



HOUSE BILL 16-1336 – Official County Position

Approved by the Eagle County Board of Commissioners on March 15, 2016

House Bill 16-1336: Study Single Geographic Rating Area

Sponsor(s): Hamner and Rankin (House) / Donovan (Senate)

County Position: SUPPORT

Policy Principle: Supports legislation that promotes quality health care access and improves the affordability of that care

Description:

Under current law, health insurers may consider the geographic location of a policyholder when establishing health insurance rates for individual and group insurance plans. House Bill 16-1336 would require the Commissioner of Insurance to study the impacts and viability of creating a single geographic rating area, consisting of the entire state, for purposes of determining premium rates for individual health plans. The Division of Insurance would then be required to report back to the Joint Budget Committee by August 1, and the findings may then allow some reasonable reform to go forward in the 2017 session. The bill will be heard in committee on March 24.

County Comments:

Health care costs continue to increase at an alarmingly high rate in Eagle County. These increases threaten healthcare access, affordability and the economic vitality of the community. As an employer, health care costs have skyrocketed for Eagle County in the last two years with total spending now approaching \$10 million in a \$100 million overall budget for all county services. Advocating for health care affordability is a key policy priority in the Eagle County Strategic Plan and essential in "Creating a Better Eagle County for All."

The board of commissioners believes that data on rating areas and subsequent health plan premiums are crucial to determining the factors leading to rising rates, and supports this step in analyzing a potential solution to the high cost of health insurance in the state's mountain region. In 2014, the mountain resort communities had the highest health insurance premiums in the country.

Eagle County respectfully requests your YES vote on HB 16-1336.