



October 3, 2019

Governor Jared Polis  
State Capitol Bldg  
200 E. Colfax Ave., Rm. 136,  
Denver, CO 80203  
CC: Kim Bimstefer, Executive Director of HCPF & Mike Conway, Commissioner of Insurance

RE: HB 1004: A proposal to create a Colorado Public Insurance Option  
*submitted electronically to [HCPF\\_1004AffordableOption@state.co.us](mailto:HCPF_1004AffordableOption@state.co.us)*

Dear Governor Polis:

On behalf of United States of Care, we respectfully submit the following comments regarding the proposal to create a state option for health care coverage, as directed by HB 1004.

United States of Care is a nonprofit, nonpartisan organization founded in early 2018 with an ambitious mission, "to ensure that every single American has access to quality, affordable health care regardless of health status, social need or income." We are guided by three principles: First, everyone should have an affordable, regular source of care for themselves and their families. Second, all Americans should be protected from financial devastation due to illness or injury. Third, policies to achieve these goals must be fiscally responsible and win the support needed to ensure long-term stability.

It is our belief that effective policy must reflect meaningful engagement with everyday people and patients. To that end, in August of 2019, United States of Care conducted public opinion research to better understand the diverse and unique needs and challenges facing residents throughout the state of Colorado. We submit key findings from this research to your administration and hope that it is informative to the development of your proposal.

When we asked participants about what they would fix if they had a "magic wand," they identified the areas of lowering cost; creating transparency; and expanding access:

**Finding 1: Costs are driving dissatisfaction among consumers and making them question the value of their insurance.**

Across all demographics, Colorado consumers are very frustrated by both the cost of care and coverage (inclusive of premiums, out of pocket costs, and incidental costs related to travel, time off work, etc. to seek care), and the opacity of what they purchase. Fear of unknown costs or bills they did

not expect was a concern for individuals, even those with employer coverage. As a result, the perceived value of the care they receive and coverage they pay for is low. In addition, even when people like their provider or insurance company, cost creates a major obstacle to receiving care and paying for coverage.

**Finding 2: Perceived access to care is influenced by geography; access to care manifests as an affordability issue.**

Residents generally feel that they have reasonable access to primary care across the state, even if they need to drive long distances to access care. However, access to mental health and specialty services is challenging in rural communities. Similar to themes in Finding 1, rural Coloradans link challenges related to transportation, child care, or time off work to their accessibility for specialty care, which becomes an issue in cost and affordability.

**Finding 3: The cost of health care exceeds what consumers believe is acceptable, and they are willing to consider a governmental role if other variables are understood or more transparent.**

There is nearly universal agreement that people need to have coverage, as well as consensus that coverage needs to be affordable. In terms of affordability, consumers self-reported spending up to 20% of their income on health care but believe that not more than 10% is reasonable. As a matter of public policy, consumers expressed measured openness to the state playing a role to address this problem but say that it would be critical to know what any policy and budget trade-offs are.

**Finding 4: Consumers are seeking more easily understood information about plan and benefit design.**

Coloradans understand the need and desire to provide basic care, but the plan and benefit designs of insurance options today are not perceived to be consumer friendly. As mentioned, there was general anxiety about unexpected coverage and costs issues. There is a strong desire for better, more clear information about what services are covered, and importantly, what “covered” means for patients.

**Finding 5: Although health care is a political lightning rod at the national level, Colorado residents are seeking a local champion and voice for every day consumers.**

While the 2019 session included passage of other legislation in addition to HB 1004, many Colorado residents are not able to identify state solutions or policymakers working to address health care issues. Despite findings that the cost and affordability of health care is a top concern across Colorado, this disconnect presents lawmakers with an opportunity to engage with their constituents to better understand everyday challenges and represent their interests at the Capitol.

**Conclusion**

These findings are from a qualitative study of rural and urban Coloradans, and echo concerns we hear every day from people across the country who are seeking real relief for real challenges in accessing affordable health care. We applaud you for your interest in tackling these challenges, and look forward to seeing your proposal later this year.

Most sincerely,



Emily Barson  
Executive Director, United States of Care