

Thank you chair and members of the committee. My name is Mirta and I am writing to submit testimony in support of HB22-1289.

I live with my husband and our 4 daughters in a trailer in Greeley, Colorado. Our oldest daughter was born in El Salvador and came with us to the US when she was 1 year old. Her 3 younger sisters are US citizens because they were born here.

Our oldest is 10 years old and everything is impacted because she is undocumented and does not have health insurance. She has needed physical exams for school and we usually have to pay entirely out of pocket. When she is sick, we have to keep her at home - we never take her to the doctor if we can help it. She has thankfully never gotten dangerously sick. The clinic allows us to take her to the dentist but the bills are really high and she doesn't have dental coverage or vision insurance.

My daughter cannot do a single sport because she doesn't have health insurance. We tried to enroll her in martial arts when she was 8 and they asked if she had health insurance and we had to say no. They told us we'd have to pay out of pocket for any accidents or injuries that might happen to her and we had to make the tough decision not to let her do martial arts. We have set this rule for all our daughters to be fair. So she does not feel different and discriminated against, we don't allow any of our daughters to play in sports.

The school is currently asking for her to have her vision checked. We have not been able to take her yet. It has been 3 years since our oldest daughter has had a check up. The only regular check ups we've been able to provide have been through free health clinics at her school. That's how we found out she was having problems with her hearing. Because she doesn't have insurance, we have not been able to take her to the doctor to help with her hearing. We are waiting until our financial situation is better to take her. Sometimes we have to yell so that she can hear us.

With the pandemic, our finances have been very low which adds to the stress. My husband works in construction and there were many weeks during the pandemic when there was no work. He sustains the household at the moment. I work but the pay is very minimal. I make \$300 every 2 weeks, \$600 a month. That's not enough for us to survive, let alone make medical payments. It costs as much as I make in 2 weeks, \$345, to see the doctor at our local clinic. I am undocumented so I don't qualify for support, food stamps, etc.

My husband's new job is going to give health coverage for our children but only for our daughters who are citizens. Our oldest daughter is not able to get coverage from his work because she is undocumented. We have to limit ourselves. Our older daughter is not allowed to play rough because we can't afford to take her to the doctor. I have to tell her, "mija, you don't have health insurance. Please be careful." When our younger daughters get sick we don't have to second guess, we can take them to the doctor.

Once my younger 7 year old daughter broke her arm playing at school and I was able to take her to emergency care. I thank God I was able to get her the care she needed right away. My oldest daughter has a different life. I always have to limit her from doing many things. As a parent, I am constantly afraid of what will happen if she gets hurt. I try to do my best to take care of her. The difference is huge in how they are able to grow up.

My other 3 have health insurance, so I can take them to the doctor. If they need medicine I can get it. If my oldest needs medicine I have to buy her medicine completely out of pocket. I can really only get her over the counter medicine because we cannot just take her to the doctor to get a prescription if she needs it.

Right now, as the weather is cold, we have to make sure they don't go outside too much because we don't want them to get sick. We have to be very cautious to avoid accidents to make sure we won't need to rely on the doctors. When my oldest was small she had a pulmonary infection because of the cold. We had to take her to a clinic doctor directly. Someone knew of the doctor, had told us he was affordable and we went right to him. It was \$800 with medicine and everything. Going to the hospital might have cost us \$3,000 or more.

As a parent, it is incredibly stressful to not be able to provide the same care for all of my children. If we could pass HB22-1289 for children, like my oldest daughter, who were not born here, it would be such a huge blessing and a weight off our shoulders.

Mirta

Thank you Chair and members of the committee, I am writing in support of HB22-1289.

My name is Alex and I am from Pueblo, Colorado. I have lived here since 3rd grade and am 29 now. I was born with cystic fibrosis, a genetic disease that creates thick mucus in my lung airways. The disease causes lung deterioration as you get older. It also affects my eating. I have to take 8 pills and enzymes every time I eat. I have gotten up to 9 prescriptions a month and 2-3 tune ups. A tune up is when your lungs get low and you need to get IV antibiotics. The doctors do 3-4 treatments a day with a respiratory therapist to tune my health back up to get me to my baseline. There's also a test for us where we blow into a machine that reads the percentages of our lungs. That's how we monitor how the illness is progressing.

It can be really draining to have this illness. You could do everything by the books and still come up short and need hospitalized care.

Without insurance a tune up can be \$250,000 to \$400,000 dollars. When I was 27, COVID had just started, I had to go in 4 times in 4 months. I typically have to go at least 3 times a year. Over my life, I have had to deal with many hospitalizations and prescriptions.

I have been very blessed to get the help that I need. There have been many times when I have been stressed out because I have no health insurance. I am always relying on some miracle program. I have been on charity care my whole life through the Children's hospital. It's a discount program that has helped me afford the tune ups despite not having insurance.

I am 29 years old now and still going to the Childrens' hospital. I wish I was able to shop around for insurance to get more comprehensive care. I am married to a US citizen. If we make over \$50,000 annually together we will not qualify for the charity program. My wife and I have had to discuss quitting our jobs in order to qualify. If I stopped taking my medications I would die in 4-5 months. It's imperative that I do my treatments to keep lung airways open. If my lung tissue gets damaged, it is irreversible.

Healing from a lifelong illness is hard enough. Let alone, not knowing where your medications are coming from. Or having to worry about getting hospital care without insurance. The only way I can get charity care is by limiting our income.

I hope Colorado can help expand resources so we can all get what we need. I hope you'll vote YES on HB22-1289.

Hello chair and members of the committee, my name is Carolina Diaz and I am writing to testify in support of HB22-1289.

My husband and I have political asylum in the United States, we have two girls, a US citizen baby, and a six-year-old girl. My oldest daughter still does not have the same status as us, so she does not have access to insurance.

Although my husband, my minor child and I have medical insurance, my eldest daughter, due to her immigration status, was not eligible to receive the benefit. She was born in Colombia and we have not yet received a response on the adjustment of status that corresponds to her... As a mother I would prefer for my daughter to have these benefits because she is in a growth stage. I would like to know that her health is fine, that she has access to her medical check-ups and everything she needs, but it is very sad to know that no, that she is at a disadvantage for the simple fact that she was not born here... Annie, that's what her name is, we are always limiting her to games and sports because we are afraid that she will get hurt or fractured and we have no way to pay for the service. Thinking about this makes me feel powerless and frustrated because she deserves to run, swim, play and do all the sports activities that a "normal" girl would do, but she is not "normal" she is undocumented and since she was little she has paid the price for this.

One of the experiences that has marked me the most was an accident that my daughter had in the bathroom playing with the tub. She got hurt and I couldn't take her immediately to the hospital. She was 3 years old and we had never taken her to any medical service. We didn't even know where to go. We didn't speak the language, and in general we didn't know what to do...and it was only when a relative arrived who guided us that we decided to take her to the hospital, fortunately it wasn't serious, however, the bills that came later created so much financial uncertainty.

Sadly, our children who do not have access to insurance are so vulnerable to accidents and illnesses, and we do not have the possibility of preventing them, of doing routine check-ups, of knowing their health problems in time, the system puts them in a state of complete defenselessness. ... It pains me a lot to admit that my daughter, who is an American citizen, has had all the privileges to access vaccines, check-ups, she even had her first dental appointment, but with my oldest daughter we are always having difficulties taking her to these services because we have to pay 100% of the services that she uses and the prices are not affordable at all. We have to save and decide which resources to prioritize to see if we can get her to the doctor but we never go on time, they are always asking us for exams for her that we can't afford and in general there are tests that we have had to consciously refuse because of costs...it is a cruel reality that among children, even between sisters, there are so many differences in access to a service as vital as health.

I urge you to vote yes on HB22-1289.

Carolina Diaz



April 28, 2022

Dear Madam Chair and Members of the Senate Health & Human Services Committee:

Colorado Community Health Network (CCHN), and Colorado's 20 federally qualified Community Health Centers (CHCs), strongly support House Bill 22-1289: Health Benefits for Colorado Children and Pregnant Persons. Along with a strong coalition, CCHN is one of the lead organizations actively working with the bill sponsors to bring forward HB22-1289 this legislative session.

Colorado CHCs operate over 230 clinic sites across the state and serve over 855,000 patients living in 63 counties. That's one in seven people in the Colorado, including 21% of the state's Medicaid enrollees, 22% of Child Health Plan Plus (CHP+) enrollees, and 34% of the state's uninsured. CHCs provide integrated medical, dental, and behavioral health care services in a primary care setting to anyone, regardless of insurance status, income, or immigration status.

Among the spectrum of primary care services CHCs offer are comprehensive perinatal care and pediatric care. CHCs already offer primary care to the communities of people who will be able to access new coverage through HB22-1289. Creating this new coverage opportunity for kids and pregnant people will help CHCs make connections beyond primary care so that every patient has access to specialty health care supports they might need, including life-saving treatments for cancer, high-risk pregnancies, and other conditions. In addition to the expected beneficial health outcomes for families, this coverage option will help lower the percent of uninsured patients that CHCs see, helping all of Colorado's non-profit safety-net providers with financial stability.

CHC providers support this bill because it helps them ensure every patient has access to affordable specialty care, and hospital care when needed. As primary care providers, we also know that preventive care now, especially during the perinatal period and for kids, improves health for babies, kids, and parents down the road.

HB22-1289 is good for CHC patients, providers, and Colorado's health care system. Please support HB22-1289.

Sincerely,

A handwritten signature in black ink that reads "Stephanie Brooks". The signature is written in a cursive, flowing style.

Stephanie Brooks

Policy Director

Colorado Community Health Network

sbrooks@cchn.org

CIRC Organizational Testimony in Support of HB22-1289

Thank you Chair and members of the committee for hearing testimony on this important piece of legislation. We are **testifying in support of HB22-1289 to expand critical access to Medicaid & CHP for low-income children and pregnant people in Colorado.**

The Colorado Immigrant Rights Coalition (CIRC) is a statewide, membership-based coalition of immigrant, faith, labor, youth, community, business and ally organizations founded in 2002 to improve the lives of immigrants and refugees by making Colorado a more welcoming, immigrant-friendly state. Every year our members vote by region for 2 priorities for the coalition to focus on. This year our members across the state *resoundingly* chose to focus on the expansion of healthcare access for immigrants.

In Colorado, Medicaid and CHP+ coverage is limited to certain lawfully present immigrants, such as legal permanent residents, refugees and asylum seekers *after* completing 5 years in the US. This means thousands of low-income Colorado children and pregnant people who are undocumented or who have DACA are not eligible to enroll in CHP+ or Medicaid. This barrier to affordable healthcare has contributed immensely to the disproportionate rates of uninsurance and rates of COVID hospitalizations and deaths for the immigrant community.

A national report found that over “1,700 children in Colorado have experienced the loss of a caregiver due to COVID between Jan. 1, 2020 and Nov. 17, 2021.”¹ **The rates of loss for Latinx youth were highest at 860 of the total vs 575 for white Colorado youth.** The report also found that, nationwide, Black and Hispanic children lost caregivers from COVID at almost 2.5 times the rate of white children. The COVID-19 pandemic has revealed deep and pervasive inequities in our healthcare system, which has been especially notable for immigrant communities who face additional barriers and fears when trying to access healthcare.

Immigration status should not determine whether or not someone is able to access the care they need. In Colorado, Latina women of reproductive age are three times more likely to be uninsured, compared to their non-Hispanic peers, and Latinx children are twice as likely to be uninsured as the state average. Many immigrants are more likely to **put off seeking critical treatment until it is an emergency** – when care is more expensive and time-sensitive. For far too many families, these decisions around when and where to seek care are a matter of life and death.

¹ <https://www.covidcollaborative.us/assets/uploads/img/HIDDEN-PAIN-FINAL.pdf>

Colorado has an opportunity to invest in the collective health of our state by closing these gaps in health insurance coverage for low-income children and pregnant people. **Access to quality health insurance and prenatal care is one of the most important determinants of birth outcomes.**

Early investments in healthcare access also lead to increased future wellness, educational opportunities, and financial stability for children and families who are able to have their health needs met. Expanding access will also save Colorado money on health care overall by increasing access to preventative care and reducing the likelihood that families will wait until something is an emergency before seeking care.

The cost of not providing accessible healthcare to Colorado families based solely on their immigration status is incomprehensible. **Families are being forced to make life-altering choices, postponing critical care and life saving treatments.** Children and pregnant Coloradans are unable to meet their health needs which has life long rippling effects on their physical, mental, and financial wellbeing. It is time that Colorado invests in the future of all children and families in our state, ensuring that low-income children and pregnant people are able to have access to Medicaid and CHP for a healthy start.

Thank you for your time. **We urge a YES vote on HB22-1289.**

Raquel Lane-Arellano

Colorado Immigrant Rights Coalition
2525 W. Alameda Ave.
Denver, CO



April 27, 2022

RE: HB22-1289

Dear Members of the Health & Human Services Committee,

Colorado Access is a local, nonprofit health plan with decades of experience connecting low-income individuals and families with health care in Colorado. Our mission is to partner with communities and empower people through access to quality, equitable, and affordable care. Our more than 600,000 members receive health care as part of CHP+ and Health First Colorado. We are the state's largest and most experienced Medicaid health plan.

Colorado Access strongly supports HB22-1289 Health Benefits for Colorado Children and Pregnant Persons. Colorado lawmakers have worked for decades, across party lines, to cover every child and ensure access to quality prenatal and maternity care. Extending Medicaid and CHP+ coverage to children and pregnant people who are undocumented will help to create a continuum of care that starts during pregnancy and continues through childhood.

Expanding access to comprehensive insurance coverage during these critical periods will reduce cost shifting from emergency care for people who lack access to comprehensive coverage. We know that many uninsured Coloradans are forced to access the health care system through emergency rooms when their unmanaged health conditions have become a crisis; this is far more costly than funding programs to help people access preventive care and proactively manage complex health conditions.

Colorado Access already covers a significant portion of births in the state of Colorado; we are also the largest CHP plan in the state. We are experienced in helping our members access maternal health care, and connecting children with health care throughout their childhood and adolescence. We have comprehensive programming to meet the needs of pregnant and postpartum members (including digital engagement and targeted care management interventions), as well as initiatives to ensure children are accessing recommended preventive care and screenings through well visits.

We welcome and support coverage expansions that will improve the health of individuals and take meaningful steps toward achieving health equity. We applaud and thank Representatives Gonzalez-Gutierrez and McCluskie and Senator Moreno for sponsoring this important legislation; and we respectfully ask for your support on HB22-1289.

Sincerely,

Gretchen McGinnis, MSPH
Sr. Vice President of Healthcare Systems and Accountable Care
Colorado Access

800-511-5010
coaccess.com

11100 E. Bethany Dr., Aurora, CO 80014

Dear Chair and Members of the Committee,

I am pleased to submit this testimony on behalf of Counties and Commissioners Acting Together (CCAT) and Boulder County in support of House Bill 1289, Cover All Coloradans.

Counties collaborate with the state of Colorado to help enroll members in Health First Colorado (Medicaid), and the Child Health Plan Plus program. These health care coverage benefits have a significant impact on the health of members by providing very low-cost access to quality health care. Our staff provide extensive outreach, education and personalized meetings on the benefits available in these plans and support individuals and families as they apply.

As counties, we see a need for access to health care that is greater than what current statute allows us to offer. The increased access for all eligible pregnant women and children in Colorado within HB-1289 will improve long term health outcomes for these enrolled Coloradans, as well as improve mental health, and help address long-standing health disparities for them and their families.

Coloradans who have immigrated here from other countries contribute significantly to the state's economy, our counties, our communities, and the vitality of this state. A person's immigration status must not be a barrier to accessing health care services.

More than 15 other states, with conservative and progressive legislatures, have already enacted similar laws to increase access to health care coverage and through that coverage, access to care.

We believe expanding health care coverage access to all children and pregnant and postpartum people, regardless of immigration status, is fundamental to achieving health equity in Colorado. Thank you for your considerations of counties' input and we respectfully request your aye vote in support of HB 1289.

Marta Loachamin, Chair, Boulder County Board of Commissioners and member of Counties and Commissioners Acting Together



Madame Chair and Members of the Committee,

My name is Jillian Adams Fabricius, Director of Strategic Initiatives with Illuminate Colorado, a statewide nonprofit working to strengthen families, organizations, and communities to prevent child maltreatment.

I am writing in support of HB22-1289 Health Benefits For Colorado Children And Pregnant Persons.

Illuminate Colorado is proud to join a wide array of healthcare providers, community organizations, and citizens across the state in supporting this bill due to its capacity to ensure that all of Colorado's pregnant and postpartum individuals and children are able to access health insurance coverage that is critical to building the long-term physical, mental, and financial well-being of our state's families.

While efforts to expand access to health insurance in Colorado have reduced uninsured rates, wide disparities by race and ethnicity remain. In particular, Colorado's Hispanic/Latinx women of reproductive age are three times more likely to be uninsured, and our state's Latinx children are twice as likely to be uninsured, compared to their non-Hispanic peers.¹

We are encouraged by HB22-1289's capacity to address these disparities head on and improve the accessibility and effectiveness of health insurance coverage for all perinatal Coloradans by:

- **Providing full health coverage** for pregnant and postpartum individuals who would otherwise be eligible for Medicaid and the children's basic health plan (CHIP) if not for their immigration status and to children, regardless of immigration status, through age 18.
- **Providing support** to pregnant and postpartum individuals by improving access to parental support programs.
- **Collecting data** for improved health care equity by strengthening and permanently authorizing the [Colorado Department of Public Health & Environment's Health eMoms Survey](#).
- **Expanding health insurance enrollment** by creating a Special Enrollment Period for pregnancy so that people can sign up for insurance when they become pregnant and not have to wait until later in the year.
- **Increasing utilization** by creating an outreach and enrollment strategy for enrolling eligible groups into new coverage options.

All people need access to health insurance, which is an important social determinant of health and vital building block of family financial security, especially during the unique times of childhood and during and after pregnancy. HB22-1289 is critical to improving health insurance coverage for Colorado's children and perinatal individuals, including by addressing the disparities that families of color face when they are routinely and systemically denied access to care.

Colorado should not miss this opportunity that more than 20 other states have already taken² to lower infant, child, and adult mortality rates and to support the physical and mental health of all children and perinatal individuals who call our state 'home'. **We urge you to vote 'yes' on HB22-1289 in order to help lay the foundation for the long-term physical, mental, and financial health of all of Colorado's children and families.**

Sincerely,

Jillian Adams Fabricius, Director of Strategic Initiatives

jfabricius@illuminatecolorado.org

¹ Cover All Coloradans. (n.d.) *Cover All Coloradans*. Retrieved from: <https://coverallcoloradans.org/>

² Cover All Coloradans. (n.d.) *Cover All Coloradans*. Retrieved from: <https://coverallcoloradans.org/>