

Testimony as Prepared for Delivery in support of HB23-1224: Standardized Health Benefit Plan Act by Erin Miller, Vice President of Health Initiatives at the Colorado Children’s Campaign

House Health and Insurance Committee

March 10, 2023, Upon Adjournment

HCR 0112

- Good afternoon, members of the committee. My name is Erin Miller and I am Vice President of Health Initiatives at the Colorado Children’s Campaign. Together with our partner organizations and communities across the state, we advocate for the development and implementation of data driven public policy that improves child and family well-being. We fight for a world in which, without exception, public policies and investments remove barriers for most impacted children and families and improve well-being for every child and family.
- I am here to testify in support of HB23-1224 “Standardized Health Benefit Plans.”
- This bill will make it easier for consumers to find these high-quality, community-informed health benefit plans.
- A robust community engagement process helped to inform these benefits, and these benefits will improve health equity in Colorado.
- Standardized plans offer compelling benefits to Coloradans – including copay-free primary care and outpatient behavioral health visits and, importantly, copay-free pre *and post* natal care.
- This improved perinatal coverage is critical to improving maternal health in Colorado. The United States is the only developed country experiencing a sharp rise in the rate of maternal mortality, and Colorado is not immune from these national trends. The highest rate of deaths occurs in the postpartum period, and 40% of postpartum people do not attend a single postpartum visit.¹ Part of the reason for this low take-up is the possibility of high out-of-pocket costs, which are eliminated under this plan, helping postpartum people get the critical postpartum care that they need – including managing their own health conditions and starting contraception in order to plan their next pregnancy.
- In fact, the state’s Maternal Mortality Review Committee explicitly recommended “extending insurance coverage and benefits to ensure access to care and changing the standard postpartum care protocols to include additional postpartum visits at regular intervals,”² as one key way to prevent maternal mortality and promote maternal health – which is critical for family and child wellbeing.

¹ [ACOG](#), Optimizing Postpartum Care, Committee Opinion

² [CDPHE](#), Maternal Mortality in Colorado 2014-2016

- Choosing health insurance is hard, and studies routinely show that even health policy experts routinely choose the wrong health plans.³ Making these plans easier to find on the Marketplace will make it easier to compare plans and help people make the right choices for themselves and their families.
- Helping more Coloradans find these plans will also increase the federal funds drawn down under the waiver established due to reduced premiums in our state. These funds are directed to the Health Insurance Affordability Enterprise and provide increased funding for reinsurance, state premium assistance and cost-sharing reductions. They also, importantly, allow additional state dollars to fund additional private coverage expansions for undocumented Coloradans.
- I urge your support of this bill and I am happy to take any questions.

³ [New York Times](#), "It's Not Just You: Picking a Health Insurance Plan Is Really Hard"