

December 2, 2024

401 Main Street
Walsenburg, CO 81089

Dear BOCC:

I received communication from 39N regarding the final rates for Huerfano County. Overall, premiums are coming in 11% higher from what was quoted back in July and presented to Huerfano County in August. The driving factors were a new cancer diagnosis with ongoing treatments, brain surgery and multiple new diabetes diagnosis which were not present during the initial quote. Final rates are subject to final census underwriting and unfortunately you can never anticipate these types of diagnosis. Below is an illustration between initial and final premiums

Gold

Final / Initial

\$751.41 / \$655.83

\$1,507.86 / \$1342.52

\$1,165.96 / \$1032.70

\$2,026.05 / \$1814.59

Silver HDHP

\$716.69 / \$624.25

\$1,409.73 / \$1254.30

\$1,096.58 / \$969.62

\$1,884.35 / \$1685.77

Final Census-Total Monthly

New Rate vs Initial Rate

\$115,117 / \$93,106

Even with the increase in final rates, Huerfano County is saving 21.75% compared to the 2025 renewal with CTSI and Anthem.

\$185,994 under current -14.74%

\$275,842 under renewal -21.75%

\$343,227,688 expected savings (Maximum funding with potential surplus of \$67,400)

If you have any questions or would like to discuss further, please let me know and I will be more than happy to facilitate a call.

Sincerely,

Jeff McNeilly-OneDigital
Client Executive