

BEFORE THE COMMISSIONER OF INSURANCE  
STATE OF COLORADO

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**IN THE MATTER OF PREMIUM RATE REDUCTIONS FOR  
STANDARDIZED SMALL GROUP AND INDIVIDUAL MARKET HEALTH  
PLAN YEAR 2026 OF:**

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Rocky Mountain Hospital & Medical Services, Inc. and HMO Colorado, Inc.  
Anthem Blue Cross and Blue Shield  
Carriers;

And Concerning:

Community Hospital,  
Hospital,

Kathryn Goldberg,  
Office of the Insurance Ombudsman for Colorado Option Plans,

And the Division of Insurance.

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**FINAL AGENCY ORDER**

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This matter concerns the Carriers' premium rate reductions required for Plan Year 2026 under the Colorado Standardized Health Benefit Plan Act, § 10-16-1301, et seq., C.R.S. The Act governs the standardized health benefit plan (Colorado Option) to cover essential health benefits, improve racial health equity and decrease racial health disparities, and achieve premium rate reductions to ensure that health insurance is affordable for Colorado consumers. §§ 10-16-1304(1)(d)(III), 10-16-1305(2)(d), C.R.S. Upon Request for Final Agency Order and related Notice filed by the Division of Insurance on May 22, 2025, the Commissioner of Insurance finds and orders as follows:

1. On or about March 3, 2025, Carriers Rocky Mountain Hospital & Medical Services, Inc. ("RMHMS") and HMO Colorado, Inc. ("HMO Colorado") (RMHMS and HMO Colorado are collectively referred to as "Anthem")

notified the Commissioner that they would be unable to meet the premium rate reductions required for plan year 2026 in HMO Colorado's small group and individual market Colorado Option plans in the Mountain Enhanced Standard Network (CON001, CON002) and RMHMS's small group Public Option plans in the Pathway Standard Network (CON006), as required by section 10-16-1306(2), C.R.S. Community Hospital is a Material Provider which, at the time of Anthem's notice, had reimbursement rates with Anthem that exceeded the reimbursement rates set forth in statute. *See* § 10-16-1306(5), C.R.S.; Regulation 4-2-92, Section 4(T).

2. As recited by the Division, and pursuant to Colorado Insurance Regulation 4-2-92, Section 12.C., settlement negotiations between Anthem and Community Hospital resulted in Community Hospital reducing reimbursements rates under section 10-16-1306, C.R.S. The reduced reimbursement rates were submitted to the Division on April 25, 2025, via a joint written notification from Anthem and Community Hospital ("April 25, 2025 Anthem-Community Notification") confirming the Parties reduced Community Hospital's plan year 2026 reimbursement rates for HMO Colorado's small group and individual market Colorado Option plans in the Mountain Enhanced Standard Network (CON001, CON002) and RMHMS's small group Colorado Option plans in the Pathway Standard Network (CON006). Anthem has produced to the Division the necessary documentation set forth in Section 12.D. of Colorado Insurance Regulation 4-2-92, and the Division has verified the premium impacts based on the documentation submitted to the Division by Anthem.<sup>1</sup>
3. The Division now seeks approval of those terms. *See* § 10-16-1306(4)(a), C.R.S.; Regulation 4-2-92, Sections 12, 23.
4. The Commissioner has jurisdiction over this matter and has the duty to approve or disapprove reimbursement rate settlements for Colorado Option

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<sup>1</sup> The carrier's premium rate filing, including the reported premium impact, is further subject to review and requirements under § 10-16-107, C.R.S.

Standardized Plans. §§ 10-1-108, 10-16-1306(3)(a), C.R.S.; Colorado Insurance Regulation 4-2-92, Section 12(A).

5. In lieu of a complaint and adjudication under section 10-16-1306, C.R.S., the Commissioner thus approves the reimbursement rates of Anthem and Community Hospital for HMO Colorado's small group and individual market Colorado Option plans in the Mountain Enhanced Standard Network (CON001, CON002) and RMHMS's small group Public Option plans in the Pathway Standard Network (CON006).
6. The Commissioner further orders, under section 10-16-1306(4), C.R.S., Community Hospital to accept the reimbursement rates for PY2026 per the settlement terms between Anthem and Community Hospital and as stated in the April 25, 2025 Anthem-Community Notification.
7. It is further ordered that Anthem shall not reimburse Community Hospital for HMO Colorado's small group and individual market Colorado Option plans in the Mountain Enhanced Standard Network (CON001, CON002) and RMHMS's small group Colorado Option plans in the Pathway Standard Network (CON006) at rates other than the rates as represented to the Division in the April 25, 2025 Anthem-Community Notification.
8. No hearing is required, and the hearings presently scheduled for June 4<sup>th</sup> and 5<sup>th</sup>, July 9<sup>th</sup> and 10<sup>th</sup>, and July 14<sup>th</sup> and 15<sup>th</sup>, 2025 are hereby vacated, and this matter is concluded.

DONE and ORDERED this 2nd day of June, 2025.

/s/Michael Conway

MICHAEL CONWAY

COMMISSIONER OF INSURANCE

## **CERTIFICATE OF SERVICE**

This is to certify that I have duly served this **FINAL AGENCY ORDER** by electronic mail on this 5th day of June 2025, addressed as follows:

*For Carrier:*

Jessica Belle, Associate General Counsel

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*For Hospital:*

Community Hospital

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*Sarah Bomgardner*