

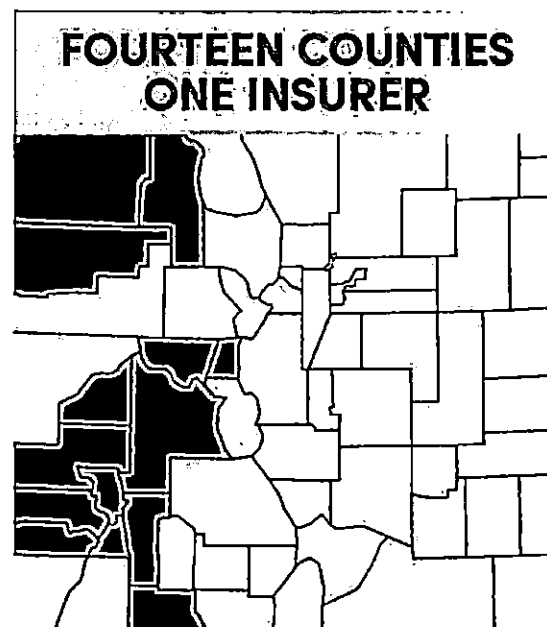
## Support HB18-1384 Study Health Coverage Options

### THE PROBLEM

Coloradans are struggling with unaffordable health care costs and an ever-decreasing number of health insurance options.

### THE FACTS

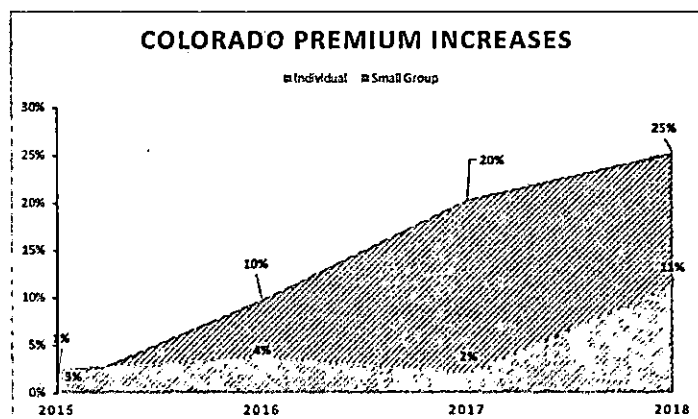
- In 2018, Coloradans in the Eastern half of the state faced individual market rates that rose by almost 34%.
- In the same year, Western Coloradans experienced average rate increases of 30%.
- Citizens of 14 Colorado counties only have one insurance carrier option if they are purchasing plans on the state exchange.
- Less than 50% of Coloradans have access to insurance through their employer, which highlights the importance of finding ways to make individual plans more affordable and accessible.
- Congress could help stabilize these insurance costs, but it is unlikely to happen anytime soon.



High health costs and a dearth of competition mean many middle-class families must choose between paying for health insurance and paying for housing, child care, or college tuition.

### THE OPPORTUNITY

Colorado has a history of finding uniquely Colorado solutions to unique



Colorado issues, including health care, through thoughtful and measured approaches. HB18-1384 capitalizes on Colorado's experience with health care innovation by exploring ideas to spur competition and create a more affordable, high-quality health coverage option that Coloradans can purchase on the individual market.

HB18-1384 requires the Colorado Department of Health Care Policy and Financing and the Division of Insurance to study three different health insurance plan options using the state's existing health care infrastructure, with a focus on regionally-based approaches, including an option to allow Coloradans to purchase a plan through Medicaid.

## **WHAT THE STUDY WILL EXAMINE**

- Who could be eligible for each program;
- The premiums and out-of-pocket costs for consumers;
- Health care provider payment rates;
- The federal government approval necessary to implement each option;
- The program's impact to current state programs like the health insurance exchange and Medicaid, as well as to the state budget;
- The viability of instituting a pilot program in high cost, limited competition areas of the state;
- How to create a financially self-sustaining program.

Colorado has an opportunity with HB18-1384 to explore new, affordable, and high-quality health coverage options on the individual insurance market despite ongoing federal uncertainty.

## **ORGANIZATIONS SUPPORTING THIS BILL:**

AARP Colorado	Colorado Organization for Latina Opportunity and Reproductive Rights
Asian Pacific Development Center	
Bell Policy Center	
Center for Health Progress	Colorado Ovarian Cancer Alliance
Chronic Care Collaborative	Healthier Colorado
Colorado Academy of Family Physicians	Mental Health Colorado
Colorado Association for School-Based Health Care	NARAL Pro-choice Colorado
Colorado Children's Campaign	One Colorado
Colorado Center on Law and Policy	Stahlman Disability Consulting, LLC
Colorado Coalition for the Homeless	The Arc of Arapahoe Douglas
Colorado Community Health Network	The Arc of Southwest Colorado
Colorado's Community Safety Net Clinics	The Consortium
Colorado Consumer Health Initiative	Together Colorado
Colorado Cross-Disability Coalition	
Colorado Gerontological Society	