

Insured in Colorado

By [Amy Frykholm](#)

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I don't have a sob story. My family is healthy; we've never been denied coverage. We are simply self-employed and want to stay that way. And paying for private, individual health insurance is an ongoing dilemma.

[I wrote](#) recently about my anticipation of finding a better deal on my state's (Colorado's) new health insurance exchange. On October 1, I went to [the exchange site](#) and started searching. It was decently designed and easy to use, but the first number that came up scared me: It was actually higher than my current premium of \$569 a month (for a family deductible of \$12,000).

Was I going to go through all of this and end up paying *more*? I guess I'm ill-informed, because it was only then I realized I was eligible for a subsidy: my family's income is well below the threshold (400 percent of the poverty line).

I ran the numbers again. This time I found the same insurance I currently have—for \$412 a month. In the new lingo of the state exchanges, this is known as “bronze level” insurance. Previously, I knew it as “the only affordable option.” Now I can save \$157 a month.

Or I can opt for better coverage instead of a lower premium. If I were to keep paying the same premium, our coverage would improve to “silver” and the deductible would decrease to \$6,000 a year.

I'll admit that it makes me envious to look at the numbers reported from other states. Elisabeth Rosenthal [is right](#): location makes a huge difference in what value you get for your money. But even here in Colorado, it's a start.

I didn't have to deal with [the federal exchange's major technical issues](#), but I did run into some glitches. The two systems I had to engage to complete the transaction—the health exchange itself and the benefits program—do not talk to each other yet, and it is not clear how to navigate from one to the other. But a well-informed and kind person at the other end of the help line walked me through it. (Thanks, Mickey, for not losing your cool.)