

January 6, 2017

Constituent comments regarding Senate Bill SB17-003. Repeal Colorado Health Benefit Exchange

Hello. My name is Ingrid Moore. I live in Longmont and have traveled here today to speak to you about SB17-003, Repeal of the Colorado Health Benefit Exchange.

I am a recently-retired person who spent a 50-year career in administrative roles in varying fields. My last 25 years were spent administering complex scientific research projects. My last position of nearly 20 years was directing the administration of the U.S. portion of an international \$100M scientific satellite project. So, I have some knowledge of effective policies and procedures. That is the perspective from which I address you regarding this bill.

Effective administration seeks to prevent and solve problems, and to create processes that allow you to avoid dealing with the same issue multiple times. Another tenet of effective administration is to avoid creating policies and processes just for the sake of having them exist. That would be called bureaucracy. Policies and procedures should exist to make things run as smoothly as possible, and with the least cost in resources.

So when I read the text of this bill, the first thought that came to my mind was that it was ill-timed. As written, its effective date is January 1, 2018, with continuation for one more year to wrap up details.

But the current law, which this one is designed to repeal, is subordinate to the Affordable Care Act. At this time, it's not at all clear what is going to happen with the ACA. The President has indicated that, with repeal, ACA replacement could take up to 2 years, or longer. And as recently as this week, in fact, the language of congressional republicans has changed from "repeal" to words like "repair". It is unclear what that would mean for state insurance exchanges.

So the question that immediately comes to my mind is, Why would you want to implement a law that most certainly will have to have additional time and resources spent in order to align it with whatever federal fix to the ACA comes along by the time this law is implemented?

Also, the Fiscal Notes state that the cost of this bill is based on the assumption that the federal law under which the Colorado Exchange was created does not change. So, right away you know that the fiscal information on which you may base your decisions is inadequate and even erroneous. It also states that this law, if implemented, will have to be, at minimum, amended at some point to allow the Colorado exchange time to complete the process of closing out and transferring funds back to the state.

So, frankly I don't see the practical point of repealing the Colorado law at this time. It's being done in the wrong order, procedure-wise. From an administrative perspective, it's looking more and more like a political statement than an attempt to actually solve a problem.

It is obvious on so many levels that this body does not have enough information to move forward with an effective piece of legislation at this time. This bill is just going to cost us taxpayers money by spending your time and others' time inefficiently.

Why not just wait and do what makes sense when the time comes?

I thank you for your time.

Ingrid Moore

925 Little Leaf Ct.

Longmont, Colorado 80503