



April 12, 2023

Senator Rhonda Fields, Chair
Senator Joann Ginal, Vice Chair
Colorado Senate Health & Human Services Committee

RE: United States of Care's Support for HB23-1224

Dear Chair Fields, Vice Chair Ginal, and Members of the Committee,

Thank you for the opportunity to provide testimony in support of [HB23-1224](#), which would provide critical updates and improvements to the Colorado Option. United States of Care (USofCare) is a non-partisan, non-profit organization working to ensure everyone has access to quality, affordable health care, regardless of health status, social need, or income. In Colorado, USofCare has worked with state partners to expand access to coverage and improve health care affordability. We highlight Colorado's pioneering initiatives to expand health care coverage and health equity in our work in other states to make the case for thoughtful legislation to address people's health care concerns.

Uniquely, our policy solutions are informed by extensive [listening work](#) to fully understand what people need from their health care. From this, we know that affordability and ease of understanding [top the list](#) of people's concerns when it comes to health care. [Ninety-two percent](#) of people believe everyone deserves access to quality, affordable health care, yet far too often, our health care system fails to live up to their expectations and serve their needs. Here in Colorado, [nearly half](#) of all people have delayed medical care due to cost, and even when they do access needed care, [many](#) do not understand the health care system. Simply put, quality health care is far too expensive and far too confusing, especially for [communities of color](#).

Fortunately, Colorado has taken concrete steps to address both of these concerns. The Colorado Option, the state's first-in-the-nation plan to lower health care costs and increase coverage, exceeded enrollment expectations, with [approximately 35,000 people](#) selecting health plans during its first year. During that same open enrollment period, every county in the state offered affordable silver tier Colorado Option plans with an [average premium](#) at or below that of the average silver plan premium in that county. Furthermore, those high-value Colorado Option plans offered standardized benefits, including free primary care and mental health visits, providing people with the information necessary to easily and meaningfully compare plans across carriers.

The Colorado legislature is right to consider additional measures to strengthen the Colorado Option through HB23-1224. The changes in the bill would put people first, lowering their premiums by placing appropriate limits on carriers' excessive profits and administrative charges and extending the period over which the Division of Insurance (DOI) is able to review and approve affordable rates. This past year, the rate review process saved Coloradans [\\$17 million](#)

on Colorado Option plans; with more time to review rates, savings to people could be even higher.

The bill would also improve the online shopping experience for people by incorporating stakeholder feedback from consumers, brokers, and insurers to streamline the way in which Colorado Option standardized plans are presented on the exchange. These changes would ensure that people on the exchange have comprehensive information on the plans offered and encourage “value-based shopping” to make the best coverage decisions for themselves and their families.

We applaud the Colorado legislature for its commitment to ensuring that all Coloradans have access to equitable, high-quality, affordable health coverage options. We’ve heard through our listening work that people are exhausted by a health care system that is too complicated to understand and too costly to afford. HB23-1224 represents a solid step to address both of these very real concerns and builds on the success of the Colorado Option by helping people understand and afford their health care coverage. For these reasons, USofCare supports HB23-1224 and respectfully requests a “yes” vote.

We hope you consider United States of Care as a resource. Should you have any questions regarding our testimony, please don’t hesitate to contact us.

Sincerely,

Caitlin Westerson
State Partnerships & External Affairs Director
cwesterson@usofcare.org

Eric Waskowicz
Policy Manager
ewaskowicz@usofcare.org