



March 27, 2025
The Honorable Kyle Mullica
Chair, House Health and Human Services Committee
200 E Colfax
RM 307
Denver, CO 80203

Dear Chair Mullica and Members of the Committee,

I am writing today on behalf of the National Association of Benefits and Insurance Professionals Colorado Chapter (NABIP - Colorado) – a member organization representing consultants, licensed agents and brokers who are engaged in the sale and service of health insurance and other ancillary products and serving employers and consumers in all fifty states– to offer our support of insurance coverage preventive health-care services in SB 196.

Our NABIP-Colorado members work closely with Coloradans to help them access affordable and quality care. We strongly support continued access to no-cost preventive care coverage. Preventive care plays a vital role in improving public health and educing long-term medical costs.

Prior to the passing of PPACA, many carriers recognized the importance and cost savings of covering preventive care at no charge to consumers. [Studies](#) show that preventive care driven visits have nearly doubled from 2001-2019. When the cost barrier of getting an annual physical is removed utilization increases. Preventive screenings, vaccinations and routine check-ups allow for early detection and management of serious health conditions. This is one of the rare cases where increased utilization decreases plan spending overall allowing health problems to be addressed before they become acute. Since Braidwood Management v. Beccerra, [studies](#) have been done on the impact reduced cancer screenings would have on mortality and care costs.

Eliminating cost barriers for preventive screenings ensures that all Coloradans, regardless of income level, can access essential care. No-cost preventive services help bridge the gap and promote equity across Colorado.

On behalf of NABIP-Colorado, I would like to thank you for your attention and consideration on this matter. While NABIP-Colorado supports policy that enhance public health, we also caution again measures that could inadvertently drive-up costs for consumers. Passing SB 196 will preserve access to care, keeping costs down for consumers and lower overall health care spending.

Sincerely,

Leah Denzel
President, NABIP-Colorado



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200 East Colfax Avenue, RM 346
Denver, CO 80203

The Honorable Dafna Michaelson Jenet
Vice Chair, Senate Health & Human Services Committee
200 East Colfax Avenue, RM 346
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RE: United States of Care support for SB25-196

Chair Mullica, Vice Chair Michaelson Jenet, and Honorable Members of the Senate Health & Human Services Committee,

Thank you for the opportunity to provide testimony in support of [SB25-196](#), legislation that would protect access to no-cost preventive care for Coloradans. My name is Eric Waskowicz and I serve as Senior Policy Manager at United States of Care, a non-partisan, non-profit organization working to ensure that everyone has access to quality, affordable health care regardless of health status, social need, or income. We work in states across the country, including here in my home state of Colorado, to develop pragmatic policy solutions that are designed to respond to the needs of people.

When we talk to consumers and community members about their health care, they tell us that affordability is their top health care concern. Despite all the good work done by this committee to lower costs, health care still remains too expensive. Just last year, the high cost of care in this state caused [more than two in three Coloradans](#) to either delay care or skip it entirely. It doesn't take much for financial barriers to care to creep up – [even a dollar or two](#) in copays is enough to discourage people from getting that annual colonoscopy or flu shot.

We all know the downsides of this – serious medical conditions aren't caught until later, which can ultimately [increase treatment costs](#) and [worsen health outcomes](#) for people and families. The key is prevention – and we've been fortunate that for the past 15 years, the Affordable Care Act (ACA) has required insurers to cover nearly all common preventive care services for free. More than [four in five people nationwide](#) support this mandate, including overwhelming majorities across the political spectrum, which has been effective in [increasing people's access to care](#) and [keeping people healthier](#).

Colorado has been a leader in making sure these federal protections are reflected in state law. Unfortunately, due to uncertainty thanks to a court case called *Kennedy v. Braidwood* currently before the Supreme Court, further action is needed to make sure that, no matter what happens

on the federal level, Colorado families can rest easy knowing that they still have access to needed screenings and preventive counseling services for free.

SB25-196 would provide this peace of mind by making sure all preventive care services recommended by federal expert bodies today are still covered for free as they have been for the past 15 years, regardless of the outcome of the *Braidwood* court case. Knowing that recommendations for prevention services can and should change over time based on advances in medicine, this bill also relies on the expertise of Colorado physicians and nurses to ensure that coverage for cost-free preventive care is based on reliable new evidence and treatments as they're developed. Overall, it's a win-win-win for patients, providers, and insurers that have come to understand the benefits of the preventive services protections established by the ACA.

On behalf of USofCare, I strongly urge an “yes” vote on this bill. Thank you again for the opportunity to comment. I would be happy to take any questions.

Eric Waskowicz
Senior State Policy Manager
United States of Care
ewaskowicz@usofcare.org



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