

# **2024 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 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, our Community Advisory Board, and conversations with members and stakeholders and are developed considering the opportunity for change. In evaluating 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 2024 we anticipate advocating in the following issue areas, with specific policy positions determined by the CCHI policy committee and strategic actions guided by CCHI staff.

# ACCESS AND COVERAGE

The cost of health care and other related necessary expenses such as food, housing, and transportation is rising for insured and uninsured Coloradans alike. Such worsening economic conditions exacerbate pre-existing structural barriers to accessing and achieving health for many Coloradans. As a result, we have continued to witness health disparities particularly for Latinx, Black, homeless, and rural Coloradans. The need for more accessible coverage options for excluded populations, including undocumented Coloradans, was also flagged by our Community Advisory Board and further grounds our efforts toward successfully implementing HB21-1232, the Colorado Public Option.

- Improving Quality of Coverage As a cornerstone of accessing affordable care, CCHI will continue to support policies that strengthen and expand health insurance coverage in Colorado. In 2024 this will include modernizing our state health insurance exchange, improving continuity of care when changing insurance plans, protecting consumers in the face of insurer insolvency, and expanding protections against surprise bills.
- **Prescription Drug Affordability** Prescription drug costs for consumers continue to be an issue for Coloradans. Too often, we heard of folks deciding between purchasing food or life-saving medications, or declining job opportunities to stay on Medicaid. In 2021, CCHI worked to pass SB21-175, which created the Prescription Drug Affordability Review Board (PDAB). CCHI will continue to 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 broadest reach of Coloradans. In addition, CCHI will review other legislative proposals that lower costs for prescription drugs through various means, ensuring that the voices of those most impacted are centered.

CCHI will review legislation for its potential to increase equitable access and affordability to all health care coverage, including oral health services. Additionally, CCHI will support policies that increase the access and affordability of reproductive health services and push for advocates and legislators to take a reproductive justice lens to advance Colorado towards a more equitable health care system.

### **FINANCING REFORM**

CCHI has heard from consumers throughout the state that the current health care system does not facilitate health and well-being equitably for all. Our Consumer Assistance Program frequently catches mistakes in medical billing statements, overly confusing communication from health care facilities, and bureaucratic processes so time-consuming they are often inaccessible for consumers. Rural areas frequently lack comprehensive infrastructure, including access to behavioral health services, substance use treatment, and oral healthcare. And across the state, cost barriers limit access to care. Therefore, CCHI will review and support legislative efforts that incentivize the health care system to provide equitable access to quality care and legislation that disincentivizes continued consolidation and the current focus on profits over health. Specifically, we will support legislation that increases pricing data transparency to address market failures.

## **INDUSTRY ABUSES AND CONSUMER PROTECTIONS**

Through our members, Consumer Assistance Program and Community Advisory Board, CCHI can learn directly from consumers about their health care challenges. The health care system is complex, making it difficult for consumers to access coverage and care. The consolidated market emboldens health systems and hospitals to push increasingly high costs onto consumers, which contributes to financial toxicity that further harms Coloradans. CCHI has identified the following priorities to address ongoing problems expressed by consumers.

- Facility Fees As more providers are absorbed into large, corporate health care systems, "facility fees"--originally used only in facilities with emergency departments-are being tacked onto an increasing variety of services at more locations, driving up the cost of health care at the expense of the consumer. In 2023, CCHI led a coalition to pass a bill that initiated a steering committee tasked with conducting a study to better understand the impact of facility fees on health care access, establish patient-facing transparency measures, and limit facility fees for preventative services. In 2024, CCHI will continue to support the steering committee's work to increase transparency.
- **Hospital Discounted Care** Through our Consumer Assistance Program, we have received feedback that obtaining affordable care from Colorado hospitals remains an ongoing issue. Consumers have spoken to aggressive billing practices, a dearth of knowledge about Hospital Discounted Care Laws, and a lack of compliance by hospitals to share these rights with patients. As a result, CCHI is dedicated to continuing to protect these important protections and push for proper implementation of HB21-1198 through consumer education and other available means.

# SOCIAL DETERMINANTS OF HEALTH

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 support legislative proposals that advance access to care for communities facing structural barriers to care. Additionally, CCHI will review legislative proposals that improve access to care and coverage through policies that promote food security, creatively raise revenue for key economic security priorities, push against harsh criminal penalties related to substance use, mental health, and access to health services, and more.

### **WORKFORCE AND DELIVERY**

A robust workforce is essential to advance equitable access to quality care in Colorado. The current unsustainable pressures on many Colorado health workers has recently manifested in the form of state and nation-level strikes. 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. Further, investing in community-grown workforces will result in workers who are better able to return linguistically and culturally competent care to their communities. This also extends to the inclusion and valuing of community health workers, doulas, and other health care providers that are frequently excluded under current systems. In

2024, CCHI will support legislation that aims to improve medical education around sexual and reproductive health in order to ensure all Coloradans, regardless of gender, have access to high-quality care.