

Mission to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

February 17, 2009

Representative Joe Rice, Chair House Business affairs and Labor Committee HCR 0107 Denver, CO 80203

Honorable Joe Rice and Committee members,

The American Diabetes Association (ADA) strongly opposes HB 1256 and any efforts to undermine Colorado state law that require insurers to provide adequate coverage for diabetes supplies, medication, equipment, and education. Legislation that potentially exempts health insurance plans from Colorado state regulation would negatively impact the health of many individuals with diabetes. Without state enforcement of laws that guarantee coverage of the tools necessary to manage the disease, people with diabetes would be unable to afford required supplies, medication, equipment, and education.

The proposed plans allowed in HB 1256 would be inadequate to cover the health needs of people with diabetes, while higher-priced plans that may include diabetes benefits would be financially out-of-reach for many in Colorado. Plans exempt from state regulation provide essentially meaningless health insurance for people living with a chronic disease such as diabetes. Health insurance plans should be subject to underlying regulatory and consumer protection requirements that address the needs of people with diabetes in Colorado.

The American Diabetes Association supports health insurance coverage for everyone in Colorado through any system which appropriately fosters and encourages quality chronic disease management. The Association will not endorse systems which preclude or discourage proper diabetes management, including those that are reliant upon or heavily invested in high-deductible health plans. In addition to simply guaranteeing or requiring health coverage, systems must also ensure that the concepts of affordability and adequacy be critical components of their structure. Indeed, access to unaffordable or inadequate health coverage is the practical equivalent of remaining uninsured. Finally, in order to protect and promote the health of all people with diabetes, any system intended to offer health care for all Colorado state residents must guarantee coverage for all supplies and services consistent with the Association's clinical guidelines for diabetes management.

If you have any questions about HB 1256 or diabetes please contact Sue Glass at (720) 855-1102 x 7007 or by email at <a href="mailto:sglass@diabetes.org">sglass@diabetes.org</a> or Steve Bieringer (303) 717-6707 or <a href="mailto:stevebier@comcast.net">stevebier@comcast.net</a>. Sincerely,

Sincerely,

Laura Thelander

Advocacy Director

Sue Glass

**Executive Director** 

Leu ala\_