



# Colorado Consumer Health Initiative

2021

## ANNUAL REPORT

Despite a couple of years of pandemic disruption, CCHI began and ended 2021 strong. The importance of our mission is even clearer in the face of health and economic crises facing our state and our nation. CCHI made considerable progress toward changing our organizational model and priorities to better center equity, and achieved a number of major transformative policy victories.

We also moved into a new space to join over a dozen other health and wellness focused organizations sharing work space and resources at the Colorado Health Capitol. 2022 will be a year of transition for CCHI as the organization has hired a new Executive Director, Mannat Singh. The organization is financially and operationally strong, with seasoned leadership and committed staff who will ensure CCHI's future success.



### LEADING LEGISLATION WITH IMPACT

CCHI led or supported a number of first-in-the-nation, high impact pieces of legislation in 2021. All of our priority bills were tied to issues we hear about regularly from consumers through our organizing and through our Consumer Assistance Program. In all cases, these bills position Colorado as a leader in innovation in health care policy and consumer protections.

House Bill 21-1232, the Colorado Option requires health insurance companies in Colorado to offer standardized plans that meet coverage and equity goals set forth in the legislation, and reduce the premium costs 15 percent over three years. CCHI worked for several years to help develop this legislation in response to consumer concerns about the cost and low value of health insurance coverage. We led coalition advocacy efforts, ran story collection campaigns to mobilize consumers, secured innovative health equity requirements in the bill language, and successfully fended off millions of dollars in opposition spending. CCHI is now leading implementation advocacy efforts.

### 2021 BOARD OF DIRECTORS

Sara Kraeski, Chair  
Phillip Chung, Vice Chair  
Barry Danielsen, Treasurer  
Kyla Hoskins, Secretary  
(until 9/2021)  
Christy Blakely, Secretary  
(as of 11/2021)  
Sharon O'Hara  
Joe Rogers  
Tracey Stewart  
Monserrath Vera Bravo  
Marley Weaver-Gabel



*Special thanks to outgoing board members Kyla Hoskins for their service and commitment.*



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Senate Bill 21-175 created a Prescription Drug Affordability Board. The PDAB is charged with analyzing the prices of high-cost prescription drugs and setting an upper payment limit. We brought this legislation in response to frequent consumer problems affording their needed prescription drugs, the arbitrary pricing throughout the prescription drug supply chain, and the lack of response at the federal level. CCHI led coalition advocacy work, bill drafting, stakeholder engagement, grassroots advocacy, and again, fended off millions in opposition spending and a literal wall of pharmaceutical lobbyists. We are now leading implementation advocacy efforts.

Additionally, CCHI prioritized and lent our support to the Colorado Center on Law and Policy's House Bill 21-1198 to streamline and improve hospital financial assistance for low-income patients. Problems with hospital billing and accessing hospital financial assistance are among the top problems our Consumer Assistance Program clients face. This legislation was absolutely critical to fixing inconsistencies in the administration and enforcement of hospital financial assistance policies in the state, and builds on earlier bills we championed in 2012 and 2014. CCHI supported passage with stories from impacted individuals that helped shape the policy and advocate for passage. We are now contributing leadership to the implementation.



PDAB rally supporters

"Everyone I know struggles to afford their prescriptions - my family, friends, everyone. There are a lot of times where I have to decide between affording medication and paying bills."

-Shane, Denver County

"It is not okay that people who have health insurance cannot afford health care either. They need to do better. People need help now!"

- Lisa, Denver County

"I pay \$300-400 a month for health insurance. I make too much for Medicaid and am stuck paying so much for premiums and deductibles. I have to choose between my health insurance or bills and it's so ridiculous."

- Corinthiah, Adams County



Bill signing ceremony for the Colorado Option and PDAB legislation

## DONATE

Contributions are essential to sustaining our work.

Please visit:

[cohealth.co/donate](https://cohealth.co/donate)





## CONNECTING TO CONSUMERS

In 2021, CCHI conducted 2 simultaneous major field campaigns with multiple components and goals in support of our Colorado Option and PDAB legislative priorities. The Colorado Option campaign concentrated on story collection, as well as a legislative accountability component where constituents were mobilized to contact key legislators and ask them for their vote in favor of the Colorado Option. We sent out 37,688 texts across Colorado and to target areas, and spoke by phone to 1,151 people about their experience with the cost of health insurance. About 200 people wanted to share their stories, and several testified on behalf of the Colorado Option bill or wrote opinion pieces for the media. We hosted webinars with partner organizations so we could engage more directly with immigrant (CIRC), young adults (New Era, Young Invincibles), Latinx (COLOR), and justice involved (CCJRC) communities.

For the PDAB campaign we concentrated on texting and phone banking voters in key legislative districts across the state. We sent 45,182 texts and made 2,423 calls. We had 245 people pledge to contact their legislators and hosted two (socially-distanced) rallies at the Capitol. The rallies helped create a narrative for the legislative meetings, as well as helping bill sponsors feel supported. Through the PDAB campaign we also reached back out to people we had engaged in our 2020 RX Story Collection Campaign to activate them. Almost all the people who testified for PDAB or wrote opinion pieces for the media came through the Field program's engagement activities in 2020 and 2021.



*CCHI's pill bottle PDAB rally drew national attention and demonstrated support for our bill sponsors.*



*CCHI staff at immigrant rights march*

**“Healthcare should be affordable for everyone. If you're sick you shouldn't have to go into debt to get treatment. There should be more options for people who can't afford healthcare on their own.”**

**- April, Pueblo County**

**“I stopped taking my medication, so I could afford my daughter's medication.”**

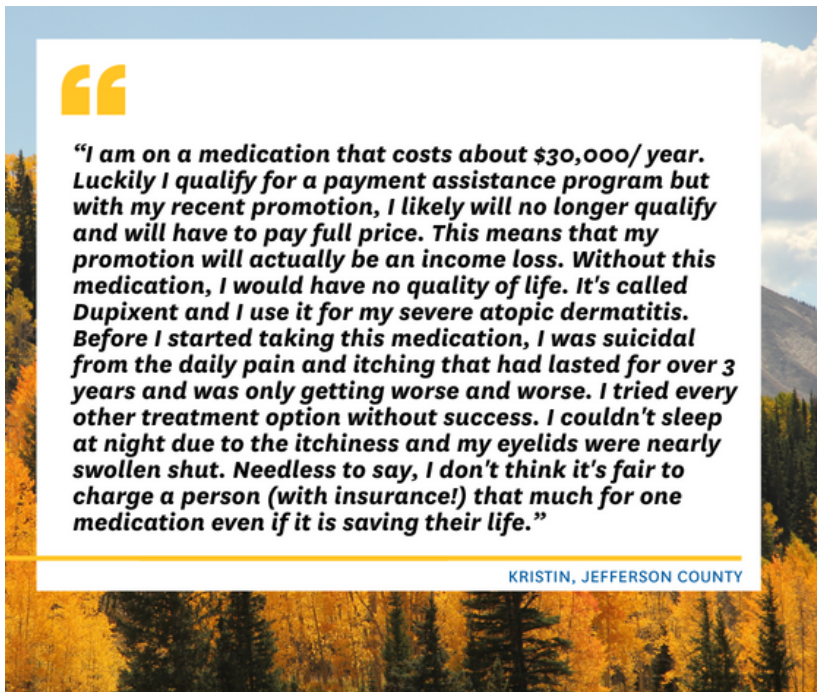
**-Diana, Arapahoe County**



## CONNECTING TO CONSUMERS CONTINUED

After the successful 2021 legislative session, the Field program engaged in outreach to communities for the Colorado Option Stakeholder Meetings. The main outreach done for this was texting, webinars, and calls to those who had been engaged in the legislative session while distributing the Colorado Option Survey where we gathered consumer perspectives to guide the implementation of the Colorado Option.

Over the summer we were able to get back out into the community at a series of community events such as BUCU Fest in Westwood, and Farmer markets in Longmont, and Commerce City. Toward the end of the year we launched a new campaign to speak to Coloradans around the state about oral health with the intent of building a consumer directed policy agenda to address oral health inequities.



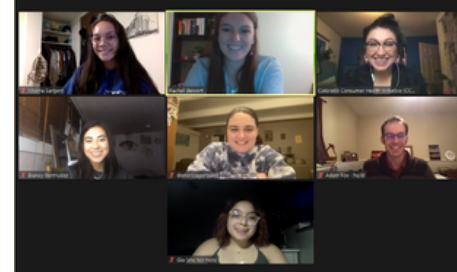
### 2021 Populations Reached Through Field

\*\*\* These numbers do not include all who were contacted, some data was lost and other data was is not available.

| Race             | Age      |          |          |          |       |         | Total People |
|------------------|----------|----------|----------|----------|-------|---------|--------------|
|                  | 18 to 24 | 25 to 34 | 35 to 49 | 50 to 64 | 65+   | Unknown |              |
| African American | 253      | 2,127    | 3,259    | 2,189    | 194   | 0       | 8,022        |
| Asian            | 67       | 371      | 534      | 322      | 38    | 0       | 1,332        |
| Caucasian        | 2,927    | 17,941   | 19,905   | 9,778    | 983   | 0       | 51,534       |
| Hispanic         | 1,015    | 5,679    | 5,945    | 3,218    | 278   | 2       | 16,137       |
| Native American  | 3        | 16       | 5        | 5        | 1     | 0       | 30           |
| Unknown          | 172      | 985      | 1,036    | 602      | 40    | 0       | 2,835        |
| Total People     | 4,437    | 27,119   | 30,684   | 16,114   | 1,534 | 2       | 79,890       |

“The price of insurance is too high, even with both me and my husband working. Our employers don't cover premiums and we have a high deductible, so it's difficult for us to afford insurance for us and our two daughters.”

-Roberta, Pueblo County



CCHI phone banking

“Elderly people should not have to constantly seek approvals and have to do appeals to get what's prescribed to them. I feel like if a doctor feels a certain medication will help it should be covered with little to no co-payment. I see elderly people cry because they get samples of medications that actually help them but then their Medicare and supplemental insurance denies coverage. We live in a sad world when people can't get medications that can change their lives.”

-Claudia, Pueblo County





## CONSUMER ASSISTANCE PROGRAM

The CCHI Consumer Assistance Program continues to be a huge success for the clients we support. In 2021, we surpassed \$4 million saved in consumer medical bills and prescription drug costs and 1600 clients served. The issues we see our clients facing continue to inform our policy work and the connections we make with state policymakers and regulators. Whether a client is facing an outstanding bill of \$50 or \$150,000, these medical bills present a significant financial burden that can sometimes be completely destabilizing. We regularly see the toxic implications that the combination of health issues and financial stress can create. Increasingly, through the eyes of our clients we are seeing the inequitable treatment that non-English speakers face in our health care system, whether that be through poor language access in financial services, contractual documents in English only, or questionable marketing practices.



***Our client was in a car accident in January 2021 and treated at UCHHealth free standing ER. He was uninsured and speaks Vietnamese only. He received bills from UCHHealth (\$24,000) and CU Medicine (\$700). While he was offered an uninsured discount, he was not screened for Medicaid or informed about Hospital Financial Assistance. The only income he and his wife received at the time were \$600 per month in regular unemployment benefits and \$300 per month in extra COVID unemployment benefits. CCHI screened him for health coverage options and referred him to the Asia Pacific Development Center for enrollment assistance. Medicaid was approved for January service date and covered his \$24,700 bills.***

***Comment from Client: "Stephanie always followed up with us on a weekly basis for a few months to see where our progress was until the case was truly closed. Our case was handled with compassion and care."***



***Our 86-year-old client suffered a stroke in July 2019 and was transported to the hospital. She was uninsured at the time and received a bill for \$41,278.13. To make matters worse, during her stay in the hospital, she was found to have cancer and the doctors recommended surgery. Her total bill for the cancer surgery at an affiliated hospital was \$110,877.19. The case was further complicated because she is a lawful permanent resident who lives with and is sponsored by her daughter. Our client's daughter was overwhelmed trying to figure out how to pay all her mother's hospital bills along with all her other household obligations, and both hospitals denied charity care based on the daughter's income. The CAP team advocated for the hospital to provide assistance in our client's native Portuguese and for her daughter's income to be left out of the charity care calculation. It took three months of negotiations and applications, but ultimately our client was approved for a 100% discount saving her \$152,155.32. CAP also assisted our client to enroll in a plan on Connect for Health Colorado with \$0 premium and little to no out of pocket expense so she is no longer uninsured.***

"My husband was in need of cataract surgery and was referred to OMNI Eye Center for the procedure to be completed on both eyes. He was very happy with the visit with the doctor; however, scheduling his surgeries proved to be very difficult.

My husband was diagnosed with MS 30 years ago and is in a wheelchair. We were advised he would not be able to have the surgery at the Omni Eye Center but rather at a local hospital. Due to a greater risk of Covid in a larger facility and the scheduling required to complete the surgery this was not a comfortable choice for him. The doctor is only at the hospital location one day every three months, requiring a different surgeon to complete the second surgery or to wait three months.

We are both extremely thankful for the assistance CCHI was able to provide.... They assisted us with working with Omni and Colorado Eye Center to allow the surgery to take place at the Omni surgical center. CCHI staff are extremely kind and understand the medical system in a unique way that helps the patient."

## CAP Volunteers

In 2021, CCHI was fortunate to have the support of 4 volunteers in the CAP. Special thanks to Carol Ungar, Bill Robinson, Kim William, and Laura Gabbay.

## DONATE TO

## SUPPORT CAP

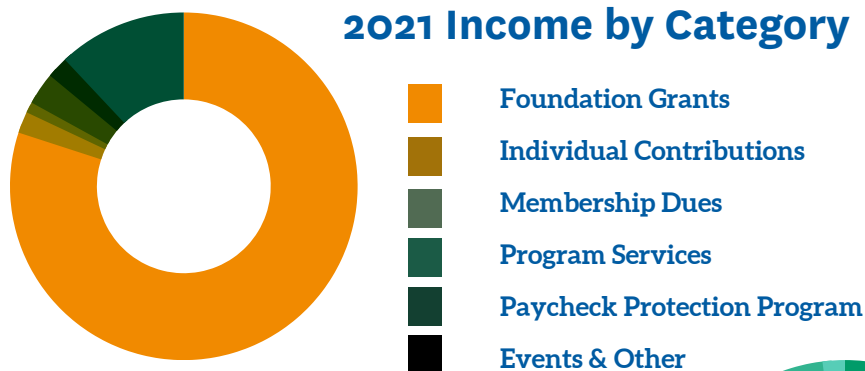
The CAP is supported by a grant from the NextFifty Initiative and sponsored by Colorado Access and ANB Bank. CAP is a free service to our clients and we depend on generous donations for support. To donate, go here: [cohealth.co/donate](https://cohealth.co/donate)

## SUMMARY OF FINANCIAL DATA

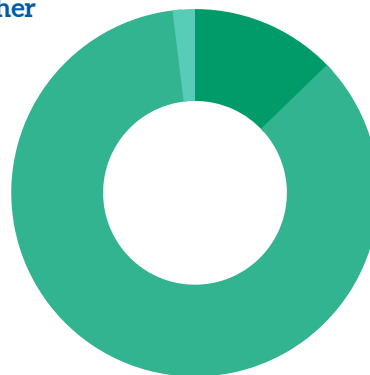
2021 was a strong year for CCHI financially and programatically. However, while the need for our Consumer Assistance Program has grown quickly, CCHI is still looking for ways to expand funding for this vital part of our work.

| Summary of Financial Data (\$1,000's)      | 2021            | 2020            |
|--|-----------------|-----------------|
| <b>Support, Revenue &amp; Other Gains</b>  |                 |                 |
| Foundation Grants                          | \$1,469         | \$ 1,463        |
| Individual Contributions                   | \$38            | 18              |
| Corporate & Inkind Donations               | \$0             | 18              |
| Membership Dues                            | \$6             | 6               |
| Program Services                           | \$45            | 10              |
| Paycheck Protection Program Loans Forgiven | \$220           |                 |
| Events & Other                             | \$36            | 44              |
| <b>Total Income</b>                        | <b>\$ 1,814</b> | <b>\$ 1,559</b> |
| <b>Expenses</b>                            |                 |                 |
| Program                                    | \$1,369         | 1,015           |
| Management & General                       | \$183           | 129             |
| Fundraising                                | \$34            | 20              |
| <b>Total Expenses</b>                      | <b>\$ 1,586</b> | <b>\$ 1,164</b> |
| <b>Changes in Net Assets</b>               | <b>228</b>      | <b>395</b>      |
| Net Assets Beginning of year               | 722             | 327             |
| <b>Net Assets End of Year</b>              | <b>\$ 950</b>   | <b>\$ 722</b>   |

### 2021 Income by Category



### 2021 Expenses by Category



## FOUNDATION SUPPORT

Action Now Initiative, LLC  
Carequest  
Caring for Colorado Foundation  
Center for Health Progress  
Colorado Center on Law and Policy  
Colorado Fiscal Institute  
Community Catalyst  
Community First Foundation  
Delta Dental  
Families USA  
The Hopewell Fund  
Leonard Davis  
Robert Wood Johnson Foundation  
Rose Community Foundation  
The Colorado Health Foundation

## CAP SPONSORS

Colorado Access  
ANB Bank

## EVENT SPONSORS

ARC Thrift Stores  
Colorado Academy of Family Physicians  
Craig Hospital  
Danielsen Investments  
Progressive Promotions  
Davis, Graham & Stubbs  
Energy Outreach Colorado  
Hilltop Hughes  
Taylor Roth & Company  
The Colorado Trust



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