

**To:** Members of the House Health and Human Services Committee  
**From:** Khoa Nguyen | Young Invincibles | MD/MBA Candidate at the University of Colorado  
**Re:** **SB25-45 - Healthcare Payment System Analysis**

Mr. Chair, and members of the committee,

Thank you for the opportunity to share my testimony with you. My name is Khoa Nguyen. I am representing Young Invincibles as one of their Youth Advocates. I am currently completing my MD at the University of Colorado School of Medicine and my MBA at the University of Colorado Denver Business School. Short of applying to residency and obtaining my MD, I have fulfilled all curricular and licensure requirements expected thus far for the MD. I encourage committee members here to **pass SB25-45**.

During my 7 year tenure in student leadership at DAWN Health, a student-run free clinic now located on the Anschutz Medical Campus, I served various patient-facing leadership roles, including 3 years as Student Director. One of my earliest patients was an older gentleman with an open skull defect. Several years prior, this patient had suffered a motor vehicle collision, leading to a traumatic brain injury (TBI) and brain bleed. He was rushed to the hospital, where the neurosurgery team quickly took him to the operating room for a craniectomy. This procedure opened up a portion of his skull to access and alleviate the bleeding. Sometimes, the skull bone is not always immediately replaced to continue alleviating the swelling pressure that the brain experiences. Patients typically undergo a subsequent cranioplasty to replace the open defect in these circumstances. However, this patient did not have insurance coverage to afford a cranioplasty. Consequently, he had to live with an open skull defect afterward.

The flaws of our healthcare system have also personally hit home for me. When I was six years old, I came home one day and found my grandmother lying on the bathroom floor. I called and pleaded with my mom to call an ambulance for her. She was reluctant as we did not have health insurance. However, this reluctance disappeared after she rushed home to check on my grandma. Emergency services arrived and took her to the hospital. She had suffered a heart attack. Even worse, after my grandmother was discharged from the hospital, my family was fronted with a costly bill that took almost a decade to pay off. Families should not have to choose between their loved ones and financial bankruptcy.

Now more than ever, we must change how healthcare coverage works. Per the Colorado Health Institute, 4.6% (~265,000) Coloradans lacked healthcare insurance coverage in 2023 [1]. Additionally, a 2022 survey revealed that nearly half of Coloradans had delayed a recommended medical procedure due to insurance denials, unaffordability, or lack of accessible services [2]. This underscores the challenges many residents face concerning insurance coverage and claim approvals. It has to change.

Every person deserves healthcare coverage and the right to access necessary care. We must bring together a strong coalition of experts and analyze the available data to determine the feasibility of a state-based universal healthcare payment system. I urge every committee member to **vote “yes” on SB25-45** so that we can take the initial steps to improve healthcare coverage for all Coloradans systematically. Thank you for your consideration. I am happy to answer any questions.

**To:** Members of the House Health and Human Services Committee  
**From:** Khoa Nguyen | Young Invincibles | MD/MBA Candidate at the University of Colorado  
**Re:** SB25-45 - Healthcare Payment System Analysis

Sincerely,  
Khoa Nguyen | MD/MBA Candidate  
University of Colorado School of Medicine | University of Colorado Denver Business School  
Youth Advocate | Young Invincibles  
Junior Fellow | Global Council on Science and the Environment

## References

1. <https://www.coloradohealthinstitute.org/research/2023-chas-insurance-coverage>
2. <https://cohealthinitiative.org/media-releases/new-survey-finds-that-coloradans-are-worried-about-affording-healthcare-they-see-inequity-in-the-healthcare-system-they-want-big-policy-changes/>

Hello, Mister Chair and members of the Committee,

My name is Carol Pace. I am a volunteer with AARP Colorado. AARP has over 670,000 members in Colorado and is focused on Coloradans age 50 and above, as well as their families. AARP supports SB25-045.

Within the nearly 6 million overall population in Colorado, some 20% are in the 50-64 age group, which some would call pre-Medicare, for those who may become eligible for Medicare insurance, and another 12% are age 65 and older.<sup>1</sup>

These older Coloradans need accessible, quality, affordable health care.

With increasing health care needs, these people need options other than narrow networks, frequent denials and a fractured health care system that puts them at risk.

Issues that older adults face:

- Afraid to leave, switch or reduce their employment, because they need the employer-sponsored health benefit.
- Needed as caregivers,<sup>2</sup> but cannot afford loss of health benefits if not working for an employer.
- Accelerated need for public assistance health care if private insurance is unaffordable or inaccessible.

Also, found in older populations:

- Delay of needed health care, surgeries, care for chronic conditions, until they reach Medicare eligibility, often escalating the health condition as well as the cost of delayed care.
- Coverage needed for dental, hearing, vision and mental and cognitive health, which the research will support.

AARP program policy identifies the need to support research into payment systems that support value, quality, accessibility and affordability in health care.<sup>3</sup>

AARP urges the support by this committee for SB25-045.

Sincerely,

Carol Pace, Volunteer Advocate

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<sup>1</sup> U.S. Census data. <https://statisticalatlas.com/state/Colorado/Age-and-Sex>

<sup>2</sup> <https://www.healthyagingpoll.org/reports-more/poll-xtras/caregiving-poll-reveals-whos-providing-care-and-who-theyre-caring>

<sup>3</sup> <https://policybook.aarp.org/policy-book/health/section-e-infrastructure-quality-and-spending-hit/sustainable-path-health-care-spending/controlling-costs-and-reforming-payment>

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**House Health & Human Services**

**03/19/2025 01:30 PM**

**SB25-045 Health-Care Payment System Analysis**

**Typed Text of Testimony Submitted**

<b>Name, Position, Representing</b>	<b>Typed Text of Testimony</b>
Linnea Burson For themselves	support this bill because it will help many Coloradans with their healthcare needs. It does not require any tax payer money because it is funded through grants and gifts. I urge you to pass this bill BEFORE the long bill on March 31st. If you pass this now, it will be easier to pass before the long bill comes and slows everything down.
Evie Hudak For Colorado PTA	<p>Colorado PTA supports SB25-045. PTA is dedicated to children’s health, well-being, and educational success and works at the local, state, and national levels to enhance the health of our nation's children and families. We know that a healthy child is a teachable child, and sickness, hunger, vision impairment, bad dental conditions, social and emotional problems, and unhealthy dietary habits may inhibit student's ability to learn. PTA believes that health is based on the quality of life of the whole child — emotional, environmental, intellectual, physical, and social.</p> <p>PTA supports legislation to develop and fund comprehensive health care programs that provide equitable access to quality, affordable health care for all children, youth and pregnant women. As the reform of America's health care system is being debated and planned by policymakers and legislators, the needs of children, families and pregnant women MUST COME FIRST. According to the National Association of Child Advocates, approximately 8.3 million children have no health insurance coverage. Millions more have inadequate insurance that does not cover such basic preventive care as immunization or services for the disabled. Five percent of children have disabilities significant enough to impair daily benefits package.</p> <p>For many years, PTA has supported health services and care that are preventive and primary in nature. We believe that health care reform must include the principles of universal coverage and equitable access to care. PTA believes that agencies with responsibilities for health services must have provisions for adequate funding. Any</p>

	<p>health plan should provide adequate reimbursement levels to encourage the development of primary care practices and to ensure the appropriate distribution of health resources to underserved areas, It should not shift costs to families, particularly those of low income. Costs should be contained in all sectors of the health care system, and administrative procedures be simplified.</p>
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Sara Hagos  
March 12, 2025  
Senate House Health and Human Services Committee  
**SB25-045 Health-Care Payment System Analysis**

Dear Mr. Chair and members of the committee,

Thank you for the opportunity to share my testimony with you. My name is Sara, and I am writing to you today to represent myself and the organization Young Invincibles as a current participant in their young advocates program. I am 24 years old and a native of Aurora, Colorado. After graduating from the University of Colorado Boulder, I moved to Washington, D.C., where I enjoyed living and working in policy advocacy. However, last year, out of concern for my father, who began treatment for end-stage renal disease, I decided to move back to Colorado. I feared that navigating the complex healthcare system would add stress to his already challenging situation and further exacerbate his declining health, as it had in the past.

As we got the ball rolling on my father's treatment, my fears quickly became reality. While adjusting to the major life changes necessary to ensure he received comprehensive care, we were utterly overwhelmed by the complex medical billing processes. We struggled with addressing gaps in insurance coverage, leaving my father with no choice but to continue working full-time to stay active on insurance despite his extreme fatigue and illness. We spent countless hours on the phone, being tossed around by confusing medical bureaucracy, all while wondering how there could be no better alternative to these ongoing healthcare struggles. Unfortunately, this is just the tip of the iceberg. But even one of these problems alone has been enough to add unnecessary stress to an already overwhelming situation.

The challenges we've faced navigating healthcare payment and assistance systems have made it very clear to me that reform is needed. My family and all Coloradans, deserve a better system. We deserve more responsive tools and support that will help us all to make informed and empowered decisions about our health. There are currently too many essential unanswered questions and navigating this system can feel impossible at times- especially when one is facing chronic and severe illness.

I believe that knowledge is power; SB25-045: Health-Care Payment System Analysis will lay the foundation for creating a healthcare system that will empower Coloradans with more transparent and accessible information, critical for individuals like my father, who require ongoing care as well as for young adults who are often placed in the position of being care givers for their aging parents.

Again, as a young Coloradoan and caretaker for a loved one with an end-stage illness who is directly impacted by the rising costs and complexity of healthcare, I urge you to please vote yes on SB25-045.