



2019 LEGISLATIVE AGENDA

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 that are 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, from conversations with members and stakeholders, and are developed in consideration of opportunity for change. **In the evaluation of each proposal, CCHI staff and policy committee members will work to assess the equity impact of each proposed policy and elevate those that improve health equity for Coloradans.**

In 2019 we anticipate advocating for legislation that relates to the following issues areas, with specific policy positions determined by the CCHI policy committee, and strategic actions guided by CCHI staff.

HEALTH COVERAGE CHOICE AND AFFORDABILITY

While premiums for health insurance are more stable this year, there are still too many Coloradans struggling to afford quality coverage. Rural Coloradans report having a harder time paying their medical bills than their urban counterparts¹ and 34% of uninsured Coloradans are Hispanic. In order to create more equitable access to coverage across the state, CCHI will support policies that intend to create more affordable health coverage options for Coloradans, including, but not limited to a public option built on the existing state health insurance infrastructure, and increased subsidies for premiums.

Additionally, CCHI will review legislative proposals that aim to stabilize the individual and small group health insurance markets, with the understanding that more stability could lead to more choice and affordable coverage.

HEALTH CARE COSTS

In 2017, nearly one in five Coloradans did not get health care because of cost². A major portion of increased health care spending and premium costs can be attributed to two main cost drivers: prescription drugs and hospitals. Together, they make up over 50% of the premium dollar, and also have an extreme impact on Coloradans out of pocket spending.

- **Prescription Drugs** Rapidly increasing drug prices, a complex supply chain, and the amount charged to patients by health insurance companies all cause a significant amount of financial stress for consumers. Furthermore, the high cost of prescription drugs used for the treatment of asthma and diabetes disproportionately affect communities of color, as they often face higher rates of these chronic conditions. CCHI will support policies that increase transparency and accountability in drug pricing, and hold the prescription drug industry accountable for predatory behavior. Additionally, CCHI will review other legislative proposals that intend to address rising prescription drug prices.
- **Hospitals** In Colorado, hospital rates are often far above what Medicare would pay for the same service. They have among the highest profits in the country and contribute to almost 30% of every premium dollar. CCHI will support policies to reign in hospital costs, including, but not limited to, those that increase hospital price transparency and strengthen hospital community benefits.

¹ CHAS, 2017.

² CHAS, 2017.

Furthermore, CCHI will review other legislative proposals that aim to lower costs for consumers, including proposals that expand the authority of state agencies to review health care rates and prices, and proposals that improve transparency and accountability in the health care system.

ACCESS TO CARE

In 2017, almost 1 in 5 Coloradans reported difficulty finding providers that accepted their health insurance, and approximately 1 in 3 cited difficulty getting an appointment when needed for mental health services. We believe that the health care system should be held accountable to these critical access issues for all Coloradans, especially when it comes to the foundational services of primary and behavioral health care.

- **Primary Care** We believe primary care is the foundation of a high quality health care system, however, primary care providers are often underutilized for preventative services, underpaid, and less available in the communities that face the highest health disparities. Furthermore, when patients face barriers in finding an available primary care provider, it can lead to overutilization of higher-cost services. High value and preventative health care can be effectively delivered in the primary care setting, especially when wrap around services, such as care coordination and integration, are prioritized as part of the practice. CCHI will support policies that increase investment in primary care, improve access to first dollar coverage for primary care, explore alternative payment models to help lower health care costs, and incentivize integrated care and coordination.
- **Behavioral Health Care** Access to appropriate and timely behavioral health care is a major source of frustration for many Colorado health care consumers. There are real barriers to accessing behavioral health care that prevent consumers from receiving treatment, which drives up costs and worsens health outcomes. CCHI will support policies that increase accountability for parity between behavioral and physical health, access for maternal mental health services, and access to high-quality treatment for substance use disorders.

CONSUMER PROTECTION

CCHI has a unique opportunity to learn directly from consumers about the health care challenges they face, through the consumer assistance program. The challenges accessing and affording health care are causing financial and economic stress for Coloradans, and impacting their ability to make healthy life choices. Additionally, an estimated 30% of medical debt sent to collections were for bills consumers were not legally obligated to pay. CCHI has identified the following priorities to relieve these issues and allow consumers to afford other necessities, better manage stress, and ultimately lead healthier lives.

- **Surprise Billing** Consumers sometimes inadvertently receive care from out-of-network providers at in-network facilities. This practice, called balance billing, leaves patients to pay the amount left due after the health insurance plan has paid its portion. CCHI will support policies that prohibit balance billing by providers, remove consumers from the middle of the issue by ensuring that insurers hold patients harmless in in-network facilities and emergency situations, notify consumers in plain language before and after a procedure that they have certain consumer protections, allows for reasonable payment of providers, and repayment for consumers that overpay in out-of-network situations.
- **Protecting Health Care Reform** CCHI will review legislative policy proposals that either threaten or protect gains made in coverage and access to care. This includes but is not limited to, protecting Medicaid expansion, protecting the establishment of Connect for Health Colorado, defending against efforts to expand forms of substandard coverage, and defending against work requirements in the Medicaid program.

SOCIAL DETERMINANTS AND HEALTH EQUITY

We believe that health inequities will begin to decrease when we address the determinants of health care that are caused by social factors. This focus is foundational in achieving healthy and equitable communities. To this end, CCHI will support legislative proposals that advance access to care for communities facing structural barriers to care, including but not limited to, expanding access to coverage for undocumented immigrants. Additionally, CCHI will review legislative proposals that improve access to care and coverage through policies such as the FAMILI ACT, access to drivers licenses for immigrants, Virginia's Law, and codifying the maternal mortality review commission.