

**Testimony Before the Colorado State Legislature in Support of Colorado Guaranteed Health Care Act**

**Thank you, Mr. Chairman, and Committee members, for the opportunity to testify on behalf of House Bill 1273. I am Laura Leighton, a health insurance broker.**

I am a successful insurance broker. My business includes individual and small group health insurance products. I work with individuals and small business owners on a day to day basis. Too many people cannot afford health insurance for themselves or their employees. This causes anxiety which further diminishes health and has an adverse effect on productivity. Small business owners not only worry about themselves, but they worry about their employees. They develop bonds with their employees. They care about their employees. And even if they didn't care about their employees, they know that a healthy workforce is a stable and productive workforce. Small business owners whose employees have health coverage that they don't have to be concerned about are more likely to take risks and be innovative. The costs of health insurance for individuals and small groups are strangling them. The possibility of medical bankruptcy looms in the background of everyday reality, as they are underinsured or uninsured because it is simply too expensive to have coverage and stay in business.

Colorado is in and of itself an Enterprise. Colorado must be competitive and productive, both in our country and globally. Providing for the health and well being of Colorado citizens as we would employees is sound, sensible business practice.

My husband works for Raytheon. Raytheon as an employer understands the value of having healthy employees. Raytheon invests heavily in wellness initiatives, in a safe work environment and in excellent health insurance coverage for all of its employees and their families. Thanks to Raytheon, my husband and our two daughters have had very high quality health insurance coverage for 22 years. I know firsthand the insurance products approaching the one we have now do not exist in the private sector. I know we could not afford this kind of coverage on our own if it did exist.

Let's say you are one of the lucky few that can afford a health insurance policy outside of offerings in major corporations. These policies are flawed, complicated and expensive, and services are regularly denied. The \$20 billion annual business of denial management employs insurance middlemen solely to deny, delay and renege on health claims. (*The Wall St. Journal*, 2-14-07). The *Journal* reports that 30% of U.S. health claims are initially denied. I find that I spend too much of my time helping clients obtain services to which they are entitled and explaining denial of services or coverage for no apparent reason or because of some obscure clause in their contract.

In general, the insurance brokerage business, particularly in the individual and small group arena, is more about selling policies with higher deductibles and co-insurance and less coverage. We sell products we know are inadequate. We rationalize that we are helping clients attain the best possible product they can afford.

Universal health care will relieve anxiety, promote good health, save health care costs per capita, allow doctors to focus on prevention of disease with patients and perhaps even provide insurance professionals, like me, with work in a system that promotes patient care rather than withholding it.

Thank you.