



STATEMENT: CCLP concerned about CO HealthOp's decertification

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Elisabeth Arenales, Health Program Director for the Colorado Center on Law and Policy, today issued the following statement about the Colorado Division of Insurance's decision to "decertify" the Colorado HealthOp from the Connect for Health Colorado marketplace:

Colorado's Division of Insurance announced this morning that it is barring the Colorado HealthOp from selling insurance for 2016 on the state health exchange, Connect for Health Colorado.

Almost 40 percent of Coloradans who purchased insurance through Connect for Health Colorado are HealthOp customers, and though their coverage will continue through the end of 2015, they will need to find a new carrier for 2016. The Colorado Center on Law and Policy is deeply disappointed that things have come to this pass. We are concerned about protecting the approximately 80,000 Coloradans who are currently enrolled and about disruption to the insurance marketplace in Colorado.

The HealthOp's financial viability – and that of many other health cooperatives created by the Affordable Care Act -- was put in question after a recent announcement by federal authorities that expected assistance to cooperatives under the "risk corridor program" would be slashed. The federal government's failure to honor commitments made through this program has had an impact on not just the Colorado HealthOp, but on nonprofit carriers across the country.

The effect on the insurance marketplace overall will be significant. With open enrollment just two weeks away, the Division's decision means that Connect for Health will have to make major adjustments to ensure that HealthOp consumers are informed of their options for 2016. The remaining carriers will have to absorb an additional 80,000 covered lives and will not be able to adjust rates to reflect that new population.

This is a concern not just to those who had coverage through the HealthOp, but to all Coloradans. An article in [The Washington Post](#) cites research stating that in states with health cooperatives like Colorado HealthOp, insurance premiums were typically 9 percent below those in other states.

Moving forward, careful oversight is needed over the next several months to ensure that continuous coverage is available for those who are currently covered by the HealthOp. CCLP plans to be part of that process.

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[The Colorado Center on Law and Policy](#) is a nonprofit, non-partisan research and advocacy organization that engages in legislative, administrative and legal advocacy on behalf of low-income Coloradans.