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March 22, 2021

Honorable Members of the Colorado House of Representatives  
Health & Insurance Committee

Re: Support for HB21-1135  
Health Care Cost Sharing Consumer Protections

Dear Representatives:

The Colorado Foundation for Universal Health Care supports the passage of HB20-1008.

The Colorado Foundation for Universal Health Care is a non-profit, non-partisan 501(c)(3) organization dedicated to improving health care for all Coloradans. We believe that health care is a human right which requires that access be without financial and other barriers. We support legislation that makes health care more just and more accessible, step-by-step, while also realizing that the entire health care system needs fundamental reform to make it truly universal.

HB20-1008 illustrates the problem of private profit health insurance in general as well as the particular traps for the unwary posed by health care cost sharing schemes. Private health insurance has become so expensive and complicated for so many people that they desperately reach for supposedly low cost alternatives such as these completely unregulated and unreliable cost sharing plans. As it is, consumers get ripped off with private health insurer deductibles, co-pays, narrow networks and other obstacles. This leaves them not knowing where to turn. Cost sharing arrangements sound good but consumers often find out too late that coverage is limited or nonexistent. These cost sharing plans, which are not considered health insurance, are exempt from the ACA mandate to cover pre-existing conditions, or provide essential health care benefits. They should, however, be subject to state consumer protection laws. HB21-1135 fills that gap.

Yours truly,

A handwritten signature in black ink that reads "James R. Potter".

James R. Potter