

SENATE COMMITTEE OF REFERENCE REPORT

March 13, 2019

Chair of Committee

Date

Committee on Health & Human Services.

After consideration on the merits, the Committee recommends the following:

SB19-004 be amended as follows, and as so amended, be referred to the Committee on Appropriations with favorable recommendation:

1 Amend printed bill, page 2, strike lines 2 through 13.

2 Strike pages 3 through 5.

3 Page 6, strike lines 1 through 17 and substitute:

4 **"SECTION 1. Legislative declaration.** (1) The general
5 assembly hereby finds and declares that:

6 (a) Currently, premiums for health insurance across the nine
7 health insurance geographic rating regions in Colorado, as well as the
8 number of insurance carriers available and the number and variety of
9 plans offered in the different regions, vary significantly;

10 (b) Premiums in rural areas, especially in the eastern plains and
11 the western slope areas of the state, are considerably higher than
12 premiums in metropolitan areas, and the number of carriers and the
13 diversity of plans they offer are very limited in those areas. In fact, only
14 one carrier is currently offering plans on the health benefit exchange in
15 some rural areas of the state.

16 (c) Many Coloradans in rural areas are cost-burdened in that they
17 spend more than twenty percent of their household income on premiums
18 for health insurance but earn too much to qualify for subsidies available
19 under federal law;

20 (d) Because of the financial burden high-cost health insurance
21 places on individuals in rural areas of the state, a considerable number of

1 these cost-burdened individuals may not purchase health insurance in
2 2019, exacerbating the problems of few carriers, few plan options, and
3 high costs of health insurance in rural regions of the state as well as
4 increasing the number of uninsured individuals in those areas; and

5 (e) It is therefore important to modernize the laws authorizing
6 health care cooperatives to enable consumers to help control health care
7 costs by negotiating rates on a collective basis directly with providers.".

8 Renumber succeeding sections accordingly.

9 Page 1, strike lines 103 through 105.

10 Page 1, line 106, strike "PLANS AND".

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