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Senate Health & Human Services Committee  
Colorado General Assembly  
200 E Colfax Ave  
Denver, CO 80203

Subject: Testimony in Support of SB25-118 - Health Insurance Prenatal Care No Cost Sharing bill

Dear Chair Mullica, Vice Chair Jenet, and Members of the Committee,

Thank you for the opportunity to provide written testimony in support of SB25-118, the Health Insurance Prenatal Care No Cost Sharing bill. I write to express the support of the Colorado Foundation for Universal Health Care for this legislation. The Colorado Foundation for Universal Health Care is a nonprofit 501(c)(3) organization that educates the public about health care reform and supports efforts to improve our health care system. This bill is an important step in that direction.

Prenatal care is a cornerstone of maternal and infant health. Regular prenatal visits allow healthcare providers to monitor the health of both the mother and the developing baby, detect and address potential complications early, and provide essential education and support. However, cost barriers often prevent individuals from accessing this critical care. Even modest copayments or deductibles can deter low- and middle-income families from seeking timely prenatal care, leading to increased risks of complications such as preterm birth, low birth weight, and other preventable health conditions.

SB25-118 seeks to eliminate financial obstacles by ensuring that health insurance plans cover prenatal care without cost-sharing requirements. This policy is a proactive and evidence-based approach that will not only improve health outcomes but also reduce long-term healthcare costs. Studies show that every dollar invested in prenatal care results in significant savings by preventing expensive neonatal and maternal complications.

Eliminating cost-sharing for prenatal care aligns with Colorado's commitment to advancing health equity. Marginalized communities, including low-income families and communities of color, are disproportionately affected by financial barriers to healthcare. By passing this bill, Colorado will take a significant step toward reducing disparities in maternal and infant health outcomes and ensuring that all families have equitable access to the care they need.

In addition to the profound health benefits, this legislation makes economic sense. Uncomplicated pregnancies and births are far less costly than managing high-risk pregnancies and neonatal intensive care unit (NICU) stays. By facilitating early and consistent prenatal care, SB25-118 will help prevent costly emergency interventions and improve overall public health.

I respectfully urge this committee to pass SB25-118 and ensure that all expecting families in Colorado can access the prenatal care they need without financial barriers. Thank you for your time and attention to this important health issue.

Sincerely,

James R. Potter  
Board Member  
Colorado Foundation for Universal Health Care