

**Colorado ACA Individual and Small Group  
2026 Plan Year Dates**

**Filings are accepted 1  
week prior to due date**

Activity	Dates
MHPAEA QTL Templates Due (Colorado Option Plans)	3/3/25
Premium Rate Reduction Notification Due (Colorado Option Plans)	3/3/25
Contraceptive Benefits Filing	4/1/25
Reasonable Modifications Due	4/7/25
Medication-Assisted Treatment (4-2-75) Filing Due	5/1/25
MHPAEA QTL Templates Due (Non-Colorado Option Plans)	5/5/25
C4HCO - Begin Process: Quality Overview Company Profiles	5/12/25
Form Filings Due	5/12/25
Prescription Drug Rebate Filing	6/2/25
PBM Reporting Filing Due	6/2/25
Binder Filings Due (except ECP/NA Template and Rate Data Template)	6/9/25
Rate Filings Due*	6/30/25
Network Adequacy Filings, ECP/NA Templates & Rate Data Templates Due	6/30/25
C4HCO/DOI - DOI Sends Crosswalk Tables	7/22/25
Dental Loss Ratio Filing Due	7/31/25
C4HCO/DOI - DOI Sends Initial Templates to C4HCO	8/8/25
C4HCO - Load Crosswalk Table to Shopping Platform	8/15/25
C4HCO - Load SERFF Data to Shopping Platform with Initial Rates	8/15/25
Plan Variant Level EOCs and SBCs Due - On-Exchange and Colorado Connect plans only	8/15/25
C4HCO/DOI - Rate Data Transfer to C4HCO with Finalized Rates	9/8/25
C4HCO - Load SERFF Data to Shopping Platform with Final Rates	9/11/25
C4HCO/DOI - DOI Sends Initial Plan Documents to C4HCO	9/12/25
Primary Affordability Care *Anticipated* Deadline	9/15/25
C4HCO - Create and Distribute Rate Scenarios for Carriers to Approve	9/16/25
C4HCO/DOI/Carrier - C4HCO Shopping Platform Review of Benefits, Rates, Service Areas - Corrections Accepted	9/22/25 - 10/3/25
Carrier Corrections Accepted	9/22/25 - 10/3/25
C4HCO - Load SERFF Data to Shopping Platform (Corrections)	10/10/25
C4HCO/Carrier - All Carrier Documents Finalized & Loaded SBCs/EOCs/Quality Overview/Company Profile/Marketing Materials/Provider Network Overview	10/10/25
Final Review and Sign-off of C4HCO Website	10/17/25
Rates Finalized in HIOS	10/17/25
C4HCO/Carrier - Quick Cost Plan Finder search tool - Carrier Review	10/21/25
Open Enrollment for 2026	11/1/25
MHPAEA NQTL Templates Due (Colorado Option and Non-Colorado Option Plans)	3/2/26

Legend
Both DOI & C4HCO Due Date
Division of Insurance
C4HCO
Open Enrollment
CMS

**All dates are subject to change**

2/25/25

\*The Division anticipates that we will make rate filings public 2-3 weeks after submission

