

January 29, 2015

Members of the House Health Insurance and Environment Committee:

We the undersigned respectfully oppose HB15-1066, concerning the repeal of the Colorado Health Benefit Exchange.

This bill would repeal the Colorado Health Benefits Exchange Act passed in 2011. Any unencumbered moneys would be transferred to the General Fund. We oppose this bill for the following reasons:

- ❖ Connect for Health Colorado (C4HCO), also known as the Colorado Health Benefit Exchange, is a state-based marketplace designed by and for Coloradans. Repealing the Colorado Health Benefit Exchange Act would leave Coloradans relying on a federally run marketplace, a switch that could be enormously disruptive to coverage and could result in losing access to the tax credits that make robust health coverage more affordable. Repealing the exchange would result in a marketplace that is less responsive to the needs of Coloradans and a potential loss of over 600 jobs for Coloradans currently employed in the Colorado Springs call center and other areas of the state.
- ❖ SB11-200, which created the marketplace in 2011, passed with broad, bipartisan support. Consumers, businesses, and providers all supported its creation because it was and continues to be the right thing for Colorado.
- ❖ C4HCO is the only place where Coloradans can receive tax credits to help them afford health coverage. Coloradans who qualify are saving an average \$228 per month on health insurance.
- ❖ In 2014, Coloradans received a total \$191 million through health insurance tax credits – money they would have otherwise sent to the Federal Government. The tax savings enabled thousands of Coloradans to buy better health coverage at a more affordable price, and have more money in their pockets to spend on other needs like food and housing.
- ❖ While improvements must be made to streamline the eligibility and enrollment process, C4HCO is nevertheless an unprecedented platform for individuals and small businesses to shop for and compare health insurance plans. As of January 15th, 2015, over 121,000 Coloradans have enrolled through the marketplace. The number of Coloradans signed up this year has already surpassed enrollment totals for the entire 6-month open enrollment period in 2014

We strongly oppose HB15-1066 and respectfully urge a “no” vote because it will hinder access to quality, affordable health insurance in Colorado. Thank you for your consideration.

Sincerely,

9to5 Colorado
AARP Colorado
Advocacy Denver
American Diabetes Association
Bell Policy Center
Center for African American Health
Chronic Care Collaborative
ClinicNET
Colorado Aids Project
Colorado Center on Law and Policy
Colorado Chapter, National Hemophilia Foundation
Colorado Children's Campaign
Colorado Coalition for the Medically Underserved
Colorado Consumer Health Initiative
Colorado Council of Churches
Colorado Interfaith Voices for Justice
Colorado Mental Wellness Network
Colorado Public Interest Research Group
Family Voices Colorado
League of Women Voters of Colorado
Mental Health America of Colorado
NARAL Pro-Choice Colorado
One Colorado Education Fund
Oral Health Colorado
Planned Parenthood of the Rocky Mountains
The Arc of Arapahoe and Douglas Counties
The Arc of Colorado