

A health care crisis in the High Country

Over the last few years, the rising cost of health insurance in Summit County has become a crisis for many individuals and families who purchase health insurance on the individual market. Unfortunately, the Colorado Division of Insurance recently reported that we will not see any improvements in 2018. The agency is projecting a potential 37 percent increase in premiums for the Western Region, compared to just 24 percent in the rest of the state.

As elected officials for Summit County, we are acutely aware of the pressing need for a solution to this problem. Over the past three years, we have been working closely with the Governor's Office, the Division of Insurance and other local and state officials on the Western Slope to find answers.

In 2016, we asked why some residents are forced to pay more simply because of where they live. In other words, why are health insurance rates determined regionally, when other forms of insurance are not? Working with Rep. Bob Rankin (R-Carbondale), and county commissioners throughout the region, Rep. Hamner passed legislation during the 2016 session that directed the Division of Insurance to study the plausibility of creating a single rating area for the entire state. The study concluded that such a change could lower premiums for the Western Region by 22 percent, but the Division of Insurance ultimately recommended against the creation of a single rating area, citing among other factors that rates on the Front Range would increase.

During the 2017 legislative session, we introduced several pieces of legislation that could have provided some relief to consumers in the Western Region and across rural Colorado. House Bill 17-1235 by Rep. Hamner and former Rep. Diane Mitsch Bush (D-Steamboat Springs) would have provided emergency assistance to middle-income families and individuals who spend more than 15 percent of their annual income on health insurance. House Bill 17-1237, also by Rep. Hamner, would have allowed local governments to provide health benefits to their employees through the group benefit plans offered to state employees. Sen. Kerry Donovan (D-Vail) carried SB17-004, which would have required carriers to offer catastrophic plans to eligible individuals in rural areas.

Unfortunately, all three bills were blocked in the State Senate despite bipartisan backing in both chambers and

support from the Governor's Office. Despite these setbacks, we have developed a series of goals for addressing this issue on the state and local levels as we head into the 2018 legislative session.

For 2018, Reps. Hamner and Rankin plan to introduce legislation to create a single statewide rating region for those purchasing health insurance on the individual market. The bill would also establish cost limits

for medical procedures, similar to a model created by the state of Maryland. The intent is to increase equity among insurance rates throughout Colorado while also working to contain costs within the pharmaceutical and medical provider sectors.

Increased transparency and consumer protection is another major goal for 2018, which we hope to achieve by pushing for more transparent and publicly available data that focuses on facilities, pharmaceuticals and providers' prices. This is data that should be readily available for consumers, and providers should be required to post data that is timely, accessible, consumer-friendly and consistently up-to-date. Making this information public is important so that patients know what they're getting into and providers can better understand how their rates compare to those of other providers.

At the local level, Commissioner Gibbs is working with large employers, state agencies, health care providers and health insurance carriers to collect more complete and accurate data about how the Summit County population uses medical services. This would increase public access to information about providers and the prices they charge for their services.

As we continue to work on solutions at the state and local levels, and weigh in on proposals at the federal level, it is important that Summit County residents take advantage of existing resources that can help reduce financial strain. Despite the current rhetoric surrounding health insurance, the Affordable Care Act is still in effect and a significant number of people in Summit County who are not enrolled qualify for low-cost plans, tax credits and premium discounts. The Summit County Family and Intercultural Resource Center and the Summit County Human Services Department are valuable resources for any questions you might have on enrollment.

Millie Hamner is Summit County's state representative. Dan Gibbs is a Summit County commissioner.

**Millie Hamner
and Dan Gibbs**
Guest Column

Time to address rural Colorado's broadband hurdles

We've all heard politicians talk about "modernizing Colorado's infrastructure" — our roads, bridges, highways and public transit systems. But in our view, any infrastructure plan that doesn't make universal internet access a top priority is woefully incomplete.

The lack of high-speed internet in Colorado's rural communities is a crisis that needs to be resolved. Not just talked about, not just understood. Actually fixed.

The internet is not just a tool to stream our favorite TV shows. Lack of access means rural schools aren't able to give students equal opportunities to prepare for college

and the workforce. Patients that have trouble traveling to far-away hospitals aren't able to utilize telemedicine. Entrepreneurs in rural Colorado are being told to live elsewhere if they want to pursue their dreams with an online business, or location-independent employment. And in many rural areas, the lack of internet access is compounded by the lack of basic cell service — leaving drivers with no way to contact emergency services for a vehicle accident or wildfire.

Three years ago, Colorado passed a bill attempting to tackle this problem by creating the Broadband Deployment Fund. In theory, the fund would provide funds for the resources needed to provide access to broadband to their residents. In practice, almost no money has been awarded to rural Colorado to expand broadband access. And for the most part, the same people who lacked internet access two years ago still don't have it today.

So, what do we do?

Some of the solutions are complicated. One of the reasons the Broadband Deployment Fund hasn't successfully deployed much broadband is due to a poorly written standard called "effective competition." In theory, this standard should ensure that resources are deposited into the Broadband Fund after the Public Utilities Commission (PUC) certifies that a community no longer needs support for telephone service. In practice, the vague nature of this standard has been an obstacle preventing money from being moved to fund broadband projects. We need to revise the standard to give the PUC better ability to quickly deploy funds that assist in building broadband infrastructure in rural areas.

Other solutions are common sense. Right now, under an archaic Colorado law passed in 2005 known as Senate Bill 152, local governments are prohibited from budgeting for, or building, broadband infrastructure on their own unless they go to the ballot to opt

out of the ban. This requirement adds costs, and months to the timeline, for communities to build broadband, and it puts too much power in the hands of telecommunications companies.

In fact, not a single ballot measure to opt out has been rejected by voters. Some rural communities have opted out of the ban on community broadband to great success, creating a service for residents that delivers some of the highest internet speeds in the state.

We support maintaining the protections for consumers and the private sector that current law provides for, but modernizing Senate Bill 152, which many Coloradans

consider a special-interest giveaway, is an obvious first step we can take to make it easier for communities to plan for and finance their own broadband projects.

We also support continuing the good work being done by Governor Hickenlooper's administration to support the creation of strategic regional broadband plans. More public-private partnerships will help more communities build the infrastructure needed to deliver broadband in tough geographic areas, and we should encourage better coordination between state agencies.

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It's beyond time for Colorado to take the steps needed to bridge the urban-rural "digital divide." Achieving universal internet access is one of the most important things we can do to help rural communities overcome economic disadvantages they may face when compared with the Front Range. In fact, it will help the entire state, because the more Coloradans we have telecommuting or working close to home, the less congested our roads and highways will be.

It's going to take courage from elected officials across the state to champion the needs of rural Coloradans by demanding that broadband is built-out across the state. When our entire state is given a chance to succeed, we all benefit.

Jared Polis is the state's U.S. Congressman representing Summit County. Karn Stiegelmeier is a Summit County commissioner.

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