

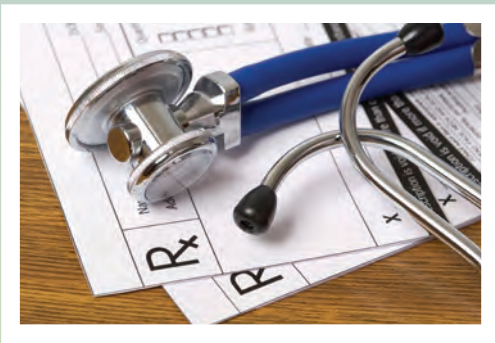
Askdora.colorado.gov for info on how federal healthcare reform may affect you as a resident of Colorado.

Visit: **askdora.colorado.gov**  
and click on the **DIVISION OF INSURANCE** tab.

You'll find information on premiums, senior health, the latest news, and what to do when a claim is denied.

**The new health insurance website** from DORA's Division of Insurance is your one-stop shop for finding out the latest information on changes in health insurance.

**The federal Patient Protection and Affordable Care Act** (or "Affordable Care Act") changes how many of us will buy and use health insurance. The new health insurance website helps you make better informed decisions about health insurance premiums and the benefits they cover. It also connects you to the Colorado Division of Insurance to help answer your health insurance questions.



### Do you know...

...what factors cause health insurance premium increases?

You'll find information on what goes into the cost of health insurance premiums. Whether you are an employer or an individual, you'll be able to compare changes in your premium to changes in the rest of the insurance market.

### Do you know...

...what benefits are guaranteed under federal healthcare reform?

You'll find a link to the latest news on federal healthcare reform, what changes are being implemented in health coverage and benefits, and how the process of obtaining health coverage is changing.

### Do you know...

...what to do when it's time for Medicare?

Medicare, Medigap, Prescription Drug Coverage, Medicare Advantage – What's what? You'll find a link to the state Senior Health Insurance Assistance Program. It provides information on senior health insurance through traditional Medicare and other options when you're ready for the transition or when you're helping a senior loved one.

### Do you know...

...what to do when a claim is denied?

The new website can help you figure out what to do when a health insurance claim is denied. Division staff can provide you with more information or help you work with the insurance company.



**Dora**  
Department of Regulatory Agencies

**The Colorado Division of Insurance**  
regulates the insurance industry and  
assists consumers and other stakeholders  
with insurance issues.

**Email:** [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

**Web:** [askdora.colorado.gov](http://askdora.colorado.gov)

**Consumer HELP Line:** 303.894.7855



*Consumer protection  
is our mission*



# Are you informed...

...about changes in health insurance?



**Dora**  
Department of Regulatory Agencies