

SCR13-002

My name is Mark Simon and I represent myself. Most of you know me, I almost hate to admit it, but this is my 27th session working on disability, healthcare and workers comp issues. Among other work, I represented the President on the Blue Ribbon Commission on Health Care Reform, aka The 208 Commission, which is where I met Senator Aguilar. It was her first foray into the public policy arena, on a subcommittee I chaired, so I like to think I had a hand in encouraging her in pursuing it. Our task was to evaluate various health care reform options and have them fiscally modeled, which we provided our final report to the General Assembly on 1/31/2008.

I came into it believing there was somewhere between the current system and a single payer system. What I learned is that is not likely possible. What ultimately convinced me was the numbers. Based on 208 Commission figures;

- We spend \$30.5 billion per year on health care in CO.
- We have 800,000 people in CO without health care coverage.
- Health care bills are the #1 cause of bankruptcy in America, then and still, and the vast majority of those have health insurance.
- If we bought the 800,000 uninsured what I euphemistically call “non-insurance”, which would have a \$35,000 cap, \$1,000 ER, \$1,500 prescription drug coverage, *insurance until you need it*, it would increase our spending by \$1.3 billion.
- If we went to a single payer system, we could provide every single Coloradoan all medically necessary care, and our spending would go down by about the same amount, \$1.3 billion. I was sold.

Another concept we modeled was the idea referred to as “24 hour coverage” where we would allow employers to opt out of the workers comp system, and lieu of work comp they would provide 24 hour a day, on and off the job, life, health and disability coverage. Of course when someone gets hurt or sick, someone has to pay for it. In CO we spend \$150 million a year, just in the workers comp system, allocating who’s going to pay; was it work related? The result, it would save CO employers \$100 million, IN THE FIRST YEAR! Senator Aguilar’s proposal, of course folds the medical portion, the largest portion of workers comp claims and costs, into this system. No more allocation, at least for medical.

Our medical care system is in crisis and is unsustainable in its current form; we have this bizarre rationing system based on income and asset status, ability to pay, how much insurance one has and what it covers, and ability to navigate a byzantine system that is designed to deny by harassment. The question is; Is health care a right or a privilege? If it is a right, which I believe it is and should be in a compassionate society, this takes us a major step down that road, and in a manner that does not break the bank, although you might want to set some of the savings aside to subsidize and retrain those multi-million and billion dollar insurance company CEOs. We wouldn’t want them to have to diminish their lifestyles, or give up their jets. Bet they would spend a billion bucks to stop this!