



By email: Director Bimestefer, Commissioner Conway and [HCPF\\_1004AffordableOption@state.co.us](mailto:HCPF_1004AffordableOption@state.co.us)

October 25, 2019

Director Kim Bimestefer and Commissioner Conway:

Today we write on behalf of the Denver Metro Chamber and its 3,000 members to express concerns with the proposal for Colorado's State Coverage Option. Our organization represents almost 400,000 employees across the state. We work every day to ensure more Coloradans can get to work in great jobs at great companies through advocacy, education, leadership training, small business resources and economic development.

In our 152-year history we've seen how well our market works – it responds to demand, it innovates and it advances with technology. Our experience has been that many of the challenges we face are best addressed through market-based solutions. Health care is no exception to this, and Coloradans agree. In 2016, more than 80 percent of Colorado voters opposed a state-run health insurance program, indicating a lack of support for an increased role of government in health care.

For example, we oppose mandatory participation in the program for carriers and hospitals because we believe requiring a company to compete in a market (whether based on geography or niche) that they aren't equipped to serve (whether lacking the expertise or resources) only adds costs and inefficiencies, costing our companies and employees more money. And, frankly, employers and their employees across our state are struggling to pay for health care already. We've seen that market pressure can positively influence rates faster than any other strategy – which was proven in Summit County with the launch of PEAK Health.

Last legislative session we saw major reforms to our health care system, including the introduction of a reinsurance program, estimated to reduce individual-plan premiums between 10 and 25 percent, and a law to end surprise billing, affecting about one-third of private-insurance customers. We will continue to work with legislators to explore additional market strategies that could help even more.

We appreciate and share your commitment to decreasing health care costs in Colorado but cannot allow our smallest businesses and their employees to continue to be expected to carry the burden of the unintended consequences from regulations like this.

Thank you for your consideration of our concerns. Please reach out to Laura Giocomo Rizzo at [Laura.Rizzo@denverchamber.org](mailto:Laura.Rizzo@denverchamber.org) with any questions.

Sincerely,

A handwritten signature in black ink that reads "Kelly J. Brough".

Kelly J. Brough