

March 11, 2010

Dear Madam Chair and Members of The House Judiciary Committee,

A broad coalition of organizations stand in opposition of HJR10-1009 because we believe this resolution reduces the options of citizens of Colorado, regulators and legislators to reform our health care system.

This Resolution could tie the hands of legislators now and in the future. It could block the ability of lawmakers to fully tackle the state's growing health care crisis, and prevent them from accessing a full array of options.

The health care system in Colorado is failing. The state recognized the need for substantial reform as early as 2006, passing SB06-208 establishing the bi-partisan Blue Ribbon Commission for Health Care Reform. In January 2008, the Commission released its final report which clearly stated THE STATUS QUO IS NOT SUSTAINABLE and went on to lay out a bold, yet realistic approach to providing high quality, affordable health care for all Coloradans.

Key Features of the Commission's Recommendations included:

- Require all legal residents of Colorado to have a minimum level of insurance coverage (individual mandate) by expanding public programs, providing sliding scale subsidies and enforcement through the tax system.
- Create a "connector" or exchange to assist individuals and small employers to understand and choose among insurance options.
- Support the adoption of health information technology to reduce health care costs, while enhancing quality of care.
- Guarantee access to affordable coverage for Coloradans with health conditions by making changes to the individual insurance market providing guarantee issue and modified community rating.

These and many of the other Commissions recommendations are cornerstones of the national health care reform legislation and they require a state and federal partnership to be successful.

### **Colorado Cannot Wait Any Longer for Reform**

The 2009 Colorado Household Survey<sup>1</sup> data revealed a troubling picture of our health care system:

- *19.1% of Coloradans were uninsured at some point in time in the last 12 months (949,000)*
- *13.5% of Coloradans were uninsured at the time of the survey (678,000)*
- *10.3% of Coloradans were uninsured for the last 12 months (518,000)*

- *Insurance status varies by race: 24.1% of individuals who are Hispanic/Any Race are uninsured compared with 10.9% of Non-Hispanic, White individuals and 12.0% of Non-Hispanic, Black individuals.*
- *An estimated 500,000 individuals in Colorado do not have a usual source of care. 16% of these individuals cite inability to afford care as the reason for not having a usual source of care, 15% because they don't have insurance and 40% because they rarely get sick.*
- *In urban and large rural areas, over 40% of individuals without a usual source of care seek the care they need in the ER/Urgent Care compared with less than 5% of individuals with a usual source of care in those same communities.*

The Future of Colorado Health Care<sup>2</sup> report, an economic analysis of health care reform and the impact on Colorado's economy concluded,

*"Without reform, more Coloradans will be uninsured, fewer will be covered by employer-sponsored insurance, and more will rely on Medicaid coverage. Without reform, health care and premium costs will grow at more than twice the rate of economy-wide productivity. Current patterns of high health care cost growth are not an anomaly – health spending will claim larger shares of family budgets for at least the next decade."*

We need health care reform in Colorado and the ability to "opt-out" of national health care reform efforts is simply not a reasonable or feasible option.

We urge you to reject this resolution.

Sincerely,

**AARP**  
**All Kids Covered Colorado**  
**Colorado Academy of Family Physicians**  
**Colorado Center on Law and Policy**  
**Colorado Children's Campaign**  
**Colorado Coalition for the Medically Underserved**  
**Colorado Consumer Health Initiative**  
**Colorado Medical Society**

**Colorado Progressive Coalition**  
**Colorado Progressive Action**  
**Colorado School Medicaid Consortium**  
**CoPIRG**  
**Federation for Families for Children's**  
**Mental Health - Colorado Chapter**  
**KEENE R&D**  
**The Legal Center**

1. The 2008-2009 Colorado Household Survey, sponsored by the Colorado Department of Health Care Policy and Financing and funded by the Colorado Trust, was a telephone survey of 10,000 randomly selected households in Colorado conducted between November 2008 and March 2009. The Colorado Health Institute served as the administrator for the survey under contract with the Colorado Department of Health Care Policy and Financing.

2. "The Future of Colorado Health Care: An Economic Analysis of Health Care Reform and the Impact on Colorado's Economy", led by New America Foundation and University of Denver Center for Colorado's Economic Future. The analysis was jointly funded by The Colorado Health Foundation and The Colorado Trust.