in 2020