

20 YEARS OF ADVOCATING FOR CONSUMERS



CCHI 2020 ANNUAL REPORT

In 2020 CCHI celebrated 20 years of working for Colorado consumers to advance greater equity, access and affordability in the health care system. We kicked off our 20th year with our annual Health Care Day of Action (on February 20, 2020, naturally) and a keynote address from Governor Jared Polis. A few short weeks later, we testified in the Colorado House of Representatives in support of HB20-1349 which would have created a new affordable health care option in Colorado. Within days of that hearing, our world changed. The COVID-19 pandemic disrupted everything, including CCHI's work. Despite disruption, CCHI stayed the course to advocate for policy changes that promote health equity for Colorado consumers, and remained responsive to clients in need of assistance with medical bills or accessing health care, and financial challenges related to COVID-19.

In 2020, the Colorado state legislature took an unprecedented break and then reconvened for a shortened session in June. **CCHI suspended part of our legislative agenda in favor of working closely with our coalition partners to pass groundbreaking legislation: the Health Insurance Affordability Enterprise.** The law creates new state revenue to reduce the cost of insurance premiums through reinsurance, and provides subsidies to low-income Coloradans and those who are excluded from health coverage because of immigration status or other restrictive federal eligibility rules. Starting in 2022, this will help roughly 50,000 new and existing health insurance customers with subsidies that lower deductibles, copays, and coinsurance, with more assistance to come in future years. CCHI also laid important groundwork toward advancing a prescription drug affordability board and public option legislation in 2021.

CONNECTING TO CONSUMERS

In an effort to ensure our work is more community informed and directed, CCHI launched a new field program in 2020, running 3 virtual organizing campaigns to connect with Coloradans about their health care experiences. Field mobilizes our communities through education,



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CCHI Staff & Volunteers



Kelli & Lindsay, CCHI Members

events, and outreach (phonebanks, texting, and eventually door-to-door) while building relationships and collecting data which supports and informs our work. We were scheduled to launch our first campaign just days after stay at home orders in March 2020. We pivoted from organizing on legislative priorities to a direct action approach where we asked people if they had any health care concerns, or if they needed any resources or help with insurance or medical bills. This allowed our organization to connect Coloradans with resources, as well as collect data about their health care needs and barriers preventing them from accessing care and medications.

The first campaign was entirely volunteer run. **A dozen volunteers donated dozens of hours and reached out to over 1,700 individuals.** During these conversations we heard from people about job loss, fear of job loss, lack of health coverage, and inability to afford rent, food, and health care. We compiled a list of resources to help people and referred those with health care issues to our Consumer Assistance Program, as well as connecting them to food and rental assistance, and even glasses.

For our second campaign we concentrated on grassroots advocacy towards the allocation of federal dollars for our state's Medicaid program during the height of the COVID pandemic. Through this campaign we were able to mobilize our communities to contact their US Senators in support of Medicaid funding, and collect stories about the importance of Medicaid. Our third and final campaign of 2020 connected us to nearly 1300 people and revealed that Coloradans are extremely frustrated and experiencing hardship due to the high cost of prescription drugs. **Over 250 people shared their stories with us about the high cost of prescription drugs, and 150 were interested in ongoing leadership and advocacy opportunities.** These past campaigns allowed us to hit the ground running in 2021 for our legislative work around the Colorado Option and the Prescription Drug Affordability Board.



Advocates & bill sponsors at SB20-215 signing



"When I experience a sudden change in my medication's price, I cut back in my other areas of my health care. I don't fill my prescriptions. I don't make appointments. I delay taking care of myself." - Sandra, 71, Adams County

"I use a steroid inhaler and take diabetes and cholesterol medications. They're so expensive that I stopped taking my diabetes and cholesterol medications. I recently got sick and the inhaler alone with insurance was \$60.00. I often have to choose between food and medication." - Dawn, 45, Jefferson County

"My mom is struggling right now. My dad stopped working because of COVID so he doesn't have insurance either and now they're struggling financially because of loss of employment and high medical costs. My mom needs to have more MRIs and sleep studies done but is worried about how she will pay for those." - Josephine, 47, Adams County

"I'm on medication for life, I was bringing it from Mexico because without insurance I cannot afford to purchase this medication. However, due to COVID I have not been able to go to Mexico." - Martha, 56, Weld County

CONSUMER ASSISTANCE PROGRAM

In 2020 CCHI's Consumer Assistance Program (CAP) helped 540 Coloradans from 34 counties save \$1.1 million in medical bills and prescription drug costs. CAP caseload increased 46% over 2019, with client savings ranging from \$24-\$150,000, or an average of \$8,800 per client. Despite 2019 legislation prohibiting surprise billing in state regulated health insurance plans, 14% of CCHI CAP clients had this type of billing problem. This was the single biggest issue for CAP clients in 2020. Most had plans not subject to the state law (regulated by federal law), and some clients with state-regulated plans had providers who ignored the new law.

With funding from Next Fifty Initiative, the CAP expanded to prioritize serving more rural areas in Colorado, and hired an employee co-located at Larimer Health Connect in Larimer County. CAP also implemented a prescription drug assistance software that enabled us to help find drug assistance and discount programs for Coloradans who couldn't afford their medications.

See more information about the success of CAP in our [2020 Consumer Assistance Program report](#).

Most Frequent Issues CAP Clients Faced

- Suprise out-of-network bills (14%)
- Issues with applying for hospital financial assistance (10%)
- Medical debt in collections (9.5%)
- Unable to afford cost sharing after insurance pays (8%)
- Being uninsured (7.6%)
- Drug / Pharmacy (5.7%)
- General Billing Issue (5.2%)



"Sarah [CAP coordinator Sarah Kaslow] was amazing- she stayed with me for the entire process. She helped me negotiate with the medical provider, with a credit agency, with the hospital, and finding an insurance provider for my 86 year old mother after years of denial. I don't have enough words of praise about Sarah with her caring and support during these difficult days with my mother's illness. She was my rock and compassionate human being throughout the entire process."

"This took 1 year. Calls, emails, letters and you all [CAP staff and volunteers] guided us, supported us, informed us and kept us positive with options each step of the way. The medical debacle is designed to confuse and fully intimidate patients to the point of giving in rather than fighting for what is right. We are so blessed we found you."

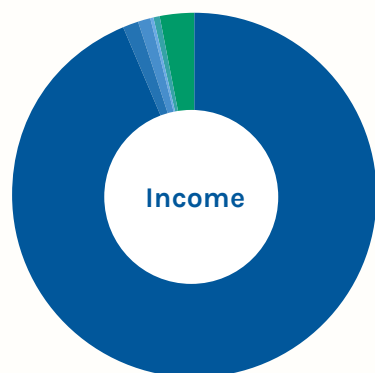


PLANS FOR THE FUTURE

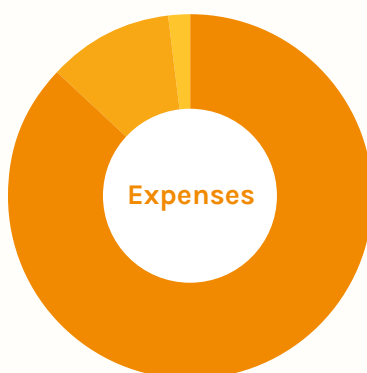
CCHI also completed a new strategic plan that will guide our work in 2021 and beyond. The strategic planning process and outcome have CCHI board and staff renewing and emphasizing our commitment to equity and developing actionable plans and accountability measures to ensure CCHI is working on policies that are targeted at improving health care access for communities facing the greatest barriers due to racism and oppression. [See our strategic plan.](#)

SUMMARY OF FINANCIAL DATA (\$1,000'S)

Support, Revenue & Other Gains	2020	2019
Foundation Grants	\$1,463	\$533
Individual Contributions	18	31
Corporate & Inkind Donations	18	2
Membership Dues	6	9
Program Services	10	34
Events & Other	44	19
Total Income	1,559	628
Expenses		
Program	1,015	784
Management & General	129	117
Fundraising	20	2
Total Expenses	1,164	903
Changes in Net Assets	395	(275)
Net Assets Beginning of Year	327	602
Net Assets End of Year	722	327



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- Individual Contributions
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- Membership Dues
- Program Services
- Events & Other



- Program
- Management & General
- Fundraising



Thank you to our corporate and foundation partners for contributing to our work and ongoing sustainability.

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