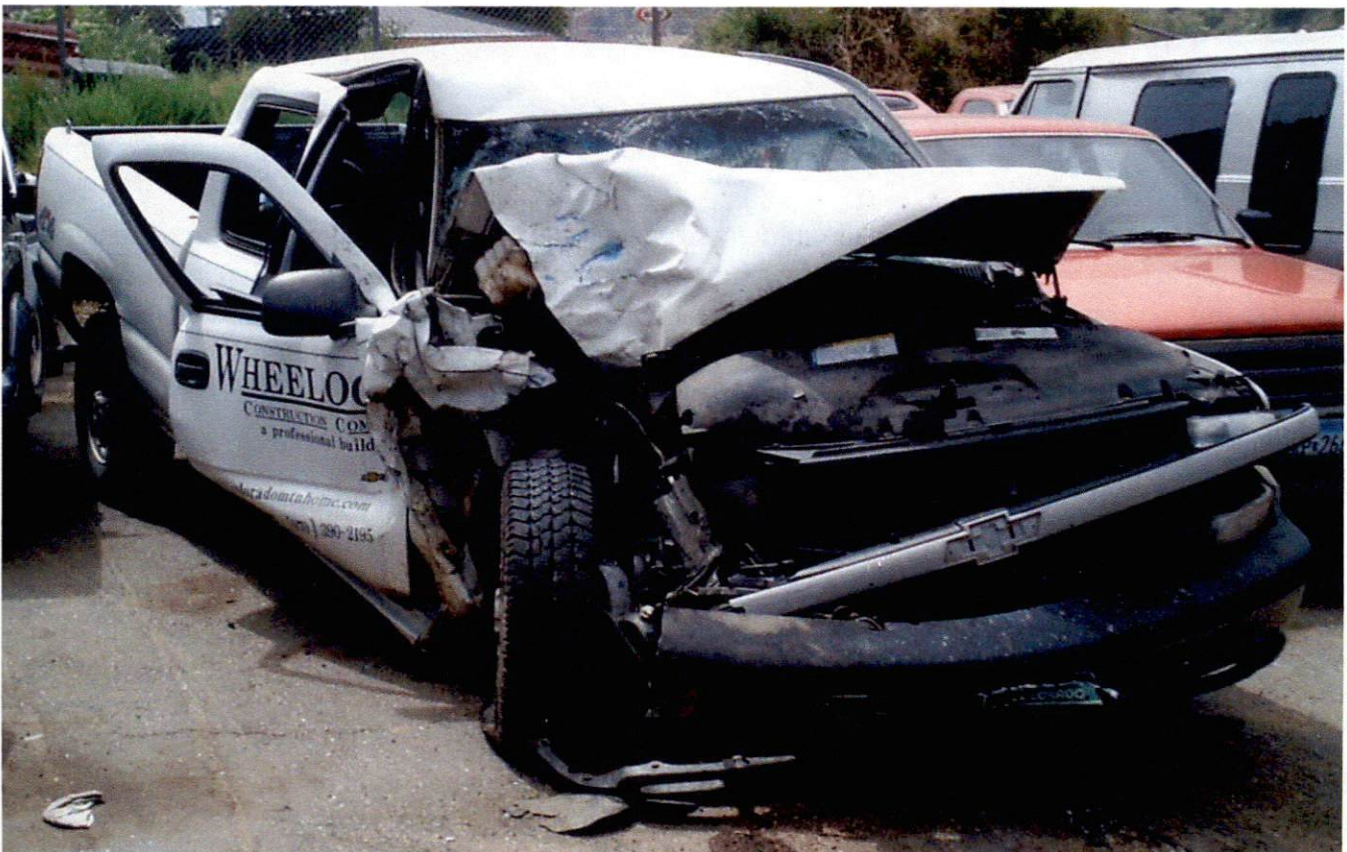


**HB 18-1205 – High Cost Health Plan Support Fund
Randy Wheelock, Clear Creek County Commissioner**

My name is Randy Wheelock and I am a Clear Creek County Commissioner. I represent and live in the west end of Clear Creek, near both Loveland and Berthoud Passes. Despite having the oldest population of any county in the state, we currently have neither an ER nor Urgent Care facility, and only last summer subsidized and attracted a medical clinic and doctor for the first time in several years. But because we live on the Front Range, we enjoy the same health insurance rates as Denver residents. In some cases we pay health care premiums only 40% of those of our bordering neighbors to the west, despite their young, healthy populations and excellent local health care.

In 2003 I was involved in a very serious highway accident on the eastern approach to the Eisenhower Tunnel. Fearing spinal and internal injuries, our EMS director, rather than sending us on a longer trip to Denver, sent the ambulances west through the tunnel to the nearest true emergency facility in Frisco, in Summit County. It is a first class hospital, experienced at handling serious injuries on a daily basis from the mountain recreation industries. In the end, all came out well, and I appreciated very much the care we received in Frisco.



Today I find it disturbing that the residents of Summit and Grand Counties bear such a disparate cost of health insurance, in part due to the huge number of us who frequent their areas and health care facilities. I don't really believe that they are high-risk insurance customers, however the fixed and variable costs of providing health care to those who are there, even temporarily, unfairly burden an area with low aggregated residential demand.

But the problem goes well beyond Summit and Grand Counties, plaguing 48 of Colorado's 64 counties. That is **75%** of our counties, where among households to which HB 18-1205 would deliver relief, it is not uncommon to pay up to 50% of gross household income for health insurance, sometimes double what one pays for one's mortgage. The table below, although not depicting the worst cases, illustrates the problem. The premium costs represented are for the least expensive insurance policies, and do not include the high co-pays and deductible amounts which accompany them.

Factor	Denver Metro Area	Montrose	Sterling	Durango	Grand Junction
Number of Carrier Choices Available to Consumer	5	1	2	2	2
Cheapest Policy for Couple Age 55					
Monthly Premium	\$1,178.06	\$2,255.86	\$1,776.46	\$2,055.08	\$1,870.66
Annual Premium	\$14,136.72	\$27,070.32	\$21,317.52	\$24,660.96	\$22,447.92
% Premium Increase Above Denver Norm	0.00%	91.49%	50.80%	74.45%	58.79%
Lower Income Range Targeted for Relief	\$64,960.00	\$64,960.00	\$64,960.00	\$64,960.00	\$64,960.00
Premium as % of Total GROSS Income	21.76%	41.67%	32.82%	37.96%	34.56%
Upper Income Range Targeted for Relief	\$81,200.00	\$81,200.00	\$81,200.00	\$81,200.00	\$81,200.00
Premium as % of Total GROSS Income	17.41%	33.34%	26.25%	30.37%	27.65%

Beyond the numbers, these are real Coloradoans struggling to live in their communities and make ends meet. These are teachers, fire fighters, state and county employees, waitresses and ski instructors. They are the workers of the farms, ranches and energy fields of Colorado's plateaus and plains. They are friends and neighbors. They deliver tourism, energy and agriculture, the foundations of the Colorado economy we all enjoy. Some are now forced to move out of these counties to find relief, or to simply go without insurance and burden their counties' HHS budgets when things go wrong.

It is imperative that we realize that we are all in one boat on health care, and should row together. HB 18-1205 does not address the root problem, but is a lifeline of support to those most severely impacted while the General Assembly and Insurance Division work to address the state's wildly disparate health care costs. It will not affect the insurance rates of anyone else. The act is simple relief, replete with fiscal safeguards, to provide modest help for a limited period of time while we find the wherewithal to fix a flawed, gerrymandered system.

So despite the fact that I live on the front range and do not directly benefit, I heartily support this proposal to insure that our neighbors have reasonable access to health care.