



P.O. Box 1636 | 251 W. 4th Street | Silverthorne, CO 80498
P 970-262-3888 | F 970-513-1167 | www.SummitFIRC.org

May 3, 2018

Honorable Members of the Senate:

I am writing today in support of HB18-1384. On behalf of the Family and Intercultural Resource Center, and our clients, the working families of Summit County, we are only too aware of the health insurance crisis affecting our businesses, our families and our children. The FIRC is Summit County's largest human service organization and we provide enrollment assistance for CHP, Medicaid and the Exchange. During the past open enrollment, we enrolled more than 1000 people and for every person we enrolled there was another person who had to go without health insurance due to the extreme costs.

For the past decade Summit County's insurance costs have faced catastrophic increases. Our families often face the difficult decision of health care for themselves versus college for their children. In many cases we see families struggle with even more difficult and life threatening decisions. Once family, self-employed, owning a small construction business, with one child, faces premiums of over \$16,000 dollars to say nothing of their out of pocket max of \$14,000 dollars. It is simply not sustainable for them when combined with the high cost of housing and child care, forcing them to make the difficult decision to move. This is a common decision that will ultimately decimate Summit County's middle class and hurt our statewide economy.

HB18-1384 allows us to explore more options. Certainly as a community we are doing our part as well. Our local foundation recently commissioned a study to examine our costs and our utilization, looking for local solutions to the problem. However, it is increasingly clear to us that we desperately need the help and support of the state government. The State of Colorado has a history of finding unique and successful strategies to resolve many of our most difficult problems. We humbly ask for you to hear our struggle and move forward with the hope of finding such a solution.

Thank you in advance for your time and support.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tamara Drangstveit', is written in a cursive style.

Tamara Drangstveit
Executive Director
Family and Intercultural Resource Center

Strong Families. Strong Community.