

2020 LEGISLATIVE AGENDA

The Colorado Consumer Health Initiative (CCHI) is a non-profit, non-partisan, membership-based advocacy organization working to advance the consumer voice to improve equitable access to quality, affordable health care for all Coloradans. We champion the issues that are important to consumers while respecting the values and opinions of diverse voices, combatting systems of oppression and improving health equity, and embracing new ideas. It is with these values that we are committed to pursuing policy initiatives for Coloradans whose access to health care and financial security are compromised by affordability, inadequate benefits, or unfair business practices of the health care industry.

The following is a summary of the legislative and budget priorities that we believe will provide a pathway to expanding access to care, improving consumer protections, and increasing affordability in the health care system. These priorities reflect concerns we've heard from consumers who seek our assistance through the CCHI Consumer Assistance Program, and from conversations with individual members, organizational members, and other key health care stakeholders. They are developed in consideration of the opportunity for change as well as current political and public will. In evaluating each proposal, CCHI's staff and policy committee members will work to assess the impact of each proposed policy and elevate those that further improve health equity for Coloradans, aiming to incorporate equity considerations into all health care policy decisions and discussions.

In 2020 we anticipate specifically advocating for legislation that relates to the following issues areas. The CCHI policy committee will guide policy positions on legislation and CCHI staff will guide strategic actions.

AFFORDABILITY AND HEALTH COVERAGE

While premiums for health insurance are declining significantly in 2020, there are still too many Coloradans struggling to afford quality coverage. Certain groups are disproportionately affected, including: rural Coloradans who report having a harder time paying their medical bills than their urban counterparts and Hispanic Coloradans who are uninsured at twice the rate of white Coloradans.¹ In order to create more equitable access to coverage across the state, CCHI will support policies that intend to create more affordable health coverage options for Coloradans.

- **State Coverage Option ("Public Option")** CCHI will support establishing a public option built on existing state and private health insurance infrastructure. The aims are to lower the underlying cost of care, decrease premiums, and lower out of pocket costs. Additionally, we support the creation of a standardized plan benefit design and access to high-value, pre-deductible services allowing for more Coloradans to have access to affordable, comprehensive coverage.
- **Reinsurance** CCHI will support efforts to further secure funding for the reinsurance program created under HB19-1168.

CCHI will also review legislative proposals that aim to further stabilize the individual and small group health insurance markets, and those that aim to increase choice and more affordable coverage for Coloradans.

HEALTH CARE COSTS

In 2019, more than one-third of surveyed Coloradans struggled to pay a medical bill, many stating that they had used up all of their savings or weren't able to pay for basic necessities, like food, because of their bills.² And the cost of care continues to rise. Two main cost drivers that contribute to a significant portion of health care spending and premium costs are the high prices of prescription drugs and hospital services. Together,

¹ 2017 CHAS

² <https://www.healthcarevaluehub.org/advocate-resources/publications/colorado-residents-struggle-afford-high-healthcare-costs-support-range-government-solutions-across-party-lines>

they make up over 50% of every premium dollar and have an outsized impact on Coloradans' out of pocket spending.³

Prescription Drugs Rapidly increasing drug prices and a complex and opaque supply chain contribute to a significant financial burden for consumers, particularly for consumers that already face affordability issues and high barriers to care. CCHI will support policies that address the high and rising prices of prescription drugs and that increase transparency in the supply chain's pricing practices.

- **Transparency** CCHI will advocate for initiatives to increase transparency in the prescription drug supply chain, including requiring data reporting and measures that increase affordability for consumers.
- **Prescription Drug Affordability Board** CCHI will advocate for establishing a board to receive the data collected by the transparency initiative. The board will use this data to identify egregiously-expensive drugs and issue payment recommendations for these drugs.

Hospitals Colorado's hospitals make some of the highest profits in the country and contribute to almost 30% of every premium dollar, causing significant affordability concerns for Colorado consumers. CCHI will review legislative proposals that aim to rein in hospital costs and those that aim to address the total cost of care.

CONSUMER PROTECTIONS

Through our Consumer Assistance Program, CCHI has a unique opportunity to learn directly from consumers about the health care challenges they face. Confusion about accessing and paying for coverage and care often leads to high health care costs and unexpected difficulties, which causes financial and physical stress for Coloradans and impacts their ability to make healthy choices. CCHI has identified the following priorities to relieve some issues we've seen arise recently.

- **Health Care Cost Sharing Arrangements** Health care cost sharing arrangements are organizations that sell options for health care coverage that appear to be insurance, but do not offer the comprehensive coverage and accountability of traditional, fully-insured health insurance plans. Furthermore, these arrangements put consumers at the center of payment negotiations and often leave them on the hook for large medical bills. CCHI will support policies that increase the transparency and accountability of these companies so that consumers know these products' limitations and can make informed choices about their health coverage.

CCHI will also support programs that work to protect consumers' long-term health and financial stability, including policies that establish a paid family and medical leave program and other universal portable benefits, establish programs to support caregivers, address immigrants' health care needs, address maternal mortality and reproductive health issues, and increase access to long-term care.

PROTECTING PROGRESS

CCHI has worked to advance policies that reduce health care costs, expand access to care, and protect consumers from predatory and opaque industry practices. We will prioritize efforts to protect these past efforts and ensure progress does not get rolled back for Colorado consumers.

- **Surprise Billing** In 2019, CCHI worked to pass HB19-1174, which prohibits balance billing and sets a payment rate for some out-of-network health care services. CCHI will work to ensure that these protections remain and that any proposed changes to this law do not increase costs.

CCHI will review legislative policy proposals that either threaten or protect gains made in coverage and access to care. This includes protecting Medicaid expansion, the establishment of Connect for Health Colorado, and defending against efforts to expand forms of substandard coverage.

³ <https://www.ahip.org/health-care-dollar/>