

SJR13-021

Testimony of Toby Gallegos
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My name is Toby Gallegos. I am a business coach and small business consultant. I am here to express my support for SJR13-021 and the creation of an Interim Committee to study ways to create a comprehensive health care system for all Coloradans.

I want to offer both a personal and professional perspective. First, the personal.

As a self-employed professional, I do not currently have health insurance in my own name. I have coverage through my wife's job. We are vulnerable because if my wife loses her job, we will lose our health insurance. In a way, my wife is trapped in her job, because if she wanted to leave for a different job, or if she wanted 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, despite the health insurance exchange that will soon be online to help us shop for insurance.

There must be a **better way**.

As a business consultant, I specialize in working with small businesses. Most of my clients have fewer than 50 employees. Some of them do provide health benefits to their employees, but at a great financial strain to their businesses. The premiums are a huge uncontrollable cost. The administrative burden takes time and focus away from their core business. They don't know if they will be able to continue providing health benefits to their employees next year.

There must be a **better way**.

Many of my clients simply cannot afford to provide health benefits to their employees. They tell me that they wish they could provide health benefits, but the cost is prohibitive. They tell me that this puts their business at a competitive disadvantage in trying to attract employee talent compared to larger companies who can afford to offer health benefits.

There must be a **better way**.

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.

There must be a **better way**.

There are those who are saying that we should wait for the Affordable Care Act to have time to grow and evolve before we start looking at alternatives.

That's fine. The Affordable Care Act is the law of the land and Colorado is being very proactive in implementing the health benefits exchange and other aspects of the ACA.

But the ACA specifically encourages states to explore **better ways** to deliver health care to its citizens. That is precisely what the Interim Committee would do. There is no good reason to delay the exploration of a **better way**.

So I urge you to pass this measure and empower a representative group of stakeholders to work together to devise a **better way**.

Thank you.