



## Board of County Commissioners

Dear Chair Rodriguez and Members of the Committee,

Boulder County appreciates the opportunity to offer written testimony in support of HB23-1004 Language Access in Insurance Documents.

We are grateful to Senator Gonzales for bringing this important piece of legislation forward to ensure that our residents have language access for insurance documents. As you may know, Boulder County has made a commitment to centering racial equity and supporting and sustaining cultural responsiveness and inclusivity. One of our legislative priorities is increasing language access in all spheres of life.

Here at Boulder County, over twelve thousand constituents speak a language other than English less than “very well.” From our reflections on race and the intersection of language, we’ve invested in a language access assessment, hired a language access coordinator, and invested in translation and interpretation services to become more aware of where we contribute to systemic racial disparities and start acting to mitigate the harm.

We all agree that language barriers can be frustrating and harmful. We’ve heard from our work with clients and constituents who are English learners that access to all documents in their primary language is critical to understanding, evaluating, and selecting insurance coverage.

Considering the recent disasters Boulder County has experienced, staff at Boulder County have heard countless examples from community members who didn’t understand the policies related to critical life decisions, such as vehicle, homeowners, or renters’ insurance, until it was too late. This bill allows applicants to select the language that will enable them to make their best decision and ensures that the translation and translator meet certified standards.

We respectfully request your support of HB23-1004 because language access is good customer service and we believe that all community members deserve fair and equal access, regardless of English proficiency. Thank you.

Nick Robles, Policy Advisor

**Claire Levy** *County Commissioner* **Marta Loachamin** *County Commissioner* **Ashley Stolzmann** *County Commissioner*

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## HB23-1004 Language Access In Insurance Documents

Thank you members of the committee for your time today. My name is Alexandra Reyes, a college student and a Policy Fellow at Young Invincibles, an organization that works to uplift young adult voices.

Language access is vital and something everyone deserves. We don't have an official language in the United States. Instead, we have an incredibly diverse country of people who speak many languages. Actually, one in every six Coloradans speak a language other than English at home<sup>1</sup>.

Insurance is incredibly important to living in the United States. If you own a car, you are required to have insurance for it. Health insurance provides access to affordable health care. When we live in a place that makes it very necessary to hold insurance we should make it as easy to navigate as possible. We can do this by simply making insurance documents more accessible through language.

Since I could read, I had to help my parents read all types of important documents. This is not something they wanted me to do and I probably made a lot of mistakes trying to translate information I couldn't understand. But they had no other choice. If those documents had simply been provided in Spanish, they wouldn't have had to rely on their child to translate. While I'm happy and proud I could help my parents after all they've done for me, I don't think it's fair that they didn't have a way to access information in their language. I am not a qualified translator so the information I translated to them couldn't have been completely accurate, and I believe everyone deserves to understand what they're reading and signing.

I think it is amazing that we have so many different people in Colorado with different cultures and languages. I have seen Colorado businesses, schools, and clinics take steps towards language inclusivity but we have a long way to go. Translating insurance documents and verifying the translation is correct, is another step in the right direction. The people in Colorado should be able to succeed, and they can only do that if they're receiving the same treatment as others which includes receiving documents in a language they understand and prefer.

I urge you to vote **yes** today on House Bill 1004 because language access is a critical step towards equity. Thank you.

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<sup>1</sup> <https://www.coloradohealthinstitute.org/research/language-and-culturally-responsive-care-colorado>