Dear Friends and Supporters:

In 2015, the Colorado Consumer Health Initiative celebrated its fifteenth year of advocating for access to affordable, quality care for all Coloradans. We had much to celebrate. Data released in 2015 showed Colorado had made enormous progress on health reform reducing the uninsured to 6.7%. We took time to reflect on an incredible journey that had culminated in major health reform victories that secured comprehensive coverage for hundreds of thousands of Coloradans. As we look forward to the remainder of 2016 and beyond, we recognize and celebrate the successes in guaranteeing access to health coverage, improving benefits and building a better health care infrastructure. We also recognize that coverage is not available to everyone, that the promise of affordability is slipping and that we must make significant changes to the health care system if we want to be able to control costs. Thus, at CCHI our attention will be focused on ensuring Coloradans have access to meaningful health insurance benefits that help them realize access to health care. We will begin work to engage consumers in understanding and communicating their values and priorities for how we change the way we deliver and pay for health care. We will continue to find ways to make health care affordable for Colorado consumers. Thank you to all of CCHI’s partners and supporters.

In health,

Lorez Meinhold, Board Chair and Adela Flores-Brennan, Executive Director

Who we are:

Vision

All Coloradans can access high-quality, affordable, and equitable health care.

Mission

We advance the consumer perspective to improve health care for all Coloradans.

Core Values

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

Health care systems should be designed to operate transparently, provide high value & high quality experiences, and be consumer-centered.

The consumer should have an equal voice among other interests in health care policy.

Our members strengthen our voice and our ability to engage consumers in improving health care in Colorado.
Giving Consumers a Voice

Health care consumers should be equal participants in decision-making on changes to the health care system. CCHI challenges providers, carriers and policy makers to consider consumer priorities and values and reflect those priorities and values in their decision-making.

- CCHI identified and supported consumers who wanted to share their stories with state policy makers when proposed legislation, like the bill to repeal the insurance exchange, would have eliminated the very reforms that had granted them access to affordable health coverage.

- CCHI convened advocates to promote transparency and accountability in the non-profit to for-profit conversion of InnovAge, a Program for All Inclusive Care for the Elderly service provider. The collective advocacy effort resulted in a well-attended public hearing and community comments are reflected in the final opinion issued by the Attorney General. The $200 million conversion was the first of its kind in the country.

- CCHI represents consumers with seats at the National Association of Insurance Commissioners, Consumer Insurance Council, State Innovation Model work groups, and Connect for Health Colorado.
Navigating a Complex Landscape

The health care system and all of its components are complicated and constantly shifting. CCHI provides tools, resources and advocacy to help consumers be better informed about how to use their insurance and how policy changes may impact their health care.

- CCHI was recognized with a 2015 Bronze Leaf Award for its CoveredU health insurance literacy website. CCHI has identified health insurance literacy as a key priority. Consumers need to have tools to better understand and use health insurance coverage.

- CCHI produced educational materials like a National Women’s Health Week toolkit and Women’s Preventive Services fact sheet, and educational social media campaigns like “Get More Next Year” to help consumers connect health insurance and tax filing.

- CCHI continued to advocate for a high-quality, consumer-friendly enrollment experience for individuals accessing insurance and subsidies through the health insurance marketplace as consumers were still struggling with the eligibility and enrollment processes. We placed radio ads in Spanish and English reminding people to get covered.

- CCHI takes hundreds of calls a year from Colorado consumers. In 2015 we heard from consumers who incurred large hospital bills and didn’t know where to turn, consumers who had received bad advice or were incurring large tax reconciliation payments, and from people stuck in the insurance enrollment process. Each call informs our work for an improved consumer experience as we try to support each individual with navigation and resources.

2015 CCHI Organizational Members

9to5 - Colorado
AARP
Advocacy Denver
Alzheimer's Association CO Chapter
American Cancer Society
American Diabetes Association
American Heart Association
American Lung Association of CO
Arc Arapahoe & Douglas County
Arc of Aurora
Aurora Health Access
Autism Society of CO
Brain Injury Alliance of CO
ClinicNET
CO AIDS Project
Colorado Center on Law & Policy
Colorado Children's Campaign
Colorado Coalition for the Medically Underserved
Colorado Foundation for Universal Health Care
Colorado Interfaith Voices for Justice
Colorado Mental Wellness Network
Colorado Organization for Latina Opportunity & Reproductive Rights
Colorado Progressive Coalition
Colorado Public Interest Research Group Foundation
Colorado Rural Health Center
Disability Law Colorado
Face to Face Colorado
Family Voices Colorado
Healthier Colorado
Hep C Connection
League of Women Voters of CO
Lupus Colorado
Lutheran Advocacy Ministry
Mental Health Colorado
NARAL Pro-Choice Colorado Inc.
National Alliance on Mental Illness
National Hemophilia Foundation, CO Chapter
National MS Society - Colorado/Wyoming
One Colorado
Oral Health Colorado
Own Your Own Health
Parent to Parent of Colorado
Planned Parenthood of the Rocky Mountains
Susan G. Komen Colorado
Think About It Colorado
Women's Lobby of Colorado

2015 CCHI Board Members

Lorez Meinhold, Board Chair*
Becky Long, Vice Chair
Chris Crigler, Treasurer*
Phil Bloise
Felicia Griffin
Melanie Herrera-Bortz
Leo Kattari*
Myung Oak Kim*
Allie Moore*
Jean Scandlyn*
Anne Smith, Board Member Emeritus
Debra Thomas

*Current board members.

2015 CCHI Funders

The Colorado Health Foundation
Rose Community Foundation
ACA Implementation Fund
Robert Wood Johnson Foundation
Piton Foundation
Anonymous Funders
Accelerating Positive Change

The Affordable Care Act demonstrated change is possible and access to health care can be expanded. It also demonstrated that laws are imperfect and change is hard. That progress and its imperfections inspire us to think smarter and work harder in pursuit of even better solutions for the future.

- CCHI convened advocates to push for a robust benchmark for insurance benefits, and developed a set of consumer-focused principles to ensure consumers have access to providers with their insurance in a reasonable amount of time and distance.

- CCHI conducted a study to ascertain the accuracy of provider directories confirming that, in the case of mental health providers, directories are not an accurate source of information about who is participating with a particular insurance company and whether they are accepting new patients.

- CCHI conducted detailed analysis of proposed rate increases and filed comments to push back on unjustified rate increases. We successfully reduced several rate increases saving Coloradans $3.7 million on their premiums.

2015 Audited Financials

Summary of Financial Data ($1,000's) 2015

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<th>Support, Revenue &amp; Other Gains</th>
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<td>Fundraising</td>
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<td>Net Assets End of Year</td>
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