

HB1089\_L.001

## HOUSE COMMITTEE OF REFERENCE AMENDMENT

Committee on Finance.HB19-1089 be amended as follows:

- 1 Amend printed bill, page 2, before line 2 insert:
- 2 "SECTION 1. **Legislative declaration.** (1) The general  
3 assembly hereby finds and declares that:
- 4 (a) Colorado residents continue to face higher-than-average  
5 medical costs. According to a recent study, Colorado's total costs for  
6 services were seventeen percent higher than in other states studied. The  
7 higher costs were driven by both increased use and higher prices. The  
8 Colorado commission on affordable health care reported that spending on  
9 health care is growing faster than the economy as a whole.
- 10 (b) Colorado's rural areas are particularly affected by the high  
11 costs of medical care in Colorado, with the western slope seeing the  
12 largest increases in costs;
- 13 (c) The 2017 Colorado health access survey found that seven  
14 hundred fifty thousand Coloradans reported difficulty paying medical  
15 bills. Forty-five thousand declared bankruptcy because of medical debt.
- 16 (d) Among those who struggled to pay medical bills, thirty-seven  
17 percent were unable to pay for basic necessities such as food, heat, or  
18 rent. Forty-six percent took on credit card debt, and sixteen percent took  
19 out a loan. Individuals are often also facing lost income as a result of  
20 medical problems, compounding the impact of medical debt.
- 21 (e) Medical debt is also often unpredictable and outside the  
22 control of consumers, who can be hit with surprise bills from  
23 out-of-network providers even when they seek care from in-network  
24 facilities; and
- 25 (f) Losing earnings to a wage garnishment as a result of medical  
26 debt affects the financial stability of Coloradans and their families.
- 27 (2) The general assembly further finds and declares that providing  
28 protections to Coloradans facing medical debt is necessary to the stability  
29 and welfare of Coloradans and their families."
- 30 Renumber succeeding sections accordingly.

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