

**Congress of the United States**  
**Washington, DC 20515**

May 23, 2019

The Honorable Steven Mnuchin  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Alex Azar  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

Dear Secretaries Mnuchin and Azar:

We write to request the U.S. Department of Treasury and the U.S. Department of Health and Human Services give their fair and full consideration to Colorado's application for a Section 1332 State Innovation Waiver.

This is an urgent matter because the Colorado Division of Insurance will be reviewing health insurers' individual market rates for the 2020 plan year this summer and must finalize the approval of those rates by October 1, 2019.

The Colorado General Assembly passed House Bill 19-1168 in early May. The bill authorizes the Division of Insurance to seek a waiver in order to establish a state-based reinsurance program to address rising health insurance premiums in our state. It was bipartisan legislation, and Colorado Governor Jared Polis strongly supported it.

Colorado has struggled with some of the highest insurance rates in the nation. Our rural and mountain communities are particularly hard hit, and the bill was passed in the hope we can offer those communities relief as quickly as possible. The Colorado Division of Insurance estimates in the first year, the program would bring down premiums in the individual market approximately 16 percent on average in the state, and up to 27 percent in rural and mountain areas, with the expectation of similar savings in subsequent years. Without this program, Colorado will continue to see premiums rise, leading to higher federal payments of advance premium tax credits.

On behalf of our constituents, we urge you to complete your full and fair consideration of Colorado's waiver application as soon as possible.

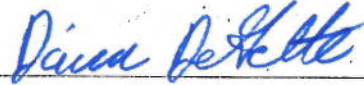
Sincerely,



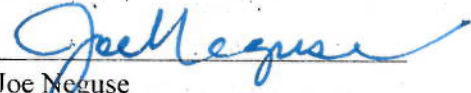
Michael F. Bennet  
United States Senator



Cory Gardner  
United States Senator



Diana DeGette  
Member of Congress



Joe Neguse  
Member of Congress



Scott Tipton  
Member of Congress



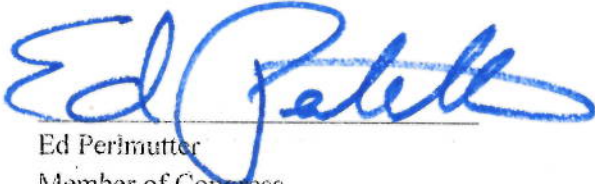
Ken Buck  
Member of Congress



Doug Lamborn  
Member of Congress



Jason Crow  
Member of Congress



Ed Perlmutter  
Member of Congress