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October 9, 2013

Marguerite Salazar  
Commissioner  
Division of Insurance  
State of Colorado  
1560 Broadway, Suite 110  
Denver CO, 80202

Dear Commissioner Salazar:

I write to express my concern with the Colorado Division of Insurance's (DOI) approval of health insurance premiums for 2014 in Rating Area 11.

As you know, I represent the state's second Congressional district, which includes a significant part of Rating Area 11, including Summit County. Over the past few months, I have heard from constituents who are shocked and ultimately may be unable to afford health insurance at the rates approved by DOI. For example, a 40-year-old individual in Summit County purchasing a bronze-level plan from the Rocky Mountain Health Plans Statewide PPO would pay a minimum of \$427.80 a month—compared to \$339.18 in Boulder and \$296.41 in Denver for the same plan. This discrepancy between counties is repeated for plans on and off the state health exchange, and at bronze, silver, gold, and platinum levels.

These high rates make it much more likely that Coloradans living in these areas will choose to forgo coverage entirely, choosing to pay the federal penalty rather than purchase health insurance. Not only does this increase health care costs for the state but, more importantly, it threatens the health and welfare of these residents and their families. Summit County is already home to a higher cost-of-living and greater proportion of uninsured population than other parts of the state. The picture is further distorted by the prevalence of individuals who own homes in the area but do not live there full time. I understand that the rates approved by DOI are based in part on geographic location, and that an individual's specific premium also depends on a number of factors, including age and whether he or she uses tobacco. But these factors neither explain nor justify the vastly different baseline rates for the same coverage.

I respectfully request that DOI provide my office with a thorough explanation for these price differentials. Furthermore, I ask the Division take the quickest possible action to shift Summit County to Rating Area 3, which includes Clear Creek and Jefferson counties and more accurately represents the health insurance costs facing residents of Summit. If DOI is unable to make this transition, I request that the Division outline the steps it will take to ensure that

Coloradans in these Rating Areas do not pay thousands of dollars more each year simply because of where they live.

I commend the Division for your diligence in implementing the Affordable Care Act and your commitment to bringing health coverage to all Coloradans. Thank you for your work on behalf of our state, and I look forward to your reply.

Sincerely,

A handwritten signature in blue ink that reads "Jared Polis". The signature is written in a cursive, flowing style.

Jared Polis  
Member of Congress