



COLORADO

Department of
Regulatory Agencies

Division of Insurance

Bulletin No. B-4.31

Concerning the Annual Maximum Benefit for Early Intervention Services

I. Background and Purpose

The purpose of this bulletin is to provide carriers with the annual maximum benefit amount for early intervention services for grandfathered individual health benefit plans and all other individual and group sickness and insurance policies or contracts, subject to Part 2 of Article 16 of Title 10, and all service or indemnity contracts issued by an entity subject to Part 3 or Part 4 of the same Article that include dependent coverage. Grandfathered individual health benefit plans, as defined at § 10-16-102(31), C.R.S., means an individual health benefit plan provided to an individual by a carrier on or before March 23, 2010, that continues to maintain its grandfathered status in accordance with state and federal law.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin is intended for all group and individual sickness and accident insurance policies and all service or indemnity contracts issued by licensed carriers, including health maintenance organizations, in the state of Colorado.

III. Division Position

Section 10-16-104(1.3)(b)(II)(B), C.R.S., specifies that the annual maximum benefit amount will be adjusted by the Insurance Commissioner for policies issued or renewed on or after each January 1 based on the greater of the consumer price index for Denver-Aurora-Lakewood or an additional amount equal to the increase appropriated by the Legislature. The annual maximum benefit amount effective January 1, 2025 is \$9,710.

To calculate the annual maximum benefit amount, the Division adjusted the previous maximum benefit amount by the "over-the-year percentage change in CPI-U for Denver-Aurora-Lakewood" from July 2024, equal to 1.9 percent.

CPI-U Source: https://www.bls.gov/regions/mountain-plains/news-release/consumerpriceindex_denver.htm



IV. Additional Division Resources

A. For More Information

Colorado Division of Insurance
Consumer Services, Life and Health Section
1560 Broadway, Suite 850
Denver, CO 80202
Tel. 303-894-7490 Toll-free (in state): 800-930-3745
Internet: <http://> <https://doi.colorado.gov/>

B. Related Division Regulations

Colorado Insurance Regulation 4-2-28

V. History

- Issued November 20, 2008.
- Reissued November 30, 2009
- Reissued September 30, 2010
- Reissued September 29, 2011
- Reissued September 19, 2012
- Reissued October 25, 2013
- Reissued October 6, 2014
- Reissued October 28, 2015
- Reissued October 24, 2016
- Reissued October 16, 2017
- Reissued June 28, 2018
- Reissued October 4, 2018
- Reissued October 21, 2019
- Reissued October 1, 2020
- Reissued December 14, 2021
- Reissued January 4, 2023
- Reissued October 31, 2023
- Reissued November 21, 2024