



# COLORADO CHAMBER OF COMMERCE

September 10, 2019

Kim Bimestefer  
Executive Director,  
Department of Health Care Policy and Financing  
1570 Grant St, Denver, CO 80203

Michael Conway  
Commissioner of Insurance,  
Division of Insurance  
1560 Broadway #110, Denver, CO 80202

Director Bimestefer and Commissioner Conway:

On behalf of the Colorado Chamber of Commerce, we are reaching out regarding the joint effort by DOI and HCPF to establish a public option program for the State of Colorado. The Colorado Chamber represents hundreds of businesses across the state of all sizes, including many trade associations, economic development organizations, and local chambers of commerce. Our members also include several companies that operate in the health care industry and provide healthcare benefits for millions of workers and employers across the State.

One of the biggest priorities for the Colorado Chamber is to ensure that every employer and employee in Colorado has access to high-quality, affordable health care. We would therefore urge DOI and HCPF to seek out ways keep costs low for workers and employers as it considers a public option program. For example, we believe that to achieve high quality, affordable health care, the public option program should protect consumer choice; begin with a limited approach, avoid cost shifting and utilize alternative payment models. Additional details regarding these interests are outlined below:

**Protection of Consumer Choice:**

As employers, we understand the frustration and difficulties many Coloradans experience trying to find affordable, high-quality health care. However, a one-size-fits-all government solution that undercuts its private market competitors will only serve to eliminate choices for Coloradans. The Colorado Chamber strongly believes that a public insurance option must protect consumer choice through competitive insurance markets.

**Start with Limited Approach:**

Any intervention from the state, even market-based solutions have the potential to create significant unintended consequences for the market. Thus, any recommended solutions should start small to limit the potential negative impact. The Chamber encourages the state to focus its efforts in the individual

market and on those 60 percent of uninsured Coloradans who are eligible for federal tax credits or Medicaid coverage, but who are not enrolled currently.

**Utilize Alternative Payment Models:**

Colorado has seen a great deal of success when health care providers and insurers have collaborated on targeted approaches that focus on improving outcomes and increasing affordability and avoid cost shifting. Any recommendations should emphasize the utilization of alternative payment models (APMs) as a mechanism for improving affordability and the health of Coloradans.

We appreciate your leadership on this important issue and your efforts to ensure access to high-quality, affordable health care for employers and workers in Colorado. Please contact me if you would like to discuss the priorities of the Colorado Chamber of Commerce further.

Thank you,

A handwritten signature in black ink, appearing to read "Loren R. Furman". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Loren R. Furman  
Senior Vice President,  
Colorado Chamber of Commerce