

Latest health care proposal actually a step backward

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Congress is again on the brink of voting on a health care bill, and we are becoming increasingly concerned that it will have a dramatic negative impact on Coloradans' ability to afford health insurance and health care, and to the economy of Colorado.

The Health District of Northern Larimer County's mission is to enhance the health of our community. To that end, we have been closely following the House's proposal for the American Health Care Act (AHCA).

The Colorado Center on Law and Policy estimates that as many as 238,000 Coloradans could lose or forego coverage in the first year. The current Colorado rate of uninsured would rise from 6.7% to between 14-19% by 2026. In Larimer County, where the rate of uninsured has recently dropped from 15% to 6%, this would be a significant step backward.

While the young and healthy could benefit from slightly lower premiums, others (particularly those who are older and those with lower incomes) would face significantly higher costs and have to drop out of the health insurance market altogether. It is projected that total annual costs for older individuals in the marketplace would go up by more than \$8,000; for those with lower incomes, by as much as \$4,800. People already struggling to pay for insurance and care will not be able to afford these increases.

These changes would impact all of us. When more people go without insurance, they forego needed care, but have to go to the hospital when things become urgent. The costs of their care must be absorbed by other payers, resulting in higher costs for everyone.

Alarming, recent changes to the health bill threaten to strip away coverage for essential health services and permit insurers to again deny coverage or charge more because of pre-existing conditions or new illnesses. Although it is claimed the bill would keep coverage for people with pre-existing conditions, the cost of coverage is likely to significantly increase. This will be a big hit to people when they are most vulnerable and erase recent gains in protection from medical bankruptcies.

Many people don't realize that the recent increase in insured created by the Affordable Care Act also brought significant gains to Colorado's economy, including over 31,000 private sector jobs and a \$3.8 billion increase in state economic activity in 2015-16. These gains will be largely lost under this proposal.

Daily, our staff work to help people find affordable health insurance. Local residents regularly share with us that without financial assistance currently available, they would have been unable to get a critical surgery or afford life-sustaining medications, or even have died. This is *not* just an academic discussion – ***what is being decided will have a major impact on real people every day.***

People's lives depend on access to health care and affordable health insurance; this proposal goes backward rather than forward on assuring affordability and access.