

America's Health Insurance Plans  
601 Pennsylvania Avenue, NW  
South Building, Suite Five Hundred  
Washington, DC 20004



June 10, 2020

Representative Leslie Herod, Chairperson  
House Finance Committee  
Colorado Legislature  
200 E Colfax Avenue  
Denver, Colorado 80203

Dear Members of the House Finance Committee:

I write today on behalf of America's Health Insurance Plans (AHIP)<sup>1</sup> to offer our feedback on SB20-215. Coloradans deserve affordable coverage that improves their health and financial security. Colorado has taken many important steps toward lowering health care costs for Colorado families, seniors, small business owners, and local governments, including passing a ban on surprise billing. However, important reforms such as these will have little impact if Coloradans are required to pay more for their health care coverage. Doing so would undermine our shared goal of making health care more affordable in the midst of a global pandemic. For these and the following reasons, we are opposed to SB20-215.

***We request that the Legislature abandon a sales tax on health care and focus instead on meaningful premium relief for Coloradans.***

AHIP advocates for public policies that expand access to affordable health care coverage to all Americans through a competitive marketplace that fosters choice, quality, and innovation. Because health insurance markets are inherently local, we support the federal 1332 waiver option for states to develop state-specific solutions to state-specific health insurance challenges. To that end, AHIP has been supportive of some of the reinsurance efforts in other states, including Wisconsin, Alaska, and Minnesota.

We are supportive of pursuing remedies that will lower premiums for individuals and families. Reinsurance must be funded through broad-based funding sources, and Colorado's current broad-based funding model has been critical for the success of the

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<sup>1</sup> AHIP is the national association whose members provide coverage for health care and related services to hundreds of millions of Americans every day. Through these offerings, we improve and protect the health and financial security of consumers, families, businesses, communities, and the nation. We are committed to market-based solutions and public-private partnerships that improve affordability, value, access, and well-being for consumers.

program. We request the reinsurance program's current funding scheme be continued. Any additional taxes or assessments levied solely on health insurers negate the benefit of lowered premiums and imposes an inequitable burden on certain consumers.

***The fees imposed in SB20-215 will hurt individuals, families, small businesses, just as our community is getting back on our feet amid the COVID-19 pandemic.***

This bill will tax the very people in our state that are now working to recover from the negative economic impact of the COVID-19 pandemic. In Colorado, 572,546 small businesses and 1,000,000 workers would pay this new tax in the form of increased premiums.<sup>2</sup> Taxing consumers and businesses that are trying to restart our economy and desperately trying to maintain their health insurance coverage will not only further slow recovery in Colorado but could add to the number of uninsured. At no time is this acceptable, but during a time of a global and national pandemic, increasing the number of uninsured is unconscionable.

Any proposal aimed at lowering health care costs should be well thought out and narrowly tailored. Therefore, we request the Legislature be focused in its approach to continue reinsurance while not imposing additional burdens on individuals and businesses.

***This bill does not lower healthcare costs.***

In closing, it is important to note that this bill does not address the rising cost of health care. All stakeholders must play a role to improve the affordability of coverage. While reinsurance programs and premium wraps can increase consumer choice and decrease costs in the short run, these programs do nothing to actually lower the underlying cost of health care.

Thank you for the opportunity to provide feedback on this vital issue.

Sincerely,

A handwritten signature in blue ink that reads "Dana Chung". The signature is written in a cursive style.

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<sup>2</sup> <https://stopthehit.com/states/co/>

June 10, 2020  
Page 3

Sara Oorange  
Regional Director, State Affairs  
America's Health Insurance Plans



June 10, 2020

Members of the House Finance Committee,

For years, Coloradans who buy their insurance on the individual market have paid some of the highest premiums in the country. The cost of health insurance on the individual market across Colorado was at crisis levels as healthy consumers continued to drop out due to ever-increasing premiums. Many families were having to make decisions between health care coverage and paying rent or buying food. The risk pool became sicker and more expensive to cover.

The General Assembly had attempted, but struggled, to improve the situation for the individual marketplace and to exert control rising health care costs. We finally had the first meaningful legislation that addressed the crisis in accessibility and affordability of health care with [HB19-1168, The State Innovation Waiver Reinsurance Program](#). Upon implementation, Colorado's 2020 health insurance rates on the individual market saw a record drop, with an average decrease of 20.2 percent from 2019. Those on the Western Slope saw a 30% decrease, Eastern Plains a 27% decrease and on the Front Range a 17% decrease.

Due to budget limitations at the state level caused by impacts from COVID 19, the re-insurance program is at risk. The failure to continue this vital savings will have significant impacts to citizens throughout Colorado, particularly small business owners that do not qualify for a group plan, during very challenging times. All Coloradans who get their insurance on the individual marketplace, and even more so in the mountain and rural parts of the state, will see a drastic increase in their premiums if new reinsurance effort does not gain the necessary support to pass. The bottom line is our citizens deserve accessible and affordable healthcare and continuing the re-insurance program is a significant step in accomplishing that.

While we support the Health Insurance Affordability Enterprise bill, we do suggest some clarity on a couple of items. The proposal creates the "Health Insurance Affordability Board" which is responsible for governance of the enterprise and calls for nine voting members. There is no mention of how the nine members achieve regional or political diversity on the board. CCAT would prefer clearly defined goals of political and geographical balance in the final legislation. Additionally, the proposal does not call for a representative from a hospital. Hospitals will pay \$20 million into the fund. The formula for the collection of \$20 million from hospitals should ensure that rural hospitals are not disproportionately levied.

Legislation to continue the highly successful high cost re-insurance program is not an all-in-one solution, but it is the necessary step to stabilize the market. By paying for a portion of high cost claims, the reinsurance program lessens the impact of those claims on the insurance pool leading to reduced premiums for Coloradans.

While reinsurance is not a perfect solution, it is a solution that has and will continue to have a positive impact on the affordability of healthcare for many Coloradans. Failure to act on this important bill will cost many of your constituents 20% or more in their health insurance premiums at an incredibly



inopportune time. We urge state lawmakers to follow their local county commissioners in supporting [SB 20-215 Health Insurance Affordability Enterprise](#) and continue to address Colorado’s health care crisis.

Sincerely,

CCAT Co-Chair  
Mayor Pro Tem Guyleen Castriotta  
City & County of Broomfield

CCAT Co-Chair  
Commissioner John Messner  
Gunnison County

**CCAT MEMBERSHIP**

***Chairs***

John Messner, Gunnison  
Guyleen Castriotta,  
Broomfield

***Vice-Chairs***

Rich Cimino, Grand  
Randy Wheelock, Clear Creek

***Governing Board***

Hilary Cooper, San Miguel  
Jeanne McQuenney, Eagle  
Elise Jones, Boulder  
Emma Pinter, Adams  
Beth Melton, Routt  
Ben Tisdell, Ouray

***Members***

Eva Henry, Adams  
Mary Hodge, Adams  
Steve O’Dorisio, Adams  
Nancy Jackson, Arapahoe\*  
Deb Gardner, Boulder

Matt Jones, Boulder  
Kimberly Groom, Broomfield  
Stan Jezierski, Broomfield  
Elizabeth Law-Evans,  
Broomfield  
Deven Shaff, Broomfield  
Sharon Tessier, Broomfield  
William Linstedt, Broomfield  
Jean Lim, Broomfield  
Laurie Anderson, Broomfield  
Heidi Henkel, Broomfield  
Keith Baker, Chaffee\*  
George Marlin, Clear Creek  
Sean Wood, Clear Creek  
Robin Kneich, Denver\*  
Kathy Chandler Henry, Eagle  
Matt Scherr, Eagle  
Ron Engels, Gilpin  
Linda Isenhardt, Gilpin  
Gail Watson, Gilpin  
Kristen Manguso, Grand  
Merrit Linke, Grand  
Jonathan Houck, Gunnison  
Roland Mason, Gunnison  
Casey Tighe, Jefferson\*

Leslie Dahlkemper,  
Jefferson\*  
Libby Szabo, Jefferson\*  
Gwen Lachelt, La Plata  
Julie Westendorff, La Plata  
Clyde Church, La Plata  
Sarah Mudge, Lake\*  
John Kefalas, Larimer\*  
Steve Child, Pitkin  
Patti Clapper, Pitkin  
Kelly McNicholas Kury, Pitkin  
George Newman, Pitkin  
Greg Poschman, Pitkin  
Doug Monger, Routt  
Tim Corrigan, Routt  
Peter McKay, San Juan\*  
Hilary Cooper, San Miguel  
Lance Waring, San Miguel  
Kris Holstrom, San Miguel  
Thomas Davison, Summit  
Elisabeth Lawrence, Summit  
Karn Stiegelmeier, Summit  
*\* Denotes individual  
Commissioner members*



June 10, 2020

House Finance Committee  
Colorado General Assembly  
200 E. Colfax Ave. Denver, CO 80203

**RE: Support for SB20-215 Health Insurance Affordability Enterprise**

Dear Members of the House Finance Committee:

On behalf of Children's Hospital Colorado, we are pleased to offer our support of Senate Bill 215 (SB-215). Thank you for accepting written testimony and many thanks to the sponsors and advocates for all of their work on this important proposal to improve insurance coverage for Colorado kids and families.

Children's Hospital Colorado believes every single child deserves health coverage and access to care. As one of the country's top-ranked children's hospitals and as a private, not-for-profit institution that sees more and treats more kids than any hospital in our region, we treat all children regardless of coverage or ability to pay. We also advocate to improve child health and understand the importance that access to care often plays in giving children a strong and healthy start in life.

Colorado has made meaningful gains in health coverage and affordability for children and families in recent years. SB-215 will improve on those gains at a time when ensuring affordable coverage for Coloradans is more important than ever. Building on and extending the reinsurance program will help to prevent significant cost increases to families in 2021. SB-215 does this without affecting the state General Fund in the midst of a difficult budget environment.

Beyond the benefits that reinsurance provides, this bill would also help make health insurance more affordable for lower-income Coloradans that receive federal subsidies to help them purchase health insurance coverage. It would address the "family glitch" and would also create affordable health insurance options for people who are left out of subsidies under federal law.

We believe all of these are prudent steps to protect and improve health insurance coverage and access to care for children and families in Colorado. We respectfully ask the members of the Committee to support Senate Bill 215. Again, thank you for accepting written testimony, and please reach out with any questions you may have.

Sincerely,

Zach Zaslow  
Director, Government Affairs  
Children's Hospital Colorado  
303-886-0818 || [Zach.Zaslow@childrenscolorado.org](mailto:Zach.Zaslow@childrenscolorado.org)

CC: Senator Dominick Moreno, Senator Kerry Donovan, Representative Chris Kennedy, and Representative Julie McCluskie

13123 E 16th Ave, Aurora, CO 80045  
720-777-1234 | [childrenscolorado.org](http://childrenscolorado.org)



June 9, 2020

Representative Leslie Herod  
House Finance Chair  
Colorado State House

Representative Shannon Bird  
House Finance Vice Chair  
Colorado State House

Representative Adrienne Benavidez  
Colorado State House

Representative Rod Bockenfeld  
Colorado State House

Representative Richard Champion  
Colorado State House

Representative Matt Gray  
Colorado State House

Representative Tracy Kraft-Tharp  
Colorado State House

Representative Janice Rich  
Colorado State House

Representative Shane Sandridge  
Colorado State House

Representative Marc Snyder  
Colorado State House

Representative Tom Sullivan  
Colorado State House

Re: Support for SB 20-215 Health Insurance Affordability Enterprise

Dear Madam Chair and Members of the House Finance Committee,

Connect for Health Colorado, the state's health insurance marketplace, urges you to support the creation of the Colorado Health Care Affordability Fund. Since we opened for business in 2013, we've been driven by **our mission to increase access, affordability and choice** for individuals, families and small employers purchasing health insurance in Colorado. Given the coronavirus pandemic and record levels of unemployment Coloradans face, we **know it is critical to take action now to safeguard our residents' health and finances** for not only the upcoming enrollment period, but for years to come.

Coloradans face a range of affordability challenges. Costs can vary greatly from one community to the next, and many households are disqualified from financial help because one person has access to employer coverage. To **protect and expand affordability** and to **expand access to coverage**, the Colorado HealthCare Affordability Fund would:

1. **Fund the reinsurance program.** The fund would develop an ongoing mechanism to continue Colorado's successful reinsurance program. Last year, residents saw statewide rates drop 20 percent on average. The rate changes led to an **uptick in new enrollments** in many of Colorado's counties for customers who do not qualify for financial help, and the largest increases in

enrollments came from rural counties. **Without the reinsurance program, we expect rates to climb higher and make insurance unaffordable and inaccessible**, especially for Coloradans who have historically been priced out of the market prior to reinsurance taking effect.

2. **Provide financial help to people whose net premium would otherwise increase.** Additional funding, sometimes referred to as the “state wrap,” would make insurance more affordable for consumers who are in a lower income bracket and receiving financial help. Specifically, the funding would offset the net premium increases for some of our most vulnerable residents while the individual market price for insurance decreases

3. Set up a fund to **provide state subsidies to people who do not otherwise qualify for financial help.** For example, the fund would assist families who are not qualified for Marketplace assistance because one member of the family has access to affordable and minimum-value employer coverage, even if they do not elect the coverage. This scenario is sometimes referred to as “family glitch”.

The expansion of financial help for health coverage is necessary in light of the public health emergency. During the six-week, emergency COVID-19 special enrollment period, **more than 14,000 new customers bought insurance on the Colorado exchange.** Without urgent action to build and expand on this program, these customers will see a dramatic rise in health insurance costs for 2021.

Through the fund, our state has an opportunity to invest fees already being paid into health coverage and care for more Coloradans. As the sole provider of health insurance premium subsidies for Coloradans, we are well positioned to help monitor and implement financial help policies.

We continually evaluate ways to increase affordability, especially for segments of the population who have historically been shut out of the individual marketplace due to cost. We want to protect and advance the strides we made with the reinsurance program to increase affordability for residents who do not qualify for financial help and/or who live in rural counties. We also want to expand affordability to those who can access coverage that is deemed “affordable,” but who need extra help to keep up with costs, especially with the uncertainty brought on by the coronavirus pandemic. By creating and investing in the Colorado Health Care Affordability Fund, we can help people gain and keep their access to critically-needed care.

We urge you to vote in support of this bill, we are happy to answer any clarifying questions, and we stand ready to support and advise on the implementation.

Sincerely,  
Monica VanBuskirk  
Chief Policy and Relationships Officer  
Connect for Health Colorado  
(720)607-8318

## Health Insurance Affordability Enterprise (SB20-215)

Testimony to the House Finance Committee

Andrea Kuwik, Policy Analyst

June 10, 2020

Thank you for the opportunity to submit written testimony in support of [SB20-215](#). My name is Andrea Kuwik, and I am a policy analyst with 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.

We write in strong support of SB20-215. Findings in [“Colorado’s Middle Class Families”](#), a 2018 report prepared for the Bell, shows rising costs for essential services are making it increasingly hard for Colorado families to get and stay ahead. In few areas is this more obvious than health care. While wages for the average two adult, two child home grew by 24 percent between 2000 and 2016, health care costs increased by 70 percent. Difficulties affording quality health care clearly lead [to worse physical health outcomes](#); but cost challenges which pit investing in one’s health vs financial/educational well-being also have long-term generational impacts that ripple far into the future.

Colorado’s made good progress in bringing down health care costs throughout the past several years. This includes passing, implementing, and investing in a reinsurance program. In its first year, reinsurance brought down premiums on the individual market by an [average of 20 percent](#). Though benefitting communities across the state, reinsurance has made an especially significant difference for families outside of the [Front Range](#).

Even before COVID, when unemployment rates were low and the state had strong economic growth, Coloradans were struggling to afford quality health care. However, now that our state is in the midst of a dual health and economic crisis, the need for affordable health care options on the individual market is more important than ever. With unemployment rates rising to over [10 percent](#) in April, thousands of Coloradans have lost their previously employer-provided health insurance. In the one-month special enrollment period meant to support those impacted by the pandemic, Connect for Health Colorado saw over [14,000 Coloradans](#) sign-up for health insurance.

Colorado’s dire budget situation exacerbates these challenges, and jeopardizes the meaningful investments the legislature has made in previous years to help Coloradans afford and access health care. This juxtaposition of a need for state investment with a paucity of funds, raises the value and importance of SB20-215. Without impacting the General Fund, this bill will allow Colorado to not only continue existent and proven state efforts to support health care affordability, but also expands needed financial assistance to thousands of Coloradans. Specifically, SB20-215 extends an already existent fee on health insurers. With these additional monies, the bill allows Colorado to continue reinsurance while simultaneously growing the availability and generosity of tax credits for those purchasing health insurance on the private market.



1905 Sherman Street, Suite 900 • Denver, CO 80203 • 303.297.0456 • [www.bellpolicy.org](http://www.bellpolicy.org)

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Now, more than ever, Coloradans need affordable, non-employer-based health insurance options. Without impacting the General Fund, SB20-215 provides a means to make this a reality. With this bill's passage, we'll be making a strong step forward in supporting existing efforts while providing the additional assistance families need. Thank you again for the opportunity to submit written testimony, and we strongly encourage your support of SB20-215.



June 10, 2020

Representative Leslie Herod  
Chair, House Finance Committee  
Colorado House of Representatives  
Denver, CO

**Re: Support Health Insurance Affordability Act**

Dear Chair Herod and members of the House Finance Committee:

The mission of March of Dimes is to lead the fight for the health of all moms and babies. At both the federal and state levels, the March of Dimes works to strengthen the private and public health insurance systems as a way of assuring access to meaningful coverage for every woman of child bearing age, infant, and child in America. The COVID-19 pandemic has shown us all how our own health depends upon our neighbor's ability to access the health care they need. We write today to show our strong support for the Health Insurance Affordability Fund (SB20-215), and urge your "YES" vote.

The **Health Insurance Affordability Fund** would capture fees already being paid by insurance carriers, and direct them where they will do the most good for consumers and the insurance industry. That money would be invested to help the 250,000 who purchase insurance on the individual market and benefit from the reinsurance program, as well as thousands more people who are caught in a policy glitch or have problems with their documentation.

The Health insurance Affordability fund **benefits all Coloradans**, including women and infants, by stabilizing the health insurance market and reducing cost shift from people who lack health insurance coverage to those who have coverage. The National Academy of Sciences Institute of Medicine describes health insurance status as "the single most important influence in determining whether health care is accessible to children when they need it" and has found that "uninsured women receive fewer prenatal services and report greater difficulty in obtaining needed care than women with insurance."

A federal repeal of a fee paid by insurance companies that fueled the Affordable Care Act, has left our state with an opportunity this year. Rather than allow insurance companies to stop paying the fee and return to business as usual in 2021, Colorado can act to capture a state portion of that fee and invest it in working Coloradans who are priced out of the health insurance market. This would allow Colorado to continue funding for health care access and expand the group of individuals and families who receive a little extra help to overcome barriers to access. We thank you in advance for your thoughtful consideration and support of SB20-215.

Sincerely,

Barbara L. Abbey  
Executive Director  
March of Dimes Colorado





SB20-215: Health Insurance Affordability Enterprise

Sponsors: *Senators Moreno and Donovan, Representatives Kennedy and McCluskie*

CFI Position: SUPPORT

Email: [hetlage@coloradofiscal.org](mailto:hetlage@coloradofiscal.org)

Dear Legislators and Committee Members,

My name is Rayna Hetlage and I am the Health Policy Analyst at the Colorado Fiscal Institute. CFI provides credible, independent and accessible information and analysis of fiscal and economic issues facing Colorado as a way to make Colorado a state where tax and budget policies promote equity and widespread economic prosperity. I am writing in favor of SB20-215.

SB20-215 would help the 250,000 Coloradans who purchase insurance on the individual market and those Coloradans who currently cannot afford health insurance by creating the Colorado Health Insurance Affordability Fund. The fund would collect a small fee on health insurance carriers to fund reinsurance and provide subsidies to help more families purchase health insurance.

According to data from the Colorado Health Access Survey, the uninsured rate in Colorado dropped from 15.8% in 2011 to 6.5% in 2019. Despite the drop in the uninsured rate, many low-income Coloradans are still without health insurance and 9 in 10 Coloradans cite cost as the main barrier to purchasing health insurance. Many of those who currently lack health insurance coverage are on the frontlines during COVID-19 keeping our hospitals working, stocking our grocery stores, and continuing to deliver our packages despite the risk of contracting COVID-19. It is estimated that treating a severe case of COVID-19 could cost as much as \$88,000. Those who are putting themselves at risk to keep our state running deserve to know that they have health insurance coverage. SB20-215 would make affordable healthcare an option for more Colorado families.

Those living in rural areas are also less likely to have health insurance. In Jefferson County, only 2.6% of people are uninsured while those living along the I-70 corridor have an uninsured rate of 14.3%. The reinsurance program has made health insurance more affordable for many families with a reduction in insurance premiums across the state by an average of 20%. Maintaining the reduction in premiums requires keeping the reinsurance program funded. SB20-215 would provide a continual source of funding for the reinsurance program.

SB20-215 will help to make affordable health insurance coverage an option for more Colorado families. I urge you to vote yes on SB20-215.

Rayna Hetlage  
hetlage@coloradofiscal.org



# COVID-19 Rapid Needs Assessment Results

Prepared for Westwood Unidos by ResultsLab

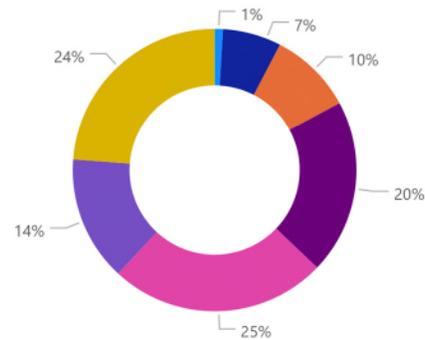
Results reflect responses received April 24 - May 8, 2020



**106**  
Responses to Rapid Needs Assessment

## Respondent Household Size

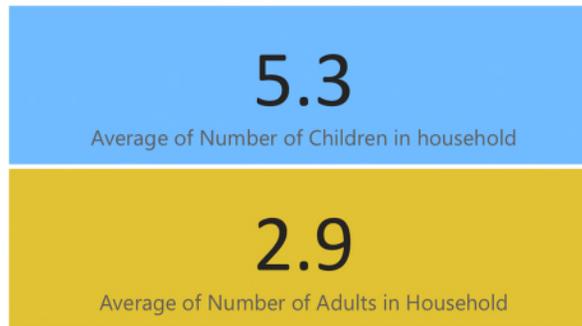
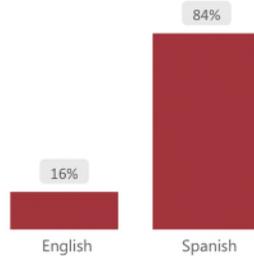
Number in Household 1 2 3 4 5 6 More than 6



## Geographic representation: Counties where respondents currently reside

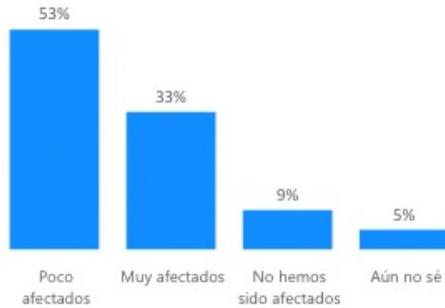


## Language of Respondents

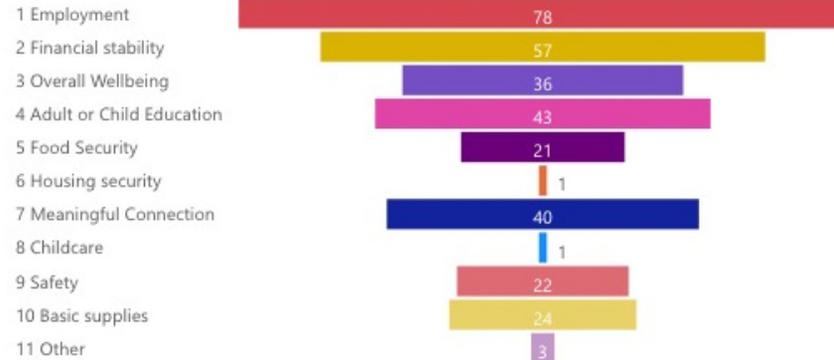


## Overall Results: Snapshot of Respondent Needs

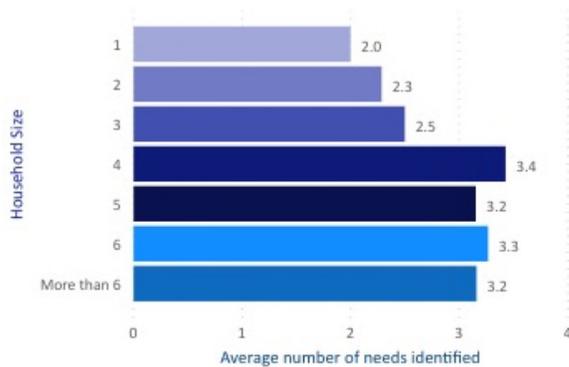
How much has your household been affected by COVID-19?



Number of respondents who reported being affected by COVID-19 in each area



Average Number of Needs Identified By Household Size



### Comments on Other areas of need

Vacaciones en familia.

las compras basicas no las podia encontrar, un poco de ansiedad y extras.

Ha afectado la confianza en salir a la calle por temor .

al principio fue el empleo



June 10, 2020

Dear Members of the House Finance Committee,

Thank you for taking the time to review this written testimony in support of Senate Bill 215. My name is Karen Moldovan, and I am the Director of Policy for Good Business Colorado. Good Business Colorado is a coalition of over 260 Colorado small businesses, working as community leaders to make Colorado a more prosperous, equitable, and sustainable state. In the Fall of 2019, we surveyed our members about their top issues and concerns. Over 70% of the membership responded, and shared that access to affordable healthcare for themselves, their families, and their employees was the #1 concern. Healthcare accessibility and affordability is a significant challenge for Colorado small businesses and entrepreneurs. As you know, the fees outlined in this bill were already a standard practice, integrated into insurance industry business models. We now have an opportunity to reinvest this revenue into the health of our communities.

Today, our Colorado small businesses face new, unprecedented challenges. Many of our entrepreneurs, sole proprietors, and small businesses have no feasible, realistic option for coverage outside of the individual market. By redirecting these fees to continue and bolster reinsurance, making insurance more affordable for individual-market consumers, and creating affordable health insurance options for people left out of the Affordable Care Act (including individuals in the “family glitch”), Colorado has an opportunity to provide another much-needed tool to help small businesses succeed. Regarding potential cost-shifting, we have consulted the research on precedent and rate increases in other states and are confident in Division of Insurance (DOI) oversight. Therefore cost-shifting is not a significant concern of our business coalition. Thank you for considering SB 215, and I ask for your support.

Sincerely,

A handwritten signature in cursive script that reads "Karen Moldovan".

Karen Moldovan  
Good Business Colorado  
Director of Policy

Thank you, Madam Chair and members of the committee for the opportunity to comment on SB20-215.

My name is Brad Niederman. I am the legislative CO-Chair for the Colorado State Association of Health Underwriters (CSAHU). I serve on the Connect for Health Board Advisory Group and on the Producer Advisory Council for the Division of Insurance. In addition, I am on the Legislative Council with the National Association of Health Underwriters (NAHU).

NAHU represents those who serve the health insurance needs of employers and individuals seeking health insurance coverage. We are a dedicated group of benefits specialists who advocate on behalf of our clients, American health insurance consumers. Our main mission is to improve access, lower costs, and improve the stability of the individual, small group, and large group health markets.

With this goal, I and CSAHU oppose SB20-215. We believe this bill will have a direct result on increasing premium.

SB20-215 has too many unanswered questions regarding cost, how many people it will help and what amount people will truly receive, & how it really addresses the family glitch. Setting up an almost billion dollar company for the DOI, a regulatory agency, to run, with zero legislative oversight, not to mention the additional financial burden this entity will cost your constituents, are more reasons not to oppose SB20-215. This will only increase premium costs to your constituents. SB20-215 will cost roughly one million Coloradans more money to help only a small population. There are better ways to help those small populations than creating an enterprise.

CSAHU supported reinsurance. During the stakeholder process of reinsurance, the Commissioner communicated that there would be a dollar for dollar drop in premium and APTC for those receiving subsidies. We now know, that was not accurate. Subsidies dropped more than premium and some had to pay more in premium. CSAHU fully supports efforts to help those that were adversely affected by reinsurance, but SB20-215 goes way beyond that goal. I would also like to mention that there was minimal, if any, stakeholder process for SB20-215. If all stakeholders were brought to the table, perhaps a good bill could have been written. When the sponsors and the DOI were asked specific detailed questions and modeling examples, we received no real answers. SB20-215 has been rushed through with no real research. SB20-215 assumes that undocumented Coloradans are going to participate in this plan. That is a huge assumption and CSAHU asks where studies have been conducted to ensure undocumented will participate. SB20-215 references cost shifting 5 times, yet SB20-215 is just one big cost shift, and worse, SB20-215 comes with a large administrative price tag.

Representatives DeGette, Neguse, Tipton, Crow and Perlmutter and Senators Gardner and Bennet all voted in favor of the HIT Tax repeal to bring premium relief to Coloradans. SB20-215 takes away their efforts to help Coloradans.

CSAHU strongly urges you to Oppose SB20-215.

Please feel free to contact me with any questions.

Thank you,

**Brad Niederman**  
**NAHU Legislative Council**  
**CSAHU Legislative Co-Chair**  
**FRAHU Legislative Chair**  
**Niederman Insurance Agency**  
**1745 Shea Center Drive 4th Floor**  
**Highlands Ranch, CO 80129**  
**720-920-9443 Office**  
**303-929-0055 Cell**  
**303-593-0921 Fax**  
[brad@niedermaninsurance.com](mailto:brad@niedermaninsurance.com)  
[www.niedermaninsurance.com](http://www.niedermaninsurance.com)

Dear Chair Woman and Members of the House Finance Committee,

I am writing to support SB20—215, the Colorado Health Insurance Affordability Fund. I am a program manager at ConnectAurora. As a certified Connect for Health Colorado Assistance Site we provide education and enrollment assistance to 4000 Aurora area residents each year.

Unfortunately, we cannot provide access to affordable insurance to all the families who come to us for assistance. Because of an unfortunate error in the Affordable Care Act, the “family glitch” prevents some members from accessing tax credits to purchase qualified health plans on the Connect for Health Colorado marketplace. The Colorado Health Insurance Affordability Fund will provide more Coloradans access to less expensive health care. In addition, I hope there will be resources applied to reduce the premiums for marketplace customers receiving financial assistance through the Advance Premium Tax Credits. As you can see from the examples below, there are consumers with employer insurance paying a large portion of their incomes to health insurance premiums.

A few examples:

Veronica’s husband’s employer offers insurance to Veronica and her two children for \$700 a month. The husband’s premium is \$150 bringing the total household insurance premiums to \$850 or 14.5 % of the household income. If the family were able to purchase the insurance on the exchange with financial assistance, the premium would be \$514 for a silver plan. The total family premiums would be \$664, 11 percent of the household income. Veronica lives in Aurora

Samantha’s employer offered her health insurance for \$200 a month, the premium for her husband was \$320 a month. The total premiums are over 15 percent of their household income. If her husband were able to purchase a marketplace plan with financial assistance, his Silver premium would be \$257 a month. Even with the marketplace financial assistance the combined premiums would amount to over 13 percent of the household income. This is a good example of how important the reinsurance program is for providing subsidies for low-income households. Samantha lives in Colorado Springs.

Carmelita would have to pay \$598 a month for coverage on her husband’s employer provided health insurance plan. Combined with her husband’s premium, the total payments would be approximately 12 percent of the household income. If Carmelita were able to purchase the least expensive silver plan with financial assistance, she could reduce her monthly premiums to \$470 a month or 9.7 percent of the household income. Carmelita and her family live in Aurora.

Holly’s premium for her employer plan is \$150 a month. To add her husband and son, the premium increases almost \$1000 a month. Combined, the total family premium would be almost 22 percent or a fifth of the household income. If Holly’s husband and son were able to purchase a plan on the marketplace with financial assistance the premium would be \$485 for the least expensive silver plan. The total family expenditure for health insurance would be 12 percent of the household income. Holly and her family live in Aurora.

Thank you,  
Allison Summerton  
Program Manager  
ConnectAurora  
303.923.6519



Thank you Chair and members of the committee.

My name is Chris Klene, and I am the Policy Specialist at Center for Health Progress. At Center for Health Progress, we believe that health care is a right. So, we fight for laws and policies that make it possible for everyone to take care of themselves and their families. Our statewide membership is predominantly made up of people who lack access to quality, affordable health insurance, including immigrants or members of mixed-status families. That is why we are submitting testimony in support of SB20-215, Health Insurance Affordability Enterprise.

The COVID-19 pandemic has shown us that our own health depends on our neighbor's ability to access the health care they need. With the Health Insurance Affordability Enterprise, Colorado has the opportunity to take another step toward maintaining and building on the progress we've made by protecting our state's reinsurance program and ensuring that more families facing the greatest barriers to health care receive access. All of this is possible without impacting the state budget.

Our grassroots members have told us firsthand of the challenges they have faced accessing care. In a recent survey completed by our grassroots members, only 22% reported having health insurance and only 42% said that there were members of their household who had health insurance. Of our members who had health insurance, 55% said that it was not affordable, 39% felt that they could not use their health insurance, and 55% said that they could not afford their care. The most noted barriers to obtaining health insurance among our members were documentation status and affordability. Several of our members elaborated on the challenges they have faced in accessing health insurance:

- Valerie, who is from Pueblo, told us that she is in the unenviable spot of being denied a stimulus check because her husband is undocumented. Unfortunately, she was laid off two weeks ago and her husband, who underwent a kidney transplant last year, is now kicked off her health insurance. While Valerie is in relatively good health, her husband needs specialized follow-up care and anti-rejection meds. She is not sure what either will do without insurance and for now, is trying to find a new job, any job.
- Dilcia, another Puebloan, told us that her husband is the only one working at the moment. Because of a lack of access to health insurance, she said, "If I or my husband were to begin to feel sick, neither one of us would have any other choice but to go to the emergency room at the hospital and ask for help. If we are sick to the point we need medical attention, we would be willing to be seen and taken care of and worry about the bills later." Dilcia and her husband have talked about what would happen if either one of us got sick, but "in reality know that things do not always go as planned."

Our grassroots members experience significant barriers to accessing quality, affordable health insurance, and these barriers have only grown larger due to the COVID-19 pandemic. While the Health Insurance Affordability Enterprise will not solve all of the challenges immigrants in our state face in accessing health care, it will have a significant impact and improve the lives of thousands throughout Colorado, including many of our grassroots members. We have the opportunity to make health care more affordable for more individuals and families without any cost to the general fund. It is with our full support and we ask you to vote in support of SB SB20-215, Health Insurance Affordability Enterprise. Thank you.



Thank you Chair and members of the committee.

My name is Maggie Gómez, and I am the Deputy Director of Center for Health Progress. Today, I am submitting testimony on behalf of the Coalition for Immigrant Health. The Coalition for Immigrant Health was formed by Center for Health Progress in 2016 with over 40 organizations and over 100 individuals with the purpose of securing the safety and well-being of immigrants and their families across Colorado. This growing group of people and organizations is working together toward universal access to health care by centering the needs and perspectives of immigrants. The Coalition is testifying in support of SB20-215, Health Insurance Affordability Enterprise.

According to the 2019 Colorado Health Access Survey, conducted by the Colorado Health Institute, more than 350,000 Coloradans were uninsured. Of this population of uninsured Coloradans, many are immigrants without certain documentation status. According to the same study, one in four non-citizens (27.1 percent) are uninsured, compared with one in 20 citizens (5.8%). It is important to note that the Colorado Health Access Survey was conducted prior to the COVID-19 pandemic, and the number of uninsured Coloradans has certainly increased and is still growing, as many people have lost their employer-based health insurance. Immigrants, who are more likely to work jobs in the service-industry without access to benefits and paid time off have faced the brunt of the health and economic consequences of the pandemic.

However, SB20-215, Health Insurance Affordability Enterprise, will improve access to health insurance for immigrants without documentation. By fixing coverage glitches for people excluded from the Affordable Care Act, including the people who fall into the family glitch, and immigrants without documentation. Because of this policy change, our members, who include immigrants' rights organizations, health policy advocates, community-based organizations, and health clinics recently voted to actively support the bill. The Colorado Immigrant Rights Coalition, one of our most active members, summarized their support:

"The Colorado Immigrant Rights Coalition urges the Colorado General Assembly to pass SB20-215. During this global pandemic, we have seen how interconnected our communities are and the vital role played by the immigrant community as they have served on the frontlines in critical roles to support our recovery. We know immigrants are one of the largest groups in Colorado's uninsured population and are also one of the most at risk for contracting COVID-19 and suffering from serious complications. Access to affordable health care is a concrete step our legislative leaders can take to support the immigrant community and a collective speedy recovery during this unprecedented crisis."

While the Health Insurance Affordability Enterprise will not solve all of the challenges immigrants in our state face in accessing health care, we believe it will put health insurance in reach for thousands of Coloradans left out of the Affordable Care Act, including immigrants without proper documentation. All of this is possible without impacting the state budget. It is with our full support and we ask you to vote in support of SB SB20-215, Health Insurance Affordability Enterprise. Thank you.

## SB20-215, Health Insurance Affordability Enterprise – Josh Emdur Testimony

Thank you Chair and members of the committee.

My name is Josh Emdur and I am the Medical Director at a safety net clinic in Colorado that serves primarily patients who are without health insurance and may be immigrants who are undocumented. Today, I am testifying in support of SB20-215, Health Insurance Affordability Enterprise. As a physician, it breaks my heart when I see patients come into my clinic who are sicker than they need to be because they have not had sufficient access to health care or insurance. If they had been able to access preventive care or early treatment, their treatment would be less difficult and less expensive. They would be able to continue working and supporting their families who rely on their income.

I believe in basic human dignity for all people. When my patients lack insurance and the funds to pay for the treatment they need for their health, they often feel ashamed and do not want to ask for financial assistance. Having more access to health insurance for these patients is important not only to their health but also to their dignity.

I want everyone to have access to health insurance. It is better for me as a provider, better for my patients, and better for society as a whole. SB20-215, Health Insurance Affordability Enterprise, is one avenue to create more health insurance options for people like my patients, without any cost to Colorado's general fund. I respectfully ask you to support this bill for the sake of my patients and our society. Thank you for your time.

## SUBMITTED WRITTEN TESTIMONY

Committee	House Finance				
Meeting Date	06/10/2020 Upon Adjournment				
Bill Number	First Name	Last Name	Position on Bill	Representing	Testifying Text of Testimony
SB20-215	Barbara	Abbey	For	March of Dimes	Uploaded file
SB20-215	Brad	Niederman	Against	Colorado State Association of health Underwriters	Uploaded file
SB20-215	Chris	Klene	For	Center for Health Progress	Uploaded file
SB20-215	Colin	McIntosh	For	Self	Submitted text
					<p>I'm testifying today to urge your support of Senate Bill 215 because I believe that Coloradans need affordable, quality health care and the only way to achieve that is by expanding access to health insurance for more of us. Our state has the chance to take fees already collected from the insurance industry and reinvest them in the health of our communities.</p> <p>Too many of us are locked out of Colorado's health insurance marketplace because we simply can't afford the high premiums. We know that the cost of uninsured Coloradans forced to access the health care system through emergency rooms when their unmanaged health conditions have become a crisis is far more costly than providing small subsidies that can create access to manage their health and the health of their children. We also know that in our current national health emergency, the health of each one of us is directly tied to the health of all of us.</p> <p>This legislation is critical to the 250,000 Coloradans who buy insurance for themselves and their families on Colorado's marketplace or the thousands more who have attempted to buy there but found themselves priced out and locked out. It's also critical for our entire state, because we know that managing cost in the health care system cannot happen until more people have access to health insurance.</p> <p>I urge you to act today by supporting Senate Bill 215. Individuals and families urgently need your help to create a healthier Colorado.</p>
SB20-215	John	Messner	For	Counties & Commissioners Acting Together (CCAT)	Uploaded file
SB20-215	Josh	Emdur	For	Self	Uploaded file
SB20-215	Karen	Moldovan	For	Good Business Colorado	Uploaded file
SB20-215	Maggie	Gomez	For	Coalition for Immigrant Health	Uploaded file
SB20-215	MARILYN	WINOKUR	For	Coloradans for the Common Good	Submitted text
					<p>Coloradans for the Common Good (CCG), a broad-based, non-partisan organization of 23 member congregations, unions, and civic organizations is writing to offer its testimony in support of SB20-215.</p> <p>We believe it is essential to make health care affordable for more Coloradans and provide health insurance access to families and individuals previously left out of the Affordable Care Act. The Covid-19 pandemic demonstrates the critical need for all Coloradans to have health insurance to care for not only themselves but also to protect the public at large.</p> <p>CCG agrees that the establishment of the health insurance affordability enterprise and fund as described in the bill is a sensible way to achieve the goals of:</p> <ul style="list-style-type: none"> <li>• Keeping Colorado's reinsurance program working and healthy</li> <li>• Including more Coloradans in the benefits of reinsurance</li> <li>• Providing subsidies for families left out of the Affordable Care Act because they lack proper documentation</li> </ul> <p>We urge you to vote for SB20-215.</p>
SB20-215	Monica	VanBuskirk	For	Connect for Health Colorado	Uploaded file

SB20-215	Sara	Orrange	Against	America's Health Insurance Plans	Uploaded file	
SB20-215	Shawn	Satterfield	For	Mozaro	Submitted text	<p>Dear Sir and Madams,</p> <p>Thank you for the opportunity to voice my support of SB215: Health Insurance Affordability Enterprise. As a small business owner of a web development agency Mozaro, and a local non-profit Shine Music, I believe reformation of the existing health insurance options for all, and especially small business owners, is long over due. That is why I am writing today to urge you to please vote Yes on SB215, the Health Insurance Affordability Enterprise. The impacts of the COVID-19 pandemic on Colorado's economy have already been devastating. This crisis has shown us how poorly we've prepared our businesses and workers for the worst-case scenario. SB215 is a step towards fixing our economy and doing right by employers, workers, and our state.</p> <p>This bill would continue the state's successful reinsurance program for an additional five years with no cost to the state budget. The program is slated to end in 2020 unless new funding for the program is found. The program was responsible for lowering health insurance premiums by 20% in its first year.</p> <p>It would also create opportunities for individuals and families previously left out of the Affordable Care Act to have affordable health insurance options at no cost to the state budget like working families with no affordable options and individuals with problems with their documentation.</p> <p>If this crisis has shown us anything, it's that workers need easier ways to save and create financial security, both for emergencies and the long-term. Colorado can act now, using existing resources, to establish the infrastructure for a secure savings program. Businesses and employees would only begin to participate once the economy has made significant strides in its recovery.</p> <p>I urge you to vote YES.</p>
SB20-215	Zach	Zaslow	For	Children's Hospital Colorado	Uploaded file	