

Bulletin No. B-4.152

Concerning Renewal Notices for Colorado Connect's Health Benefit Plans for Plan Year 2026

I. Background and Purpose

The purpose of this Bulletin is to set forth the process for providing renewal notices to enrollees in off-exchange Silver Enhanced Savings health benefit plans, and non-subsidized health benefit plans sold through Colorado Connect, **for benefit year 2026 only**.

For the 2026 benefit year, renewal notices will be issued through Colorado Connect to ensure uniformity, accuracy, and compliance with program requirements, thereby relieving carriers of the obligation to prepare or distribute such notices. This change is being made in response to program modifications resulting from the Colorado Special Legislative Session in August 2025. Centralizing the renewal notice process ensures timely communication, reduces duplication of effort, and minimizes consumer confusion.

Bulletins are the Division of Insurance's (Division) 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 carriers issuing health benefit plans through Colorado Connect in 2026.

III. Division Position

Colorado Insurance Regulation 4-2-82, Section 8 stipulates that carriers must use the notification found in Appendix F of this regulation for off-exchange plans only, when renewing such plans. Specifically, for off-exchange Silver Enhanced Savings plans, carriers must use the appropriate notice in Bulletin B-4.140. For Colorado Connect non-subsidized health benefit plans, carriers must use the appropriate notice in Bulletin B-4.141.

For the 2026 benefit year, renewal notices for all plans sold through Colorado Connect will be generated and distributed by Colorado Connect, to ensure uniformity, accuracy, and compliance with program requirements. For Plan Year 2026, carriers may disregard the notice requirement in 4-2-82 and the instructions in Bulletins B-4.140 and B-4.141 regarding renewal notifications for health benefit plans sold through Colorado Connect. This change relieves carriers of the obligation to prepare or distribute renewal notices.

Carriers should also ensure that their customer service staff and contracted representatives are aware of this change and are prepared to direct enrollees to the renewal notice provided by Colorado Connect.

IV. Additional Resources

- A. For More Information**
Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
Tel. 303-894-7499
Internet: <http://www.dora.state.co.us/insurance>

V. History

Issued October 27, 2025.