

Colorado ACA Individual and Small Group
2026 Plan Year Dates

Activity	Original Dates
MHPAEA QTL Templates Due (Colorado Option Plans)	3/3/25
Rate Reduction Notification Due (Colorado Option Plans)	3/3/25
Medication-Assisted Treatment (4-2-75) Filing Due	4/1/25
Contraceptive Benefits Filing	4/1/25
Reasonable Modifications Due	4/7/25
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
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	10/6/25
C4HCO - Load SERFF Data to Shopping Platform with Final Rates	10/15/25
C4HCO/DOI - DOI Sends Initial Plan Documents to C4HCO	-
C4HCO - Create and Distribute Rate Scenarios for Carriers to Approve	10/17/25
C4HCO/DOI/Carrier - C4HCO Shopping Platform Review, Benefits, Service Areas - Corrections Accepted	-
C4HCO/DOI/Carrier - C4HCO Shopping Platform Review of Rates - Corrections Accepted	10/22/2025 *Rate Approval Only*
Carrier Corrections Accepted (this means C4 has received also or 10/28 doesn't work)	10/24/25
C4HCO - Load SERFF Data to Shopping Platform (Corrections)	10/28/25
Final Review and Sign-off of C4HCO Website	10/17/25 - Benefit Approval 10/24/25 - Rates Approval
C4HCO/Carrier - All Carrier Documents Finalized SBCs/EOCs/Quality Overview/Company Profile/Marketing Materials/Provider Network Overview/COSSBC	-
C4HCO/Carrier - All Carrier Documents Load SBCs/EOCs/Quality Overview/Company Profile/Marketing Materials/Provider Network Overview/COSSBC	-
Rates Finalized in HIOS	10/30/25
C4HCO/Carrier - Quick Cost Plan Finder search tool - Carrier Review	11/1/25
C4HCO/Carrier - 'New Anon Experience' - Load PY26 Plans into Prod	11/1/25
Open Enrollment for 2025	-
MHPAEA NQTL Templates Due (Colorado Option and Non-Colorado Option Plans)	-

All dates are subject to change

9/8/25

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

