

Colorado Senate - Health and Human Services Committee
Testimony - Monday, April 4, 2013
In favor of Senate Concurrent Resolution 13-002 – Colorado Health Care Cooperative

Dave Bean - Owner, InfoAvailable.com, LLC
938 S. Vine St., Denver, CO 80209 - 303-777-0395

Thank you Madam Chair and members of the Committee. My name is Dave Bean. I'm a native Coloradan, a small business owner for 13 years and we have health insurance. I'm testifying for SCR 13-002 as a better way for my family to acquire health care.

The Colorado Health Cooperative provides a beneficial change in focus from health insurance that we are not able to seriously evaluate to health care which we all need and is what we really are interested in. Wouldn't be great if we could all go to the health exchange and pick our health care provider rather than our health insurance?

The fundamental question is whether we believe that everyone should have access to health care or not. If the answer is no, we can stop right here. If the answer is yes, everyone should have access to health care, which is what I hope most caring people believe – we must say how we think this can be done and how are we going to pay for the health care. The Colorado Health Care Cooperative provides a Colorado solution.

I have 3 questions we should all ask of our health care system

- (1) Is health care available to everyone?
- (2) Are premiums based on ability to pay?
- (3) Is the system accountable to us?

If the answer is yes to all 3 questions, then we have a chance to have a good system. If the answer is no to any of the above, then we're likely to have serious issues with our health care system.

For the Colorado Health Care Cooperative, the answer is yes to all three questions:

- (1) Is health care available to everyone - Yes
"PROVIDES HEALTH CARE SERVICES TO ALL PERSONS WHOSE DOMICILE IS COLORADO"

The bill does not say except for veterans or except for ERISA participants or except for Indians or except for people that can't afford a fixed premium. Some of the coverage may be a challenge, but a weak compromise was not put forth up front – which I appreciate.

- (2) Are the premiums based on ability to pay - Yes
The premium contribution will be 9 percent of income. If some of your income is wages as an employee, then 3 percent of the wages will be paid by the employee and 6 percent by the employer. Everyone will contribute their fair share as the same percentage of income – no complicated subsidies – no free rides.

- (3) Is the system accountable to us - Yes
The governing board of the Colorado Health Care Cooperative will be elected directly by all persons that are residents of Colorado and are over 18 years of age.

As elected officials, I hope that you will recognize that many of your constituents feel differently about how to finance our health care system. This is exactly the situation where a referred ballot initiative for a vote of the people is needed – for or against – I hope you will allow your constituents to have a say. - Thank you.