



## BOARD OF COUNTY COMMISSIONERS

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July 6, 2016

Commissioner Marguerite Salazar  
Colorado Division of Insurance  
1560 Broadway, Suite 850  
Denver, CO 80202

Dear Commissioner Salazar,

The Summit County Board of County Commissioners wishes to express its deep dismay over the preliminary information for proposed health plans and premiums for 2017, which your office released on June 6.

As you're well aware, proposed monthly premium increases for 2017 individual plans are substantial. This is untenable for our mountain population, which is already burdened with some of the highest health insurance rates in the nation. While we understand that DOI does not set insurance premiums, we strongly urge you to devote the necessary resources to diligently scrutinize insurance companies' proposals to verify whether these exorbitant rates are justified.

In Summit County, our workforce already struggles with high costs of living, devoting large percentages of their incomes to housing and child care. Unfairly high health insurance rates only compound these strains and are bringing families to the financial breaking point. Many opt to go without insurance and pay the federal penalties because they can't find affordable options. Some of our residents are being forced to make inhumane choices, such as deciding between health care for themselves and health care for their children.

In the bigger picture, there absolutely must be greater urgency exhibited by the State of Colorado to address the high costs of both health care and health insurance in our state. We're pleased by the recent passage of HB 1336, which directs DOI to examine the cost differences and cost drivers among Colorado's nine Metropolitan Statistical Areas. We're also pleased by the Colorado Commission on Affordable Health Care's commitment to analyze rural health care cost drivers, and we're anxiously awaiting the commission's findings and recommendations. However, these important developments bring little comfort to individuals and families who are stretched thin today and foresee no available relief over the next year-and-a-half.

It's imperative that the State of Colorado seek innovative, impactful short-term administrative and legislative solutions to alleviate the financial pain this health-insurance cost crisis is causing for Colorado citizens. For example, we should examine how we might take cost of living into account when determining eligibility for health insurance subsidies; we should look to other states for successful cost-containment strategies, such as the State of Maryland's progress in controlling hospital costs; we should explore creative innovations in health care delivery that would allow us to take advantage of Section 1332 waivers.

In short, we implore you to keep Summit County's struggling residents in mind as you review Colorado's 2017

health insurance rates and plans, and we urge immediate action to identify creative solutions that will provide relief to those unfairly burdened by injustices in our existing system.

Sincerely,



Dan Gibbs  
Summit County Commissioner



Karn Stiegelmeier  
Summit County Commissioner



Thomas Davidson  
Summit County Commissioner