

SCR13-002

Testimony of Toby Gallegos
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April 4, 2012

MY NAME IS TOBY GALLEGOS. I AM A BUSINESS COACH AND SMALL BUSINESS CONSULTANT. I AM HERE TO EXPRESS MY SUPPORT FOR THE COLORADO HEALTH CARE COOPERATIVE.

I WANT TO OFFER BOTH A PERSONAL AND PROFESSIONAL PERSPECTIVE.

FIRST, THE PERSONAL PERSPECTIVE.

AS A SELF-EMPLOYED PROFESSIONAL, I DO NOT CURRENTLY HAVE HEALTH INSURANCE IN MY NAME. MY HEALTH INSURANCE IS PROVIDED THROUGH MY WIFE'S JOB. WE ARE VULNERABLE BECAUSE IF MY WIFE LOSES HER JOB, WE WILL LOSE OUR HEALTH CARE. COBRA IS NOT A REASONABLE OPTION, AS ANYONE WHO HAS TRIED TO PAY THE PREMIUMS WHEN THEY WERE UNEMPLOYED CAN ATTEST. IN A WAY, MY WIFE IS TRAPPED IN HER JOB. IF SHE WERE TO CONTEMPLATE LEAVING, OR TRYING TO START HER OWN BUSINESS, WE WOULD HAVE TO FIGURE OUT HOW TO REPLACE THE HEALTH COVERAGE THAT SHE WOULD BE LOSING. AND WE WOULD LIKELY FIND IT TO BE UNAFFORDABLE.

IN AN ECONOMY WHERE MORE AND MORE PEOPLE ARE SELF-EMPLOYED, OR ARE CONTRACT WORKERS, OR WHO WORK MULTIPLE PART TIME JOBS, NONE OF WHICH PROVIDE HEALTH INSURANCE, IT MAKES NO SENSE TO CONTINUE WITH AN EMPLOYER-BASED SYSTEM.

AS A BUSINESS CONSULTANT, I SPECIALIZE IN WORKING WITH SMALL BUSINESSES. THE MAJORITY OF MY CLIENTS HAVE FEWER THAN 50 EMPLOYEES. I HAVE CLIENTS WHO DO PROVIDE HEALTH BENEFITS TO THEIR EMPLOYEES, BUT AT A GREAT FINANCIAL STRAIN TO THEIR BUSINESSES. HEALTH INSURANCE PREMIUMS ARE A HUGE UNCONTROLLABLE COST. THE ADMINISTRATIVE BURDEN TAKES TIME AND FOCUS AWAY FROM THEIR CORE BUSINESS. THEY DO NOT KNOW IF, FROM YEAR TO YEAR, THEY WILL BE ABLE TO CONTINUE PROVIDING HEALTH BENEFITS.

I HAVE CLIENTS WHO CANNOT AFFORD TO PROVIDE HEALTH BENEFITS TO THEIR EMPLOYEES. ALMOST WITHOUT EXCEPTION, THEY EXPRESS THAT THEY WISH THEY COULD PROVIDE HEALTH BENEFITS, BUT THE COST OF HEALTH INSURANCE IS OUT OF THEIR REACH. THIS PUTS THEIR BUSINESS AT A DISADVANTAGE IN TRYING TO ATTRACT TALENT, BECAUSE THEY CANNOT COMPETE WITH LARGER COMPANIES THAT ARE ABLE TO OFFER HEALTH BENEFITS TO EMPLOYEES.

THE COLORADO HEALTH CARE COOPERATIVE IS AN ELEGANT SOLUTION THAT I LIKE FOR SEVERAL REASONS.

I LIKE THE COOPERATIVE BECAUSE IT IS A PRIVATE SOLUTION THAT USES A PROVEN BUSINESS MODEL, IT IS NOT GOVERNMENT HEALTH CARE.

I LIKE THE COOPERATIVE BECAUSE IT IS A COLORADO SOLUTION, NOT A FEDERAL SOLUTION.

I LIKE THE FACT THAT THERE WILL BE MORE CHOICE THAN THE CURRENT SYSTEM PROVIDES WHEN IT COMES TO CHOOSING OUR HEALTH CARE PROVIDERS.

I LIKE THE COOPERATIVE BECAUSE IT IS DESIGNED TO BE SUSTAINABLE.

I LIKE IT BECAUSE THERE WILL BE MORE WINNERS THAN LOSERS IF WE ADOPT THE COLORADO HEALTH CARE COOPERATIVE.

I LIKE IT BECAUSE MY WIFE AND I WILL NOT HAVE TO WORRY ABOUT OUR HEALTH CARE IF SHE LOSES HER JOB, OR IF OUR INCOME DECREASES.

I LIKE THE COOPERATIVE BECAUSE BY TAKING THE BURDEN OF HEALTH CARE OUT OF BUSINESS, SMALL BUSINESSES WILL BE BETTER ABLE TO COMPETE WITH LARGER BUSINESSES FOR EMPLOYEE TALENT.

I LIKE THE COOPERATIVE BECAUSE ITS FUNDING STRUCTURE IS FAIR; FAIR FOR BUSINESS AND FAIR FOR INDIVIDUALS.

THE COLORADO HEALTH CARE COOPERATIVE WILL BE GOOD FOR BUSINESS, GOOD FOR HEALTH CARE PROVIDERS, GOOD FOR PATIENTS, ...GOOD FOR COLORADO.

I URGE YOU TO VOTE IN FAVOR OF SENATE CONCURRENT RESOLUTION 13-002. LET THE CITIZENS COLORADO DECIDE IF THEY WANT TO TAKE CONTROL OF THEIR HEALTH CARE.