

## 2022 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 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 policy and elevate those that improve health equity for Coloradans. These findings will be evaluated and shared at the end of the legislative session through our annual scorecard.**

In 2022 we anticipate advocating in 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 lasting 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.

- **Implementation of State Coverage Option (“Public Option”)** In 2021, CCHI worked to pass HB21-1232 which creates a new state health insurance coverage option with a standardized benefit plan and is set to be offered on the marketplace in 2023. In the coming year, CCHI will continue to participate in the stakeholder design process to ensure that the plan design works to address existing disparities in the health care system and that cost-saving measures prioritize consumers and improve the quality of their benefits.
- **Dental Coverage** Oral health is a major contributing factor to overall health, where dental care can help prevent chronic disease. However, one in four Coloradans do not have dental insurance.<sup>1</sup> Barriers to dental access are more significant for rural and BIPOC Coloradans. CCHI will support policies that increase the affordability and accessibility of dental coverage across the state, particularly for populations who have historically experienced the most barriers to care.
- **Expanding Coverage to Uninsured Populations** CCHI supports expanding access to health insurance coverage to all Coloradans, regardless of documentation status. CCHI is committed to supporting policies that dismantle existing systemic barriers to care and that recognize health care as a human right.

CCHI will review legislative proposals for their potential to increase equitable access and affordability to all health care coverage, including dental services.

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<sup>1</sup> <https://www.coloradohealthinstitute.org/research/ensuring-smiles>

## HEALTH CARE COSTS

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. 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.

- **Prescription Drugs** In 2021, CCHI worked to pass SB21-175, which created the Prescription Drug Affordability Review Board (PDAB). The PDAB has the authority to set price ceilings on the most commonly used and most unaffordable prescription drugs in Colorado. CCHI will monitor the board, mobilize consumers and coalition partners to participate, and provide recommendations to guarantee that the board works to reduce prescription drug costs for the widest reach of Coloradans.

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 the 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 expressed by consumers.

- **Health Care Cost Sharing Arrangements** Health care cost sharing arrangements are organizations that sell options for health benefits that can appear to be insurance, but do not offer the comprehensive coverage and accountability of traditional 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 can make informed choices about their health coverage and have more robust protection from unexpected medical costs.

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, and 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 protecting 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. In December 2020, federal surprise billing protections—The No Surprises Act— passed and will go into effect Jan. 1, 2022. CCHI will work to address any discrepancies that exist between these two bills to ensure that the strongest possible consumer protections, drawn from both the state and federal bills, are implemented in Colorado.

CCHI will review additional 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 and the state marketplace, 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.