

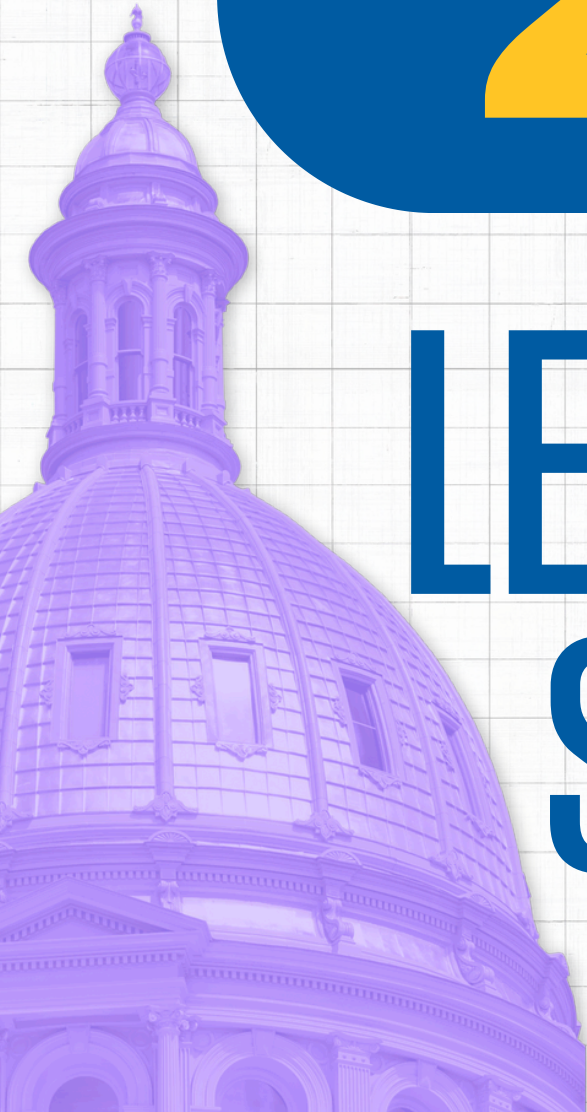


**Colorado Consumer
Health Initiative**



2024

**LEGISLATIVE
SCORECARD**



2024 LEGISLATIVE OVERVIEW

ABOUT US

The Colorado Consumer Health Initiative (CCHI) is a nonprofit, consumer-oriented, membership-based health advocacy organization that serves Coloradans whose access to health care and financial security are compromised by structural barriers, affordability, poor benefits, or unfair business practices of the health care industry.

MISSION

CCHI advances the consumer voice to improve access to health care for all Coloradans by working statewide for progress toward equity, affordability and quality.

VISION

All Coloradans have equitable access to affordable, high-quality health care.

Housing was the leading issue heading into the 2024 Colorado Legislative Session. The legislature was fresh out of a 2023 special session to address property tax issues after the failure of Proposition HH. Landlords and renters' rights, property taxes, and housing development incentives took center stage for much of the session. Different approaches, largely focused on the tension between local and state control, resulted in fiery debates about the best way to house Coloradans affordably and sustainably. Moving into the second half of session, concerns of a smaller-than-anticipated budget began to dictate many legislative priorities and the feasibility of many bills. Though the budget constraints were not as bad as originally predicted, advocates either had to get creative about funding or shrink the scope of bills in order to pass them through the appropriations committees. Despite a Democratic majority in both houses, a breadth of opinions on issues such as substance use, gun control, and of course health care set the stage for lots of policy debates.

CCHI embraced supporting our partners' work during the 2024 legislative session. This resulted in 16 testimonies from CCHI staff and 4 advocate testimonies. Taking a supportive role also allowed staff to dedicate continued capacity toward the ongoing implementation of previous legislative victories including the Colorado Option, Prescription Drug Affordability Board, and Hospital Discounted Care.

When evaluating bills, CCHI used an equity assessment tool to ensure we directed our resources to equitable, well-targeted policies as much as possible. We also prioritized bills brought directly to us by our partners and members. While CCHI did not run any bills this session, we engaged heavily on two bills to protect previous legislative victories. We actively opposed SB24-060, which threatened the authority of the Prescription Drug Affordability Board. We collaborated with a wide range of stakeholders on SB24-116 to streamline the implementation of a hospital financial assistance law.

CCHI took positions on 35 bills this session ranging across health care issues, from prescription drug access to preventative services to financial assistance from hospitals. Several bills were aimed at breaking down upstream barriers to health, specifically housing, access to legal services, and economic insecurity. We supported 30 bills, of which 23 passed, and opposed and/or sought to amend 5 bills, of which 4 had the desired outcome.

Below, we summarize legislation that addresses health care access and affordability, financing reform, industry abuses and consumer protections, social determinants of health, and workforce and delivery. The concerted efforts of CCHI staff, members, and individual Coloradans throughout the session paid off with numerous wins for consumers to celebrate as well as disappointing losses that will set the stage for future work in 2025.

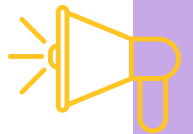
LEGISLATIVE SESSION BY THE NUMBERS

CCHI took positions on **35** bills



23 of the **30** bills CCHI supported passed

CCHI staff testified at the Capitol **16** times



CCHI held **5** events over the course of session



Over **70** consumers at Health Care
Day of Action



Over **45** media mentions during session
in state and national publications



ACCESS AND COVERAGE

While the Affordable Care Act has helped many Coloradans obtain health insurance, we know there are persistent systemic issues that hinder access to health services and cause Coloradans to avoid needed care. Patients should be able to access whole-person, culturally fluent care in their communities in a timely fashion without worrying about what it will cost. In Colorado, we continue to witness health disparities for Latinx, Black, unhoused, and rural communities in part due to these coverage gaps. In 2024, CCHI focused on policies that increased access to health care coverage for Coloradans that have been systematically excluded as well as policies that improved the quality of that care for those with coverage.



SB24-116 Discounted Care for Indigent Patients

Sen. Buckner | Rep. Jodeh

Pro-consumer vote **YES** | Status **Passed**

In 2021, CCHI helped to pass a law that set a statewide baseline for the financial assistance hospitals must provide to moderate to low income patients. This bill makes administrative improvements to the 2021 law to ease implementation and establishes presumptive eligibility to help more Coloradans enroll in Medicaid without delay.



SB24-060 Prescription Drug Affordability Board Exempt Orphan Drugs

Sen. Ginal & Sen. Kirkmeyer | Rep. Hartsook

Pro-consumer vote **NO** | Status **Failed**

This bill would have excluded most qualifying prescription drugs from the Colorado Prescription Drug Affordability Board's (PDAB) review and upper payment limit setting processes. This bill would have severely limited the board's ability to address the root causes of high prescription drug costs.



HB24-1149 Prior Authorization Requirements Alternatives

Rep. Bird & Rep. Frizell |

Sen. Roberts & Sen. Kirkmeyer

Pro-consumer vote **YES** | Status **Passed**

Having to renew prior authorization from insurers results in care disruption and excessive administrative work for patients and providers. This bill requires that insurers simplify the process for patients and extend the duration of prior authorization approval from 180 days to a full calendar year.

KEY BILLS >>>



Hb24-1218 Ground Ambulance Service Rates & Billing

Rep. McCormick & Rep. Soper |

Sen. Mullica & Sen. Baisley

Pro-consumer vote **YES** |

Status **Failed**

Existing federal and state legislation protects Coloradans from surprise bills in most instances, except for bills from ground ambulances. If passed, HB24-1218 would have extended necessary protections by prohibiting public ambulances from sending surprise bills and expanding protections for non-emergency transport. Due to debate around cost and pushback from fire agencies, this bill was postponed indefinitely.

SB24-093 Continuity of Health-Care Coverage Change

Sen. Michaelson Jenet | Rep.

Amabile

Pro-consumer vote **YES** | Status **Passed**



Changes in health insurance can harm patients' health by disrupting access to trusted providers, a disruption that is becoming more acute with mass disenrollment stemming from the Medicaid unwind. This bill allows patients with certain time sensitive conditions who encounter disruptions in health insurance coverage to continue to see their previous provider for a set transition period.

FINANCING REFORM

Our profit-driven health care system is unaffordable, unsustainable, and inequitable. The U.S. has higher per capita expenditures and worse health outcomes than peer nations, and these systemic failings disproportionately weigh on consumers who face the biggest barriers to health care. Our Consumer Assistance Program frequently catches mistakes in medical billing statements and bureaucratic processes that are often inaccessible to consumers. Coloradans frequently lack comprehensive infrastructure, including access to behavioral health services, substance use treatment, and oral healthcare. Statewide, cost barriers limit access to care. CCHI reviewed and supported legislative efforts that incentivized the health care system to provide equitable access to quality care.

KEY BILLS >>>

073 Maximum Number of Employees to Qualify as Small Employer



Sen. Smallwood & Sen. Rodriquez | Rep. Velasco & Rep. Titone

Pro-consumer vote **Oppose to Monitor** | Status **Passed**

In 2016, Colorado raised the threshold for entering the small group market to include employers with 100 employees or less. This bill creates a pathway to return to a 50-employee or less small group market over five years. We opposed the introduced bill due to concerns for the stability of the small group market and increased costs for the smallest employers. Amendments that allow the Division of Insurance to work with carriers to determine which small group market size will result in the lowest premiums for consumers moved us to neutral.

HB24-1075 Analysis of Universal Health-Care Payment System

Sen. Marchman & Sen. Jaquez Lewis | Rep. McCormick & Rep. Boesenecker

Pro-consumer vote **YES** | Status **Failed**



As health care costs become more unmanageable for Coloradans, policy experts continue to look for ways to create more affordable and comprehensive care. This bill would have created a study to analyze a publicly funded and privately delivered universal health care payment system. Unfortunately, this bill died on the calendar for the second year straight.

SB-080 Transparency in Health-Care Coverage

Sen. Fields & Sen. Jaquez Lewis | Rep. Young

Pro-consumer vote **YES** | Status **Passed**



Transparency is a cornerstone of both health literacy and market competition. This bill builds upon federal requirements for carriers to share price information in a searchable, navigable format for members. It also mandates federally-required pharmaceutical price data to be submitted to the Division of Insurance, since the data are hard to access from federal sources.



HB24-1258 Credit Covered Person Expenses Insurer Insolvency

Rep. Brown & Rep. Boesenecker | Sen. Roberts

Pro-consumer vote **YES** | Status **Passed**

Friday Health Plan's insolvency in 2023 highlighted opportunities to improve protections for consumers if health insurance carriers go out of business and exit the market mid-plan year. Most importantly, when you enroll with a new carrier for the remainder of the plan year, that carrier must honor all of your previously paid out-of-pocket costs.

HB24-1470 Eliminate Premium Tax to Health Insurance Affordability Fund

Rep. Bird & Rep. Taggart | Sen. Zenzinger & Sen. Kirkmeyer

Pro-consumer vote **NO** | Status **Passed**



The Health Insurance Affordability Enterprise funds programs like reinsurance and Omni-Salud that help make health coverage more affordable and accessible in Colorado for those who need it most. Due to a belatedly discovered accounting error, this bill eliminates the premium tax which helps contribute to this fund. While changes do need to be made to fix this error, CCHI does not believe that those who benefit from the fund should bear the burden of this accounting mistake.

INDUSTRY ABUSES AND CONSUMER PROTECTIONS

Through our members, Consumer Assistance Program, and Community Advisory Board, CCHI learns 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, which contributes to the harmful cycle of financial toxicity. In 2024, CCHI engaged on the following legislative priorities to address ongoing problems in the areas of medical debt, data privacy, and protective guardrails in the insurance space.



HB24-1014 Deceptive Trade Practice Significant Impact Standard
Sen. Gonzales | Rep. Weissman & Rep. Mabrey
Pro-consumer vote YES | Status Failed

Strong accountability mechanisms are essential for proper policy implementation. This bill would have lowered the threshold for proving that a deceptive trade practice constitutes a significant impact to the public. This change would have strengthened the Attorney General's ability to enforce existing consumer protection legislation.



HB24-1130 Privacy of Biometric Identifiers & Data
Rep. Daugherty & Rep. Lynch | Sen. Lundeen & Sen. Hansen
Pro-consumer vote YES | Status Passed

The growing use of technology from health apps and heart rate watches to artificial intelligence and predictive models highlights the importance of data privacy in the health care space. This bill expands the Colorado Privacy Act to include biometric data, giving individuals a greater degree of ownership in the collection, storage, and sale of such data.



HB24-1217 Sharing of Patient Health-Care Information
Sen. Amabile
Pro-consumer vote YES | Status Passed

Privacy in who can access an individual's health data is extremely important, however, bureaucratic complexities can interrupt family members' and loved ones' ongoing ability to have such access. This bill creates a digital repository so that consent forms can be shared between health care providers, state agencies, and other involved parties.

KEY BILLS >>>

SB24-163 Arbitration of Health Insurance Claims
Sen. Roberts | Rep. Catlin & Rep. Daugherty
Pro-consumer vote NO | Status Failed



As consolidation plays an increasing role in the health care space, technical loopholes in legislation are being leveraged to prioritize profits over patient care. This bill would have undermined a critical part of the negotiations behind existing Colorado protections and incorporated arbitration parameters from the federal No Surprises Act that most benefit large, private-equity-backed providers and are driving up the cost of care for patients. Due to our efforts and opposition from the carriers, this bill died in its first committee.



HB24-1380 Regulation of Debt-Related Services
Rep. Mabrey | Sen. Cutter & Sen. Jaquez Lewis
Pro-consumer vote YES | Status Passed

Medical debt is a crisis with a full industry of third-party debt collectors playing an active and often invasive role in collecting medical bills. This bill is a small step towards increasing clarity in third-party debt collections by requiring the original plaintiff to be named in the suit. Doing so should reduce confusion and give consumers greater clarity in the stressful and opaque debt collection process.

SOCIAL DETERMINANTS OF HEALTH

Addressing the conditions in which we live, work, and play is foundational in achieving racially just, healthy, and equitable communities. The rising cost of living exacerbates pre-existing structural barriers to accessing and achieving health for many Coloradans. CCHI reviewed 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, mental health, and access to health services, and more.



HB24-1007 Prohibit Residential Occupancy Limits
Rep. Rutinel & Rep. Mabrey | Sen. Exum & Sen. Gonzales
Pro-consumer vote YES | Status Passed

Colorado is currently in a housing affordability crisis with a nearly 40% increase in our unhoused community between 2022-2023. This bill eases restrictions around residential occupancy limits to allow a greater number of non-related people to live together in the same household. While still prioritizing safety, this bill eliminates discriminatory regulations and creates room for different forms of communal living and rent cost-sharing.



HB24-1297 Baby Bonds Program Study
Rep. Willford & Rep. García | Sen. Coleman
Pro-consumer vote YES | Status Failed

This bill proposed a study to explore what building wealth through baby bonds would look like in Colorado. In such a program the state would set aside money in a public trust for any Colorado-born child from a low-income household. Upon turning 18, the child could then access the money for education, housing, and other purchases which would disrupt cycles of wealth inequality. Due to fiscal constraints, this bill failed.



HB24-1286 Equal Justice Fund Authority
Rep. Joseph & Rep. Lindsay | Sen. Roberts & Sen. Priola
Pro-consumer vote YES | Status Passed

Colorado ranks below our neighbors in Wyoming, New Mexico, Nevada, and others in legal aid funding, which restricts equitable access to legal representation. This bill establishes a small fee on filings to support organizations that provide legal services to low-income clients for issues that threaten basic needs like housing, access to medical care, and more.

KEY BILLS >>>



HB24-1322 Medicaid Coverage Housing & Nutrition Services
Rep. Brown & Rep. Bird | Sen. Kirkmeyer & Sen. Rodriquez
Pro-consumer vote YES | Status Passed

Health extends beyond access to quality, affordable care. This bill initiates a study to explore how the state can provide housing, nutrition, and tenant supportive services for Medicaid enrollees and speeds up the 1115 waiver application to realize any approved program changes sooner.



SB24-053 Racial Equity Study
Sen. Coleman | Rep. Herod & Rep. Ricks
Pro-consumer vote YES | Status Passed

This bill approves research to investigate the lasting impacts of systemic racism - especially as it relates to state policy and practices - on Black Coloradans. Studied impacts may include wealth attainment, educational profiles, economic mobility, and local histories. The study, which will require significant private donations to conduct, will also make recommendations around how to best address these systemic inequalities.

KEY BILLS >>>

HB24-1262 Maternal Health Midwives

Rep. García & Rep. Jodeh | Sen. Buckner & Sen. Michaelson Jenet

Pro-consumer vote **YES** | Status **Passed**

Consumers across Colorado, particularly BIPOC birthing people, are increasingly seeking community-based birth providers, but face significant barriers to accessing these options. This bill seeks to expand options for Coloradans by conducting a study into perinatal health gaps and requiring notice before the closure of birthing facilities. Additionally, this bill builds on previous birth equity bills to strengthen perinatal discrimination reporting.

HB24-1066 Prevent Workplace Violence in Health-Care Settings

Rep. Hamrick & Rep. García | Sen. Michaelson Jenet & Sen. Gonzales

Pro-consumer vote **YES** | Status **Failed**

Workplace violence in health care has received increasing attention since the pandemic. Led by nurses and mental health advocates, this bill sought to use evidence-based methods to promote safety, including mechanisms such as safe staffing ratios. Facing a tight fiscal environment and opposition from hospitals, who were advocating for criminalizing patients as an alternative tool to address this issue, this bill died on the calendar.

WORKFORCE AND DELIVERY

Barriers and cracks in the workforce pipeline are harming patient access to quality care, particularly for Coloradans who are most marginalized. Safe staffing, adequate compensation for all staff, and quality employee health coverage are necessary to create health facilities that have the capacity to provide quality care to consumers. Further, investing in community-grown workforces will result in workers who are better able to return linguistically and culturally fluent care to their communities. CCHI supported proposals that sought to reduce barriers for community-based health providers and help Coloradans receive needed care from trusted professionals at the right place and right time.



SB24-034 Increase Access to School-Based Health Care

Sen. Marchman & Sen. Kolker | Rep. García

Pro-consumer vote **YES** | Status **Passed**

Schools offer a unique opportunity to deliver health services to young Coloradans across the entire state. This bill expands the current program to allow more facilities to integrate school-based health centers and offer more types of care.



SB24-040 State Funding for Senior Services

Sen. Danielson & Sen. Ginal | Rep. Willford & Rep. Young

Pro-consumer vote **YES** | Status **Passed**

Colorado sets aside money annually for funding senior services such as nutrition, transportation, and home health programs. Building on additional appropriations in the budget, this bill requires that the funding must be reviewed for adequacy every three years to ensure program sustainability over time.



SB24-168 Remote Monitoring Services for Medicaid Members

Sen. Roberts & Sen. Simpson | Rep. McCluskie & Rep. Martinez

Pro-consumer vote **YES** | Status **Passed**

Rural Coloradans often struggle to access care due to provider deserts and longer distances between home and health care facilities. This bill aims to increase funding for telehealth services in rural areas as one way to ensure, especially low-income, rural Coloradans still can access needed care. Additionally, this bill expands coverage for continuous glucose monitors for adults with Health First.

SCORECARD

BILLS WE SCORED

HB24-1075
Analysis of Universal Health-Care Payment System

This bill would have created a study to analyze a publicly funded and privately delivered universal health care payment system.

HB24-1149
Prior Authorization Requirements Alternatives

This bill expands the duration of prior authorization approvals for health care services or prescription drugs from 180 days to a year

HB24- 1262
Maternal Health Midwives

This bill responds to increasing consumer demand for community birth options by strengthening perinatal discrimination reporting mechanisms, conducting a study into perinatal health gaps, and requiring notice before the closure of birthing facilities.

HB23-1322
Medicaid Coverage Housing & Nutrition Services

This bill initiates a study to explore how the state can provide housing, nutrition, and tenant-supportive services for Medicaid enrollees.

SB24-034
Increase Access to School-Based Health Care

This bill expands a current program to allow more facilities to count as school-based health centers and more types of care to be offered.

SB24-093
Continuity of Health-Care Coverage Change

This bill creates a transition period wherein patients can see their previous provider in certain instances of unexpected coverage change.

SB24-116
Discounted Care for Indigent Patients

This bill reduces barriers and delays to Medicaid enrollment by allowing Colorado hospitals to treat patients who appear eligible for Medicaid before formal enrollment.

What is the purpose of this scorecard?

The purpose of this scorecard is to inform CCHI's members, supporters, partners, and the public where our Colorado legislators stand when it comes to health care issues that affect consumers. While many policies are introduced to bring about change in our health care system each year, we want you to know which ones we believe are most important to creating equitable access to affordable high-quality health care for all Coloradans - and how your legislator voted on them. This scorecard is not an endorsement of any legislator or political party.

How did we choose which bills to score?

In 2024, CCHI took a position on over 30 pieces of legislation. Due to the high number of bills related to health and health care, we chose to score bills that best aligned with our long-term vision of an affordable, quality, patient-centered health system in Colorado. These bills represent exciting advancements in each area of our work and we look forward to continued work on implementation in the coming years!

Key

✓ Yes vote

✗ No vote

A Absent

— Did not vote because the bill died on the calendar

2024 SENATE VOTES

Senator	Senate District	HB24-1075	HB24-1149	HB24-1262	HB24-1322	SB24-034	SB24-093	SB24-116	Score
Baisley, Mark (R)	4	✗	✓	✗	✗	✗	✗	✗	14%
Bridges, Jeff (D)	26	✓	✓	✓	✓	✓	✓	✓	100%
Buckner, Janet (D)	29	—	✓	A	✓	✓	✓	✓	100%
Coleman, James (D)	33	✓	✓	✓	✓	✓	✓	✓	100%
Cutter, Lisa (D)	20	✓	✓	A	✓	✓	✓	✓	100%
Danielson, Jessie (D)	22	—	✓	✓	✓	✓	✓	✓	100%
Exum, Tony (D)	11	✓	✓	✓	✓	✓	✓	✓	100%
Fenberg, Stephen (D)	18	—	A	✓	✓	✓	✓	✓	100%
Fields, Rhonda (D)	28	✓	✓	A	✓	✓	✓	✓	100%
Gardner, Bob (R)	12	✗	✗	✓	✓	✗	✓	✓	57%
Ginal, Joann (D)	14	✓	✓	✓	✓	✓	✓	✓	100%
Gonzales, Julie (D)	34	✓	✗	✓	✓	✓	✓	✓	86%
Hansen, Chris (D)	31	✓	✓	✓	✓	✓	✓	✓	100%
Hinrichsen, Nick (D)	3	—	✓	✓	✓	✓	✓	✓	100%
Jaquez Lewis, Sonya (D)	17	✓	✗	✓	✓	✓	✓	✓	86%
Kirkmeyer, Barbara (R)	23	✗	✓	✓	✓	✗	✓	✗	57%

2024 SENATE VOTES

Senator	Senate District	HB24-1075	HB24-1149	HB24-1262	HB24-1322	SB24-034	SB24-093	SB24-116	Score
Kolker, Chris (D)	16	—	✓	✓	✓	✓	✓	✓	100%
Liston, Larry (R)	10	—	✗	A	✓	✗	✓	✓	60%
Lundeen, Paul (R)	9	✗	✗	✗	✓	✗	✓	✗	29%
Marchman, Janice (D)	15	—	✓	✓	A	✓	✓	✓	100%
Michaelson Jenet, Dafna (D)	21	A	✓	✓	✓	✓	✓	✓	100%
Mullica, Kyle (D)	24	—	✓	✓	✓	✓	✓	✓	100%
Pelton, Byron (R)	1	—	✗	✗	✓	✗	✓	✗	33%
Pelton, Rod (R)	35	—	✓	✗	✗	✗	✓	✗	33%
Priola, Kevin (D)	13	✓	✓	✓	✓	✓	✓	✓	100%
Rich, Janice (R)	7	✗	✓	✗	✓	✗	✓	✓	57%
Roberts, Dylan (D)	8	—	✓	✓	✓	✓	✓	✓	100%
Rodriguez, Robert (D)	32	—	✓	✓	✓	✓	✓	✓	100%
Simpson, Cleave (R)	6	—	✓	✓	✓	✗	✓	✗	66%
Smallwood, Jim (R)	2	—	✗	✗	✗	✗	✓	✗	17%
Sullivan, Tom (D)	27	—	✓	✓	✓	✓	✓	✓	100%
Van Winkle, Kevin (R)	30	—	✓	✗	✗	✗	✓	✗	33%

2024 SENATE VOTES

Senator	Senate District	HB24-1075	HB24-1149	HB24-1262	HB24-1322	SB24-034	SB24-093	SB24-116	Score
Will, Perry (R)	5	✗	✓	✓	✓	✗	✓	✓	71%
Winter, Faith (D)	25	✓	✓	✓	✓	✓	✓	✓	100%
Zenzinger, Rachel (D)	19	—	✓	✓	✓	✓	✓	✓	100%

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 at COHealthInitiative.org

