

Study Health Care Coverage Options (HB18-1384)

Testimony to the House Health, Insurance and Environment Committee

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Thank you for the opportunity to be here today. I'm Natalie Wood and I'm a senior policy analyst at the Bell Policy Center. The Bell Policy Center provides policymakers, advocates, and the public with reliable resources to create a practical policy agenda that promotes economic mobility for every Coloradan.

I'm here on behalf of the Bell and on behalf of several other Colorado organizations, all of which are listed on the fact sheet before you, in support of HB18-1384, Study Health Care Coverage Options.

Our state has a history of solving uniquely Colorado problems with uniquely Colorado solutions. We also have a history of transforming health policy with measured, data-informed approaches. In keeping with these traditions, this study bill requires state agencies to collaborate and investigate the feasibility of three innovative ideas aimed at improving health care affordability and coverage for Coloradans.

We need to problem solve now. Many Coloradans, particularly those in mountain and rural communities in our state, are reaching a health care crisis point. In 2018 alone, individuals buying health plans in the eastern and western parts of the state have seen their health insurance rates increase over 30 percent. Coloradans in 14 counties only have one insurance carrier option if buying plans on the exchange. Fewer than 50 percent of Coloradans now have access to employer-based health insurance, a trend which underscores the importance of offering more affordable and accessible individual plans. Out of pocket costs are steadily rising, regardless of how one gets coverage. Recent research conducted by the University of Colorado for the Bell finds health care costs for our state's middle-class families have risen 80 percent between 2000-2016 while wages have only gone up by 20 percent.

Understandably, Coloradans want help. They report having to choose between paying for health insurance and paying for child care, housing or college tuition.

They are asking for more affordable health care and they are asking for more choices.

This bill creates a thoughtful, data-driven process to tackle these problems head-on. By examining how to leverage our state's existing health care infrastructure and public-private partnerships, the study can offer ideas about how to build a new coverage option that builds on proven, successful systems. By requiring focus on regionally-based approaches, the study will lend insight into how to tailor solutions to help the areas of our state that need it most. And by requiring the same clear criteria be considered for each approach, including consumer affordability, the study will assist policymakers in deciding which approach is the right fit for Colorado.

We urge a yes vote on HB18-1384. We thank Representative Roberts and Representative Catlin for bringing forward this bill today. I'm happy to answer any questions.