

Colorado State Innovation Waiver
Section 1332 Waiver Extension Application
Summary of Comments
July 2021

Commenter	Summary of Comment	Departments' Response
The American Cancer Society Cancer Action Network (ACS CAN)	ACS CAN supports Colorado's reinsurance program and the proposed extension of the program. A well-designed reinsurance program can help to lower premiums and mitigate plan risk associated with high-cost enrollees. In its first two years of implementation, Colorado's reinsurance program has reduced premiums over 20% on average statewide for consumers on the individual market. Additionally, all insurers have remained in the state's market and one new insurer entered the market in 2020. The stability of the individual marketplace yields premium savings that can help cancer patients and survivors afford health insurance coverage.	We appreciate the support and have approved the waiver extension.
Joint letter from Health Partners (American Diabetes Association, American Heart Association, American Lung Association, Arthritis Foundation, Cancer Support Community, Cystic Fibrosis Foundation, Hemophilia Federation of America, Mended Little Hearts, National Hemophilia Foundation, National	These 18 advocacy groups support approval of Colorado's waiver extension application. A strong, robust marketplace is essential for individuals with serious, acute, and chronic health conditions to access comprehensive coverage. Reinsurance program is an important tool to stabilize the marketplace and help issuers cover high-cost claims, which keeps premiums affordable and prevents them from rising. Continuation of Colorado's reinsurance program will significantly reduce premiums and increase the number of individuals obtaining health insurance through the individual market, including patients with pre-existing conditions. Colorado's waiver will help	We appreciate the support and have approved the waiver extension.

<p>Multiple Sclerosis Society, National Organization for Rare Disorders, National Patient Advocate Foundation, National Psoriasis Foundation, Pulmonary Hypertension Association, Susan G. Komen, The AIDS Institute, The Leukemia & Lymphoma Society</p>	<p>stabilize the individual market in Colorado and protect patients and consumers.</p>	
---	--	--