

# Comparative Analysis for Colorado Health Reform Options: Cost and Coverage Impacts

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Draft Report

*The* LEWIN GROUP  
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# Comparison of Key Components of Proposals

	<b>A Plan for Covering Colorado</b> <i>Bruce Cooper, Committee for Colorado Health Care Solutions</i>	<b>Colorado Health Services Program - Single Payer</b> <i>Rocky White, M.D., Health Care for all Colorado Coalition</i>	<b>Better Health Care for Colorado</b> <i>Jake Williams, SEIU</i>	<b>Solutions for a Healthy Colorado</b> <i>Barry Teeters, Colorado State Association of Health Underwriters</i>
Public program expansion	✓		✓	✓
Individual mandate	✓	✓		✓
Employer mandate	✓			
Private pool	✓			
Public program passive enrollment	✓			
Connector or Exchange			✓	✓
Private plan passive enrollment	✓			
Medicaid benefits	✓	✓	✓	
CHP+ benefits	✓		✓	
Minimum benefits package	✓		✓	✓
High deductible plan	✓			
Premiums	✓		✓	✓

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Premium subsidies	✓		✓	✓
Cost-sharing	✓	✓	✓	
Medicaid payment rates	✓			
Medicare payment rates	✓			
Private sector rates			✓	
Income tax financed	✓	✓		
Payroll tax financed		✓		
Employer assessment financed	✓			
Insurance market reforms	✓			✓
Reinsurance				✓
Long term care reforms	✓		✓	

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Premium tax financed	✓			
Property tax financed	✓			
Nutrition tax financed				✓
"Sin" tax financed	✓		✓	

# Transitions in Coverage under Health Reform Options for Colorado in 2007/2008 (in 1,000s)

	Change in Number of People From Current Law				
	Number Covered Under Current Law	Better Health Care for Colorado	Healthy Solutions for Colorado	A Plan for Covering Coloradans	Colorado Health Service Plan
Public Coverage	879	66	116	492	3,741
Private Coverage	2,950	259	598	253	(2,950)
Uninsured	792	(325)	(716)	(745)	(792)
Total	4,620	--	--	--	--

Source: The Lewin Group estimates using the Health Benefits Simulation Model.

**Preliminary Findings, Subject to Revision, Not for Citation**

# Change in State Health Spending under Health Reform Options for Colorado in 2007/2008 (in millions)

	Better Health Care for Colorado <sup>a/</sup>	Healthy Solutions for Colorado <sup>a/</sup>	A Plan for Covering Coloradans	Colorado Health Service Plan
Change in State Health Spending	\$595	\$1,227	\$985	(\$1,687)
New State Revenue Required to Fund Program	\$389 <sup>b/</sup>	\$928	\$2,063	\$12,383
Change in Federal Spending	\$472	\$145	\$400	(\$839)
Change in Household Spending <sup>c/</sup>	\$406	\$236	(\$829)	(\$8,433)

a/ Programs are not fully funded.

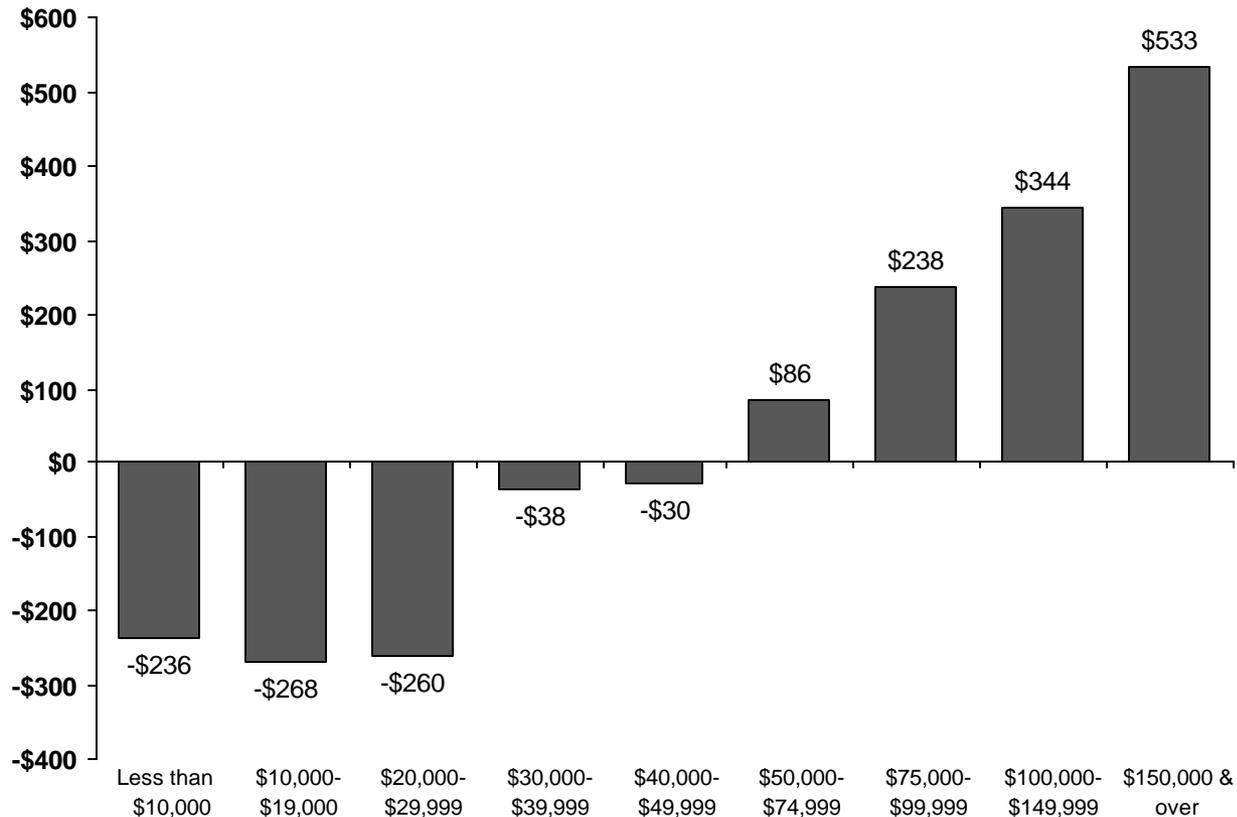
b/ Assumes approval of Medicaid 1115 Demonstration Waiver.

c/ Change in spending before taxes imposed by the state to fully fund the programs.

Source: The Lewin Group estimates using the Health Benefits Simulation Model.

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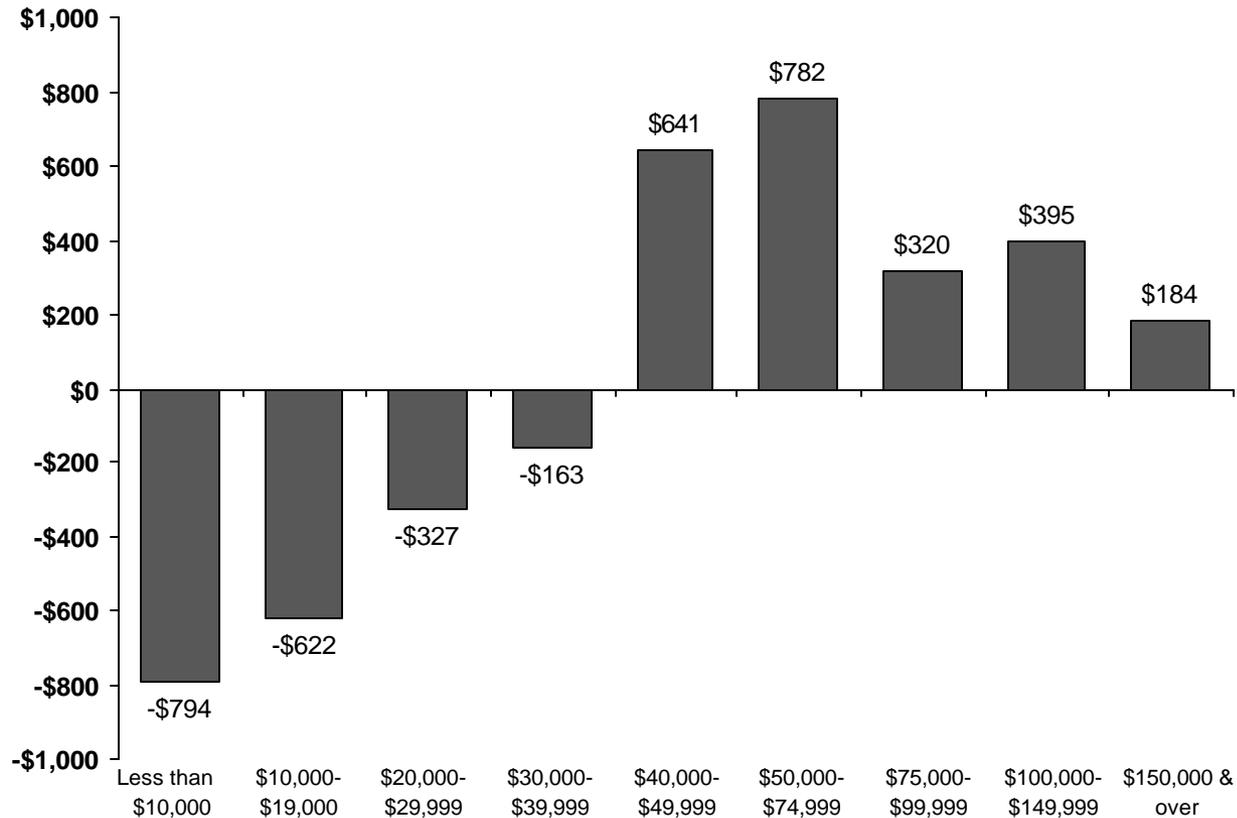
# Change in Average Family Health Spending by Income Group Under Better Health Care for Colorado in 2007/2008 (program not fully funded)



Source: the Lewin Group estimates using the Health Benefits Simulation Model (HBSM).

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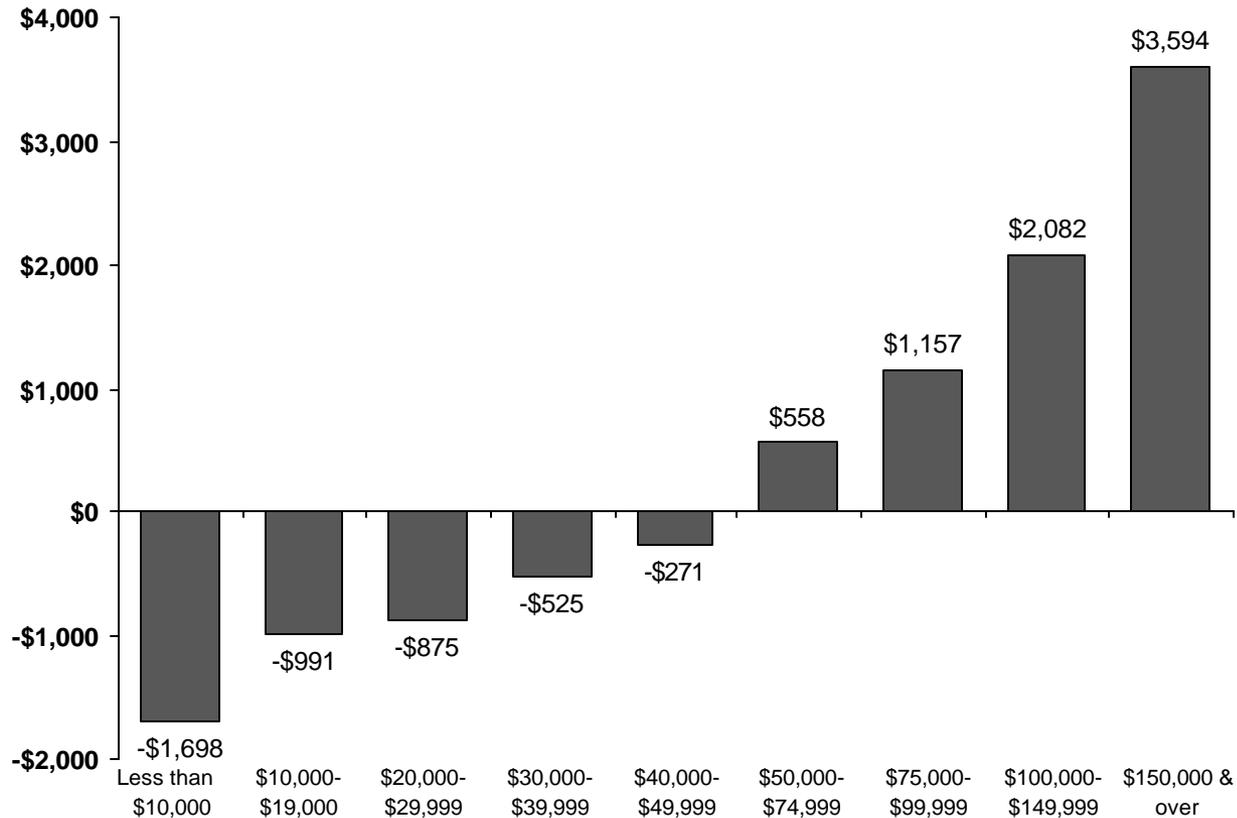
# Change in Average Family Health Spending by Income Group Under Healthy Solutions for Colorado in 2007/2008 (program not fully funded)



Source: the Lewin Group estimates using the Health Benefits Simulation Model (HBSM).

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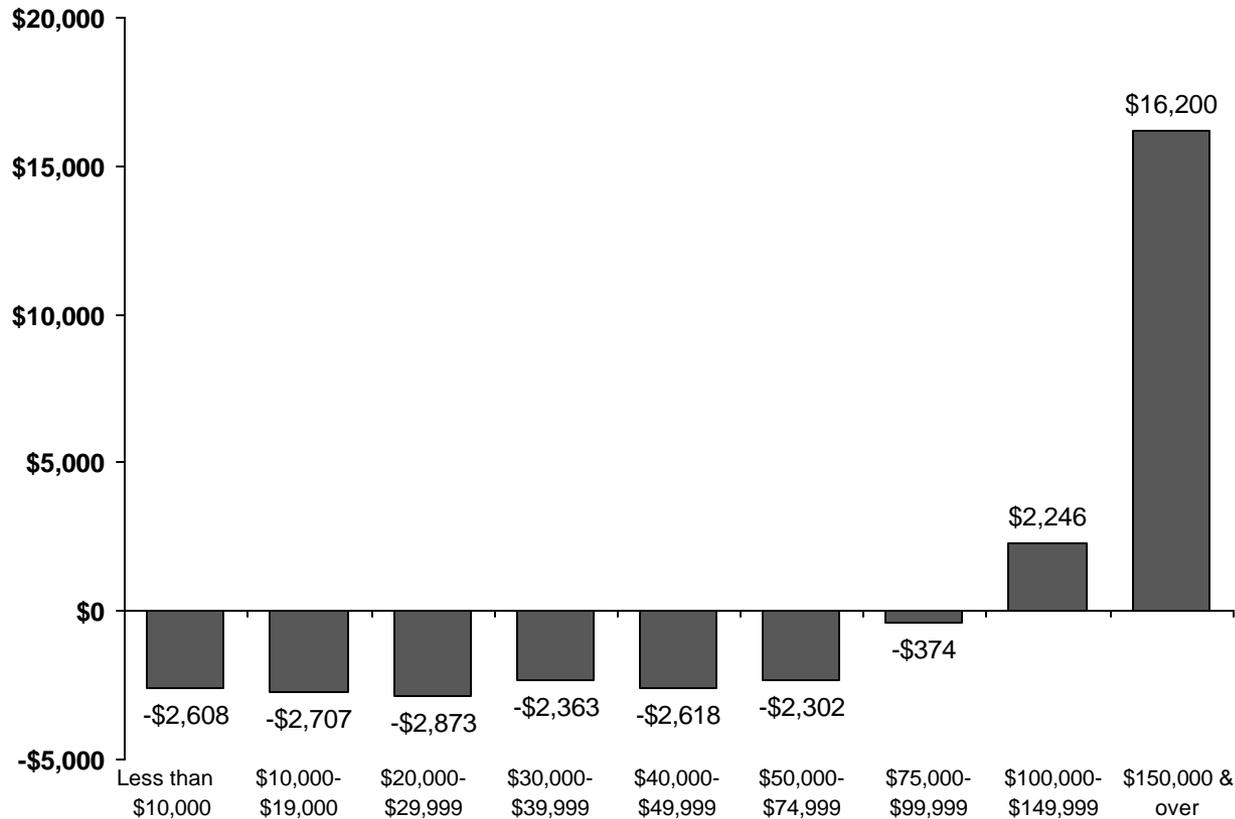
# Change in Average Family Health Spending by Income Group Under A Plan to Cover Coloradans in 2007/2008



Source: the Lewin Group estimates using the Health Benefits Simulation Model (HBSM).

**Preliminary Findings, Subject to Revision, Not for Citation**

# Change in Average Family Health Spending by Income Group Under the CHSP in 2007/2008



Source: the Lewin Group estimates using the Health Benefits Simulation Model (HBSM).

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