

## 2019 Bills: Expansion of Affordable Health Care Plans

Bill Number & Title	Summary	Details	Effective Date?
<p>SB19-004 Address High Cost Health Insurance Pilot Program</p>	<p>1.) Study the feasibility of allowing 100 individuals from Eagle and Garfield Counties to join the State’s Health Plan for State Employees. Household income of participants is between 400%-500% FPL</p> <p>2.) Removes antiquated statute pertaining to health care cooperatives, which haven’t existed for the last 10 years. Adds language to authorize the community purchasing pool concept being piloted in Summit County.</p>	<p>Dept. of Personnel (DPA) to study:</p> <p>1.) Can the state enroll individuals who are not state employees?</p> <p>2.) Actuarial effects of enrolling non-employees and how that may impact solvency and viability of the state’s plan?</p> <p>3.) Limit participation to self-funded or fully funded group medical benefit plans?</p> <p>4.) Will enrollment in a group medical benefit plan reduce premium costs in comparison to plans offered in the private market?, etc.</p>	<p>If DPA determines it is feasible, then they will determine how and when the program will be implemented.</p> <p>‘Pilot’ intended to be in place for one year – 2020.</p> <p>Presumably, if its not feasible, the pilot would not begin.</p>
<p>SB19 – 015 Create Statewide Health Care Review Committee</p>	<p>Recreates the former health care task force – renamed as the statewide health care review committee, to study health care issues.</p>	<p>Committee will look at:</p> <p>1.) Emerging trends in health care</p> <p>2.) Access to and availability of federal funds and waivers of federal law</p> <p>3.) Ability of consumers to obtain and keep adequate, affordable health insurance coverage</p> <p>4.) Trends in health care coverage rates for individuals, employees and employers and in reimbursement rates for health care services, etc.</p>	<p>Convenes in the 2019 interim</p>
<p>HB19-1004 Proposal for Affordable Health Coverage Option</p>	<p>Develop proposal for a state health care option. State’s existing insurance infrastructure is to be used. This could include solutions like Kaiser offering a plan on the marketplace that uses Medicare rates.</p>	<p>1.) Proposal to consider the feasibility and cost of implanting a state option that leverages existing infrastructure</p> <p>2.) Actuarial research to identify potential cost of premiums and cost sharing to pay claims in a plan;</p> <p>3.) Evaluate provider rates necessary to incentivize participation</p> <p>4.) Examine the impact on the state budget</p> <p>5.) Investigate funding options, including state funds and federal funds secured through waivers</p> <p>6.) Can use data from pilot in SB19-004 to develop proposal, etc.</p>	<p>Before August 2019, the state dept. of Health Care Policy and Financing and the Division of Insurance must submit a proposal to the JBC and others.</p> <p>Once proposal is submitted, waivers shall be submitted. (p. 6, lines 19-24)</p> <p>Unless there is a bill in 2020 to revise the approach outlined in HB19-1004, the proposal will be implemented. (p. 7, lines 2-15)</p>

Additional bills forthcoming: 1.) Reinsurance (\$1.5 million place holder in Polis’ Budget) and 2.) Lt Governor bill package