



BOARD OF COUNTY COMMISSIONERS

530 East Main Street
Aspen, Colorado 81611
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www.pitkincounty.com

February 27, 2018

RE: Support HB 18-1205

Dear House Health, Insurance and Environment Committee:

Colorado residents in the three highest insurance rating regions in the state, primarily the rural areas of the state, are being forced to choose between health care and every day expenses due to the exponentially rising cost of care premiums on the individual market. The statewide average increase for small and large group plans increased on average 4% while the individual market saw a statewide average increase of 20% and parts of the western slope and eastern plains saw in some cases a 48% increase.

Pitkin County and the Roaring Fork Valley is home to the highest insurance premium costs on the individual market in the country. However, the overall health care costs are only 21% higher than the statewide average. Baffling though is that our residents on the individual market are paying almost double for health care premiums. Many of our residents have compared their health care costs to a second mortgage – paying \$1,200 to 1,900 and still have a high deductible.

Our residents and our communities in these high cost regions are in an emergency. Families are being forced to choose between their health and their homes. It is inequitable that those on the individual market are paying double for their premiums with health care expenses 21% higher than the state. These families need relief.

HB18-1205 provides immediate, temporary relief for those most feeling the effects of rising health care premiums. Currently, only those at 400% of Federal Poverty Level could qualify for federal subsidies. For an individual income, this is \$48,240, less than the average wage in Pitkin County (\$50,365). Compounding the fact that our region has higher cost of living and health care costs, the financial cliff from those at 400% and 500% of FPL is significant. Under the current proposal, approximately 1,000 households in Pitkin County may be eligible for financial assistance by increasing assistance to those with 500% FPL, \$60,300

As more small business cannot afford to provide health care, more employees are looking to the health exchange and unfortunately, more individuals are forced to make a decision, pay the mortgage or pay for health care. On behalf of all individuals and families in our community and across the state, vote yes on HB 18-1205.

Sincerely,

A handwritten signature in cursive script that reads "Patti Clapper".

Patti Clapper
Pitkin County Board of County Commissioners, Chair