

CCI LEGISLATIVE ISSUE FORM

for 2018 Legislative session

CCI is soliciting potential legislative issues for the 2018 legislative session. Please answer each of the questions below for each of your county's legislative issues. If your county submits multiple issue forms, please prioritize your issues. Submitted issues are discussed during the summer steering committees and district meetings. We encourage you to confer with your county managers or administrators and department heads, as well as other elected officials, to determine what issues are the most pressing in your county and have implications for other counties. All submitted issues forms must have the support of the Board of County Commissioners or the Mayor/City and County Council.

In accordance with the Legislative Principles that are part of CCI's Policy Statement, "...initiated legislation should be realistic and closely related to the conduct of our members' responsibilities if we are to retain a high level of credibility. Local elected officials groups, county and otherwise, as well as other interest groups, should be encouraged to find sponsors for and initiate their own proposals, allowing our members and CCI to take a supportive role when the bill is introduced."

Please fax or email your issue forms to Jeanne DeHaven at 303.861.2818 or jdehaven@ccionline.org. Please feel free to use more than one page when submitting issues and to submit additional documentation or background information related to the issue. Legislative Issue Forms should be returned by **Friday, June 30, 2017** in order to be discussed during the summer legislative review and steering committee meetings.

Name: Richard Cimino Title: County Commissioner

County: Grand Phone: 970-531-8812 E-mail: richcimino@gmail.com

1.) Issue: Health Care Premiums at ridiculously high levels for most Colorado rural counties

2.) Background

In many rural Colorado Counties, health care premiums can be two or three times as high as health care premiums in urban areas in our state. Some basic reasons are 1) increased distance to a hospital, 2) life expectancy (rural citizens live longer on average than urban citizens, incurring expensive health care conditions late in life), and pool size (the smaller the number of participants, the more expensive the premium).

3.) Proposed Solution/Legislative Remedy (Please provide the specific statutory citation your board is requesting to modify AND the proposed language you are requesting.)

Any legislative remedy that lowers health care premiums without reducing coverage would be welcome.

One preferred method would be similar to a 2016 Bill that would have designated the entire State of Colorado as a single health care district/zone. Health insurance providers could use whatever actuary tables they wish to determine the statewide health insurance premium rate – but everyone pays the same rate statewide independent of where you live. The result would be most urban areas paying a higher rate, and the rural areas paying a lower rate. Because urban areas have a higher population, the per person health care premium rate increase would be relative small, while the lower population rural areas would typically see a significant large reduction in their premiums.

Another less attractive solution would entail some sort of subsidy to help certain qualifying citizens to get a portion of their health insurance paid for by the state. This is less appealing than simply treating the state as a single zone because this solution uses tax dollars to help a limited subset of the population. HB 17-1225 is an example of a recent Bill that tried to reduce health insurance premiums through a subsidy.

4.) County Commissioner role in this issue?

Design effective policy, advocate, and provide testimony.

5.) Proponents/Opponents (Please indicate if your board has had conversations with proponents/opponents to date and their perspective on this proposal):

Opposition would come from citizens and commissioners in urban areas. The health insurance industry would probably object.

6.) Have you visited with your legislator(s) about their reaction to this proposal? Are members of your delegation likely to sponsor, support, or oppose this proposal?

No, but I will. Our Representative, K.C. Becker, is very likely to support this legislation. Our Senator, Randy Baumgardner, is likely to oppose a proposal like this. But we are willing to request support from both.

7.) Anticipated Fiscal Impact:

This should have zero fiscal impact to the state or county budgets. Our preferred proposal (one statewide health insurance district) is a legislative policy regulation on the health insurers statewide. No tax dollars would be used for this new policy.

In fact, the relatively small health insurance premiums for urban residents will most likely go unnoticed, but the hundreds of dollars saved per month by rural citizens will result in economic stimulus, and improve the State fiscal situation.

8.) Please list the subject matter experts CCI staff can follow-up with for more information on this proposal:

State Representative Bob Rankin

State Representative Millie Hamner

State Senator Kerry Donovan

Marguerite Salazar (Colorado Commissioner of Insurance, who opposed this proposal in 2016, but still need to consult with her.)

Jeff Bontrager, Colorado Health Institute, bontragerj@coloradohealthinstitute.org

Bill Lindsay, Health Care Policy Consultant

Dan Gibbs

Ruth Aponte

9.) Priority Ranking (If multiple issues submitted):

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