

The “Big Beautiful Bill” (H.R. 1) & the Ugly Consequences for Coloradans

THE COVERAGE CRISIS

200,000+

Coloradans Will Lose
Health Coverage

By 2030, Colorado will lose **\$2 billion or more annually** in Medicaid and ACA funding.

IMMEDIATE ACA MARKETPLACE CUTS

Most people on the individual market will face premium hikes of **170% or more**.

Reinstating the “tax credit cliff” will eliminate financial help for **36,000 Coloradans**.



Enhanced Tax Credits
Expire End of 2025
Coloradans will lose over
\$230 million in ACA tax
credits



Real Example: Tax Credit Cliff

A couple in Larimer County earning just over 400% FPL (\$81,761/year) means

- Premiums jump from **\$186** → **\$1,641/month**
- \$18,460/year more out-of-pocket, a **780% increase**

OTHER ACA IMPACTS

- Insurance rates to spike 28% on average, and 38% in rural areas
- Coverage terminated for DACA recipients (Aug. 25, 2025)
- More paperwork, eligibility verification, and tax credit clawbacks
- Documented immigrants under 5-year bar, refugees, asylees, and others lose premium tax credit access by 2027
- In 2027 individuals denied Medicaid due to “work requirements” also lose ACA tax credits



Over **100,000 Coloradans** (~40% of marketplace enrollees) will likely lose private insurance coverage.

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IMMEDIATE CUTS (NOW)

Now in effect: Medicaid can no longer be used at Planned Parenthood.

- 16,000 visits/year blocked overnight.
- 5,000 Coloradans lose access to their primary care provider.

OCT 2026

Immigrant Coverage Rollback

- Refugees, asylees, temp status, trafficking/violence survivors will lose Medicaid eligibility
- LPRs for 5+ years, CoFA migrants, certain Cuban/Haitian immigrants still eligible

JANUARY 1, 2027

Work Requirements Begin

Bill adds new red tape and paperwork barriers = more people lose care

- Adults aged 19-64 must meet “work requirements”
- Exemptions: pregnant/postpartum, disabled, caregivers for disabled family, otherwise exempt
- → Adds \$57M/year in admin costs or more

Retroactive Coverage Slashed

- Reduced to 1-2 months instead of 90 days → more exposure to medical debt

2028

New Copays for Enrollees Over 100% FPL

- Up to \$35 per service
- Exemptions: Primary, prenatal, pediatric, emergency, and mental health/substance use care

Hospital Provider Fee Cuts Begin

- Reduces federal + state funding that currently supports:
 - 427,000 people, including those in:
 - Medicaid expansion
 - Medicaid buy-in (disability)
 - CHP+ (children/pregnant Coloradans)

BY 2030

Colorado will lose \$2.5 billion/year or more in Medicaid funding

Estimated 200,000+ Coloradans lose coverage

