



## 2023 POLICY PRIORITIES

The Colorado Consumer Health Initiative (CCHI) is a non-profit, non-partisan advocacy organization working to advance the consumer voice to improve access to health care for all Coloradans by working statewide for progress toward equity, access, affordability, and quality. We champion the issues 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 those 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.

Following is a summary of the legislative and budget priorities that we believe will provide a pathway to lowering health care costs, improving consumer protections, and advancing equity in the health care system. These priorities reflect concerns we hear from consumers who seek our assistance, our [statewide listening tour](#), and conversations with members and stakeholders and are developed considering the opportunity for change. **In evaluating each proposal, CCHI staff and policy committee members will work to assess the equity impact of each policy and elevate those that improve health equity for Coloradans. These findings will be evaluated and shared at the end of the legislative session through our annual scorecard.**

In 2023 we anticipate advocating in the following issue areas, with specific policy positions determined by the CCHI policy committee and strategic actions guided by CCHI staff.

### PROTECTING CONSUMERS

Through our Consumer Assistance Program and listening tour, CCHI can learn directly from consumers about their health care challenges. The health care system is complex, making it difficult for consumers to access coverage and care. The consolidated market emboldens health systems and hospitals to push increasingly high costs onto consumers, causing financial, emotional, and physical stress for Coloradans. CCHI has identified the following priorities to address ongoing problems expressed by consumers.

- **Public Ambulances** Ambulances run by public fire districts are exempted from surprise billing prohibitions enacted by HB19-1174, and consumers continue to receive high bills from these providers with little help from carriers. Consumers have no say in which entities provide them with emergency medical transport and are left vulnerable to balance billing and payment negotiations. CCHI will support policies that bring fire districts in line with existing regulations on surprise billing so that consumers are protected no matter who arrives to help them in an emergency.
- **Facility Fees** Facility fees emerged in the emergency department context as a charge that hospitals bill patients on top of the cost of service to cover overhead expenses. With rampant hospital consolidation in Colorado, these fees have expanded to outpatient locations and often far exceed the cost of care. Facility fees are a surprise charge for consumers but are not prohibited by surprise billing laws. CCHI will support policies that regulate where and when facility fees may be charged and increase the transparency and accountability of health systems to protect consumers, lower the cost of care, and push against skyrocketing health care costs.

CCHI will also support policies that protect consumers' long-term health and financial stability. Our listening tour highlighted consumers' struggles to navigate hospital discounted care and fight medical debt, so we will continue to focus on the successful implementation of HB21-1198 and support policies that protect against unfair debt reporting practices which hinder future financial well-being.

## **ACCESS AND AFFORDABILITY**

The lasting impact of the global pandemic and the worsening economic conditions it created are decreasing the affordability of health care and related necessary expenses such as food, transportation, and housing for the insured and uninsured alike. This exacerbates conditions under which people were already struggling to afford quality coverage. Latinx and Black/African American Coloradans are suffering from health disparities directly related to COVID-19 and those which predated the pandemic and persist through it. Rural Coloradans are disproportionately impacted by health coverage affordability challenges and the economic impacts of the pandemic. The need for more accessible coverage options for excluded populations, including undocumented Coloradans, was also highlighted throughout our listening tour and further grounds our efforts toward successfully implementing HB21-1232, the Colorado/Public Option.

- **Preventative Care Access** Our listening tour underscored that even under current federal law, preventative health care is unaffordable for many Coloradans. So, in the face of efforts to repeal the Affordable Care Act's provision ensuring cost-free access to certain preventative care services, a change that would decrease the accessibility of necessary care shown to reduce racial health disparities, CCHI will support policies codifying and expanding access at the state level.

CCHI will review legislation for its potential to increase equitable access and affordability to all health care coverage, including dental services. Additionally, CCHI will support policies that increase the access and affordability of reproductive health services and push for advocates and legislators to take a reproductive justice lens to advance Colorado towards more equitable practices in the reproductive health care arena.

## **SOCIAL DETERMINANTS OF HEALTH**

We believe that health inequities will begin to decrease when we address the determinants of health caused by social factors. This focus is foundational in achieving racially just, healthy and equitable communities. To this end, CCHI will support legislative proposals that advance access to care for communities facing structural barriers to care. This includes, but is not limited to, increasing access to affordable housing through the prohibition of landlords' discriminatory practices and policies that aim to protect pregnant people so that all Colorado families have the opportunity to thrive on their own terms. Additionally, CCHI will review legislative proposals that improve access to care and coverage through policies that promote food security, creatively raise revenue for key economic security priorities, push against harsh criminal penalties related to substance use and the access of health services, and more.

## **REIMAGINING HEALTH CARE**

CCHI has heard from consumers throughout the state that the current health care system is not working. On our listening tour, participants highlighted the lack of navigators, especially in rural areas, the lack of behavioral health care infrastructure, inaccessible oral health care, and inadequate language access services and bilingual information. Therefore, CCHI will review and support legislative efforts that reimagine the health care system, focusing on equitable access and outcomes for consumers. Specifically, we will support legislation that expands the health care workforce to grow culturally responsive networks, increases behavioral health care access, and ensures that hospital community benefit funding is allocated through community consensus.

## **PRESCRIPTION DRUG AFFORDABILITY**

Our listening tour and grassroots outreach underscored the continued need to focus on decreasing prescription drug costs for consumers. Too often, we heard of folks deciding between purchasing food or life-saving medications, or declining job opportunities to stay on Medicaid. The system is broken. In 2021, CCHI worked to pass SB21-175, which created the Prescription Drug Affordability Review Board (PDAB). The PDAB has the authority to set payment ceilings on the most commonly used and most unaffordable prescription drugs in Colorado. CCHI will continue to monitor the board, mobilize consumers and coalition partners to participate, and provide recommendations to guarantee that the board works to reduce prescription drug costs for the broadest reach of Coloradans. In addition, CCHI will review other legislative proposals that lower costs for prescription drugs through various means, ensuring that the voices of those most impacted are centered.