

Written Testimony as Prepared for Delivery in Support of HB18-1392, State Innovation Waiver Reinsurance Program Request – House Finance Committee, April 23, 2018 – Erin Miller, Vice President of Health Initiatives at the Colorado Children’s Campaign

- Thank you, Mister Chair.
- My name is Erin Miller and I’m the Vice President of Health Initiatives at the Colorado Children’s Campaign.
- We support this bill together with a handful of statewide health care consumer advocacy groups – including the Colorado Center on Law and Policy, Healthier Colorado, the Colorado Consumer Health Initiative and The Bell Policy Center.
- I appreciate the opportunity to support this bill because the issue of high health insurance costs across our state impacts kids too.
- In 2016, there were about 7,000 Colorado children living at or above 400 percent of the federal poverty level without health insurance (1.6 percent of children at this income level).¹ Counties like Mesa, with high health insurance costs, had a rate of kids without health insurance whose families were in this income group that was more than twice as high as the state average.
- The Children’s Campaign works also with a network of leaders across the state (our It’s About Kids network) and many of these leaders have expressed concern about their health insurance premiums. Some of these leaders operate childcare centers, supporting our working families, and they struggle to afford health insurance for themselves and their employees.
- Reinsurance is a proven tool to help reduce risk and lower premiums. It has been successfully implemented in a number of other states and is a permanent feature of Medicare part D.
- Reinsurance would lower costs for individuals above the tax credit line across the state in an equitable way. Reinsurance would lower costs for individuals who purchase their own individual health insurance and make too much to qualify for tax credits through Connect for Health Colorado. It would help get kids get health insurance coverage in these high-cost areas and with family incomes just above the cut off for tax credit assistance.
- I urge your support of HB 1392.

¹United States Census Bureau Population Reference Bureau. (2016). *Health insurance coverage status and type by ratio of income to poverty level in the past 12 months by age*. Table B27016. Retrieved from: https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_B27016&prodType=table