

## 2021 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 2021 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 ACCESS AND AFFORDABILITY

The impact of the global pandemic and concurrent economic crisis, are leaving increasing numbers of Coloradans without health care coverage. This exacerbates conditions under which people were already struggling to afford quality coverage. Latinx and Black/African American Coloradans are suffering from higher infection and death rates from COVID-19, highlighting the racial disparities in our health care system and emphasizing the need for more affordable coverage options to address structural racism. Rural Coloradans are also being disproportionately impacted by health coverage affordability challenges and the economic impacts of the pandemic. CCHI supports policies that create more affordable health coverage options for Coloradans.

- **State Coverage Option (“Public Option”)** CCHI supports establishing a new state coverage option that utilizes and maximizes state infrastructure and opportunities under federal law. We support a solution that lowers the underlying cost of care, decreases premiums, and lowers out of pocket costs. Additionally, we support the creation of a standardized plan benefit design that provides access to high-value, pre-deductible services.

CCHI will review legislative proposals for their potential to increase equitable access and affordability in the individual and small group health insurance markets.

### HEALTH CARE COSTS

In 2019, more than one-third of surveyed Coloradans struggled to pay a medical bill, many stating that they had used up all of their savings or weren’t able to pay for basic necessities, like food, because of their bills. The cost of care continues to rise.<sup>1</sup> Two main cost drivers that contribute to a significant portion of health care spending and premium costs are prescription drugs and hospital services. Together, they make up over 50% of the premium dollar, and have an extreme impact on Coloradans out of pocket spending.

- **Prescription Drugs** Rapidly increasing drug prices, a complex supply chain, and the amount insurance companies charge their patients in cost-sharing all cause a significant amount of financial stress for many consumers. However, systemic racism and its contributions to poorer health mean the high cost of prescription drugs have a disproportionate impact in communities of color and exacerbate racial disparities in health. CCHI supports policies that lower the costs of prescription drugs for consumers and the health care system, increase transparency and accountability in drug pricing, and hold the prescription drug industry accountable for predatory behavior.

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<sup>1</sup> CHAS, 2019.

CCHI will review other legislative proposals that 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.

### **CONSUMER PROTECTIONS**

Through our Consumer Assistance Program, CCHI has a unique opportunity to learn directly from consumers about the health care challenges they face. Confusion about accessing and paying for coverage and care often leads to high health care costs and unexpected difficulties, causing financial, emotional and physical stress for Coloradans. CCHI has identified the following priorities to address problems we've seen arise recently.

- **Health Care Cost Sharing Arrangements** Health care cost sharing arrangements are organizations that sell options for health care coverage that appear to be insurance, but do not offer the comprehensive coverage and accountability of traditional, fully-insured health insurance plans. Furthermore, these arrangements put consumers at the center of payment negotiations and often leave them on the hook for large medical bills. CCHI will support policies that increase the transparency and accountability of these companies so that consumers know these products' limitations and can make informed choices about their health coverage.

CCHI will also support programs that work to protect consumers' long-term health and financial stability, including policies that address maternal mental health, birth equity, hospital financial assistance, healthcare workforce concerns, expand Medicaid for immigrants, advance reproductive justice, and more.

### **PROTECTING PROGRESS**

CCHI has worked to advance policies that reduce health care costs, expand access to care, and protect consumers from predatory and opaque industry practices. We will prioritize efforts to protect these past efforts and ensure progress does not get rolled back for Colorado consumers.

- **Surprise Billing** In 2019, CCHI worked to pass HB19-1174, which prohibits balance billing and sets a payment rate for some out-of-network health care services. CCHI will continue to ensure implementation of this policy as intended, while ensuring these protections remain and that any proposed changes to this law do not increase costs for consumers.
- **Defending Budget Priorities** The economic impacts of the pandemic have forced Colorado to make painful cuts in state services and programs—and further cuts are expected with a projected \$3 billion in additional revenue shortfall. We have heard from our diverse coalition members that budget defense will be a key priority for this session. CCHI is committed to monitoring the budget process and supporting our partners in defending programs and services that promote health equity for all Coloradans.

CCHI will review legislative policy proposals, both state and federal, that either threaten or protect gains made in coverage and access to care. This includes protecting Medicaid expansion, the establishment of Connect for Health Colorado, and defending against efforts to expand forms of substandard coverage.

### **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 racially just, 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 that address legal and data security protections for immigrants, tackle food security, creatively raise revenue for key economic security priorities, and more.