



COLORADO

Department of
Regulatory Agencies

Division of Insurance

September 15, 2025

Reinsurance Payment Parameters for 2026 Benefit Year

Revised 9/15/25

In accordance with the requirements of C.R.S. §10-16-1105(2)(b), the Commissioner of Insurance is publishing the payment parameters for the reinsurance program for the 2026 benefit year. Based on information and data currently available, the Commissioner finds that these parameters are most likely to:

- Maximize rate reductions on the individual market,
- Increase enrollment across income levels and improve morbidity in the individual market,
- Maintain participation and competition among carriers and providers, and
- Maximize limited state and federal resources.

For health insurance plans sold on the individual market for the 2026 benefit year, in accordance with the geographic tiers established through C.R.S. §10-16-1105(2)(b), the reinsurance program will reimburse carriers for claims based on the parameters below and based on DOI regulation [4-2-77](#).

	Tier 1	Tier 2	Tier 3
Rating Areas	1, 2, and 3	4, 6, 7, and 8	5 and 9
Attachment Point	\$40,000	\$40,000	\$40,000
Cap	\$400,000	\$400,000	\$400,000
Coinsurance	41%	53%	74%

Please contact Laura Mortimer, Reinsurance Program Director, at laura.mortimer@state.co.us with any questions.