



2025 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 most important to consumers with a focus on amplifying the values and opinions of diverse voices to combat systems of oppression and advance health justice. It is with these values that we are committed to pursuing innovative 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.

At CCHI, we anticipate that the incoming federal administration will present significant challenges to the progress we've made in building a more just and equitable Colorado. We know that working towards health justice is a long-term effort—one that transcends political shifts and changing administrations. CCHI remains steadfast in our commitment to prioritize people over profit, advocate for the needs of our communities, and amplify the voices of those who have gone unheard.

As we enter the 2025 Legislative Session with a particularly constrained state budget forecast and an uncertain national political climate, CCHI's top priority is to sustain existing public and private health coverage options for low-income Coloradans. We remain dedicated to defending consumer protections, lowering costs, and improving equity in the health care system through legislative and regulatory advocacy.

As part of our commitment to passing effective and equitable policy, CCHI and Policy Committee members will assess legislation through an [equity impact framework](#). This assessment will guide the positions we take on bills and our level of involvement in securing desired outcomes.

This year's policy priorities reflect concerns we hear through our Community Advisory Board, Consumer Assistance Program, Patient-Provider Cohort, and membership base. In 2025 we anticipate advocating in the following issue areas:

ACCESS AND COVERAGE

While the Affordable Care Act continues to help 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.

- **Ensuring Health Coverage for All** CCHI will support policies that protect and expand insurance coverage across Colorado to continue to reduce uninsured rates. In 2025, this will include addressing challenges in Medicaid enrollment after the public health emergency unwind, protecting benefits in safety net programs, and working towards a universal health coverage system.
- **Improving Quality of Coverage** CCHI will continue to support policies that strengthen health insurance coverage quality in Colorado. In 2025, this will include bolstering network adequacy protections, improving mental health parity, and working to expand access to oral health services.
- **Patient Access to Health Information** As led by our Consumer Advisory Board, CCHI will support policies that increase consumers' access to their health data in ways that facilitate better care coordination.

Many barriers stand in the way of Coloradans accessing the health care they want and need. CCHI will review legislation for its potential to increase equitable access and affordability to all health care coverage.

FINANCING REFORM

Our current profit-driven health care system is unaffordable, unsustainable, and inequitable. The U.S. has higher per capita expenditures and worse health outcomes than international peers, and these systemic failings disproportionately weigh on consumers who face the biggest barriers to health care. CCHI continues to challenge these financial systems in order to transform our health care system into one that supports holistic, population health with equitable access to care throughout the state. In 2025, we will review and support legislative efforts to sustain and expand funding for existing coverage programs for all Coloradans regardless of documentation status. We will also continue to engage in regulatory processes related to hospital funding mechanisms, state health insurance affordability programs, and insurance rate review.

INDUSTRY ABUSES AND CONSUMER PROTECTIONS

Coloradans should not face financial hardship because they have received health care services or be dissuaded from seeking care due to fear of financial hardship. CCHI will continue to work to protect consumers from health care industry practices that jeopardize the health and financial security of Colorado families. For 2025, CCHI has identified the following priorities to address ongoing problems expressed by consumers.

- **Hospital Consolidation** Colorado's increasingly consolidated health care market emboldens health systems and hospitals to push increasingly high costs onto consumers. We are committed to building on existing work to address both the root cause of high costs and the downstream effects that consolidation has on patient affordability.
- **Surprise Billing Protections** CCHI will continue to defend and expand Colorado's surprise billing protections. We remain dedicated to overseeing proper implementation of existing protections and continuing to fill any gaps left unaddressed in current law, particularly related to ground ambulances.

SOCIAL DETERMINANTS OF HEALTH

Structural barriers based on race, ethnicity, income, LGBTQ status, ability, and age among others, prevent individuals from getting the health care they need and deserve. We work toward health equity by addressing systems of oppression and barriers that lead to disparate health outcomes. Addressing the conditions in which we live, work, and play is foundational in achieving racially just, healthy, and equitable communities. To this end, CCHI will engage in regulatory advocacy and support legislative proposals brought by our members that advance access to increased resources for communities facing structural barriers to health care.

WORKFORCE AND DELIVERY

A robust workforce is essential to advance equitable access to quality care in Colorado. Barriers and cracks in the workforce pipeline are harming patient access to quality care, particularly for Coloradans who are most marginalized. Patients should have primary care medical homes with team-based care and a range of providers who are culturally fluent and a health care workforce that has been grown from the community. 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. In 2025, CCHI will support legislation that protects physicians from non-compete clauses that negatively affect patient continuity of care and contribute to the increased financialization of the health care system.