



Health Care Reform



***“It is time to give
the states a
chance.”***

**Tom Daschle (D)
& Newt Gingrich (R)**
The Washington Post
February 3, 2016

ColoradoCare: Covers Everyone, Saves Billions, For Colorado by Coloradans



Colorado can Opt out of Obama Care in 2017

(ACA Section 1332)



- If coverage is at least as comprehensive and affordable as ACA
- If at least as many people are covered
- Does not increase the federal deficit

The Problems with Health Insurance

- Too complex
- Too expensive
- Creates annual confusion for businesses and families
- 350,000 Coloradans not covered





Colorado's Version of Medicare-for-all

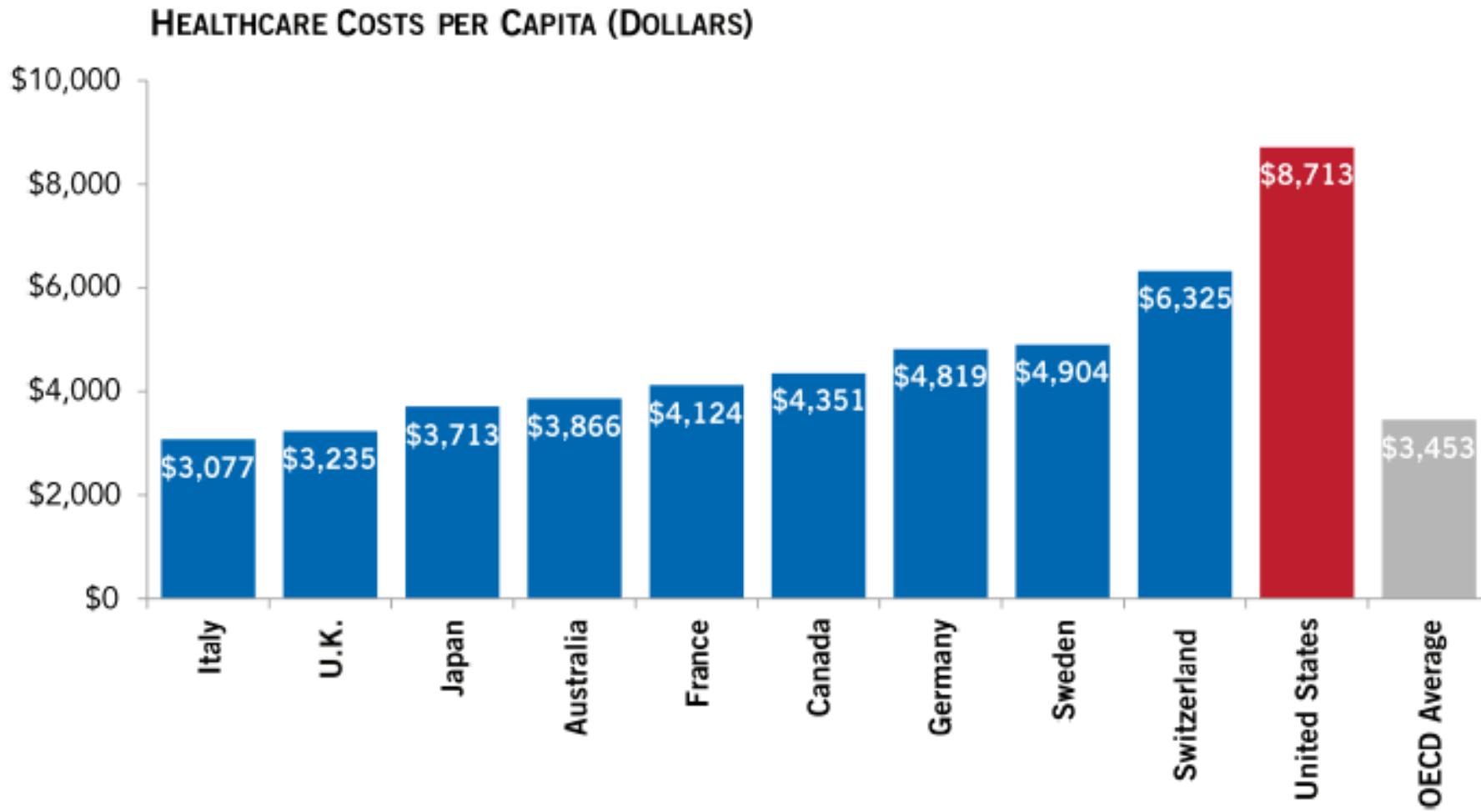
A single, non-profit health coverage entity



**Simple
Affordable
Covers Everyone***
Saves \$ Billions

***Including Part-Time Workers**

The United States spends more than twice as much per capita on healthcare as the average developed country does



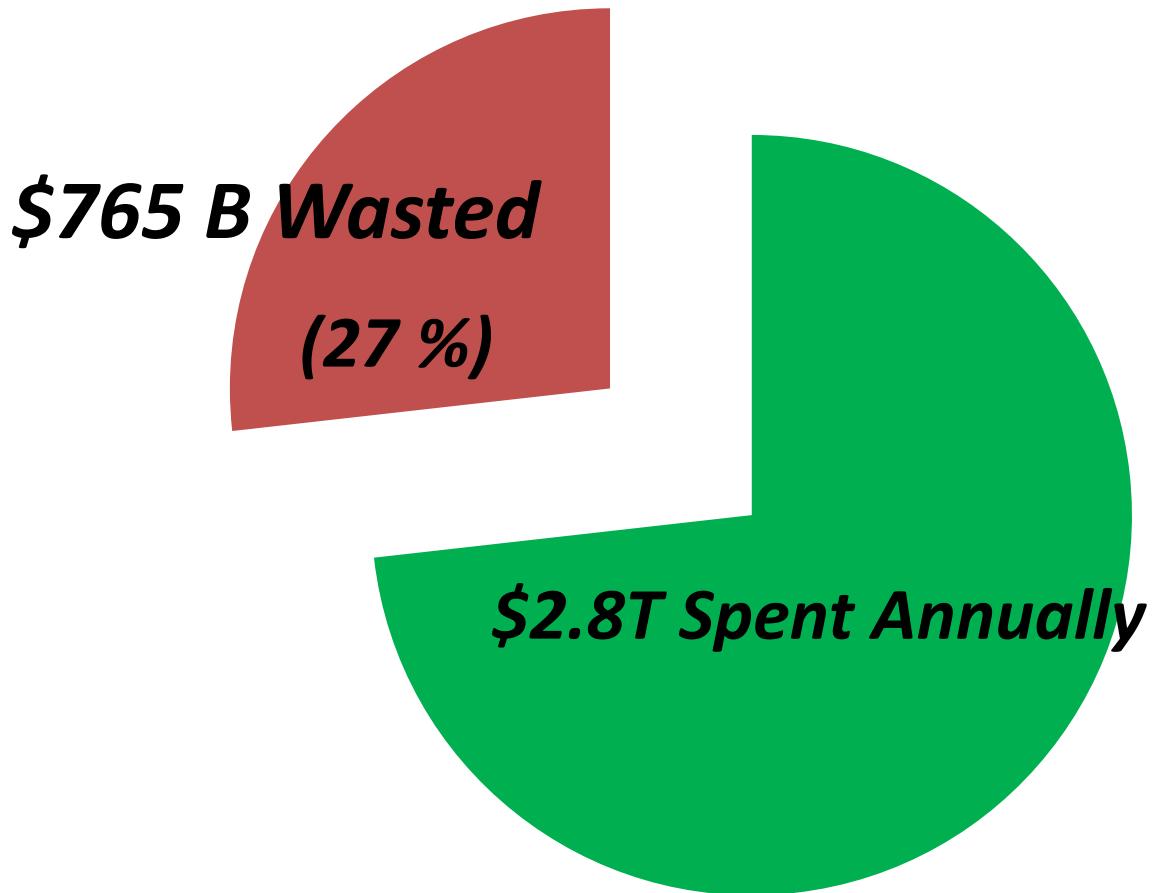
SOURCE: Organization for Economic Cooperation and Development, *OECD Health Statistics 2015*, July 2015. Compiled by PGPF.

NOTE: Per capita health expenditures are for 2013, except Australia for which 2012 data are the latest available. Chart uses purchasing power parities to convert data into U.S. dollars.



ColoradoCare will

Significantly Reduce Waste



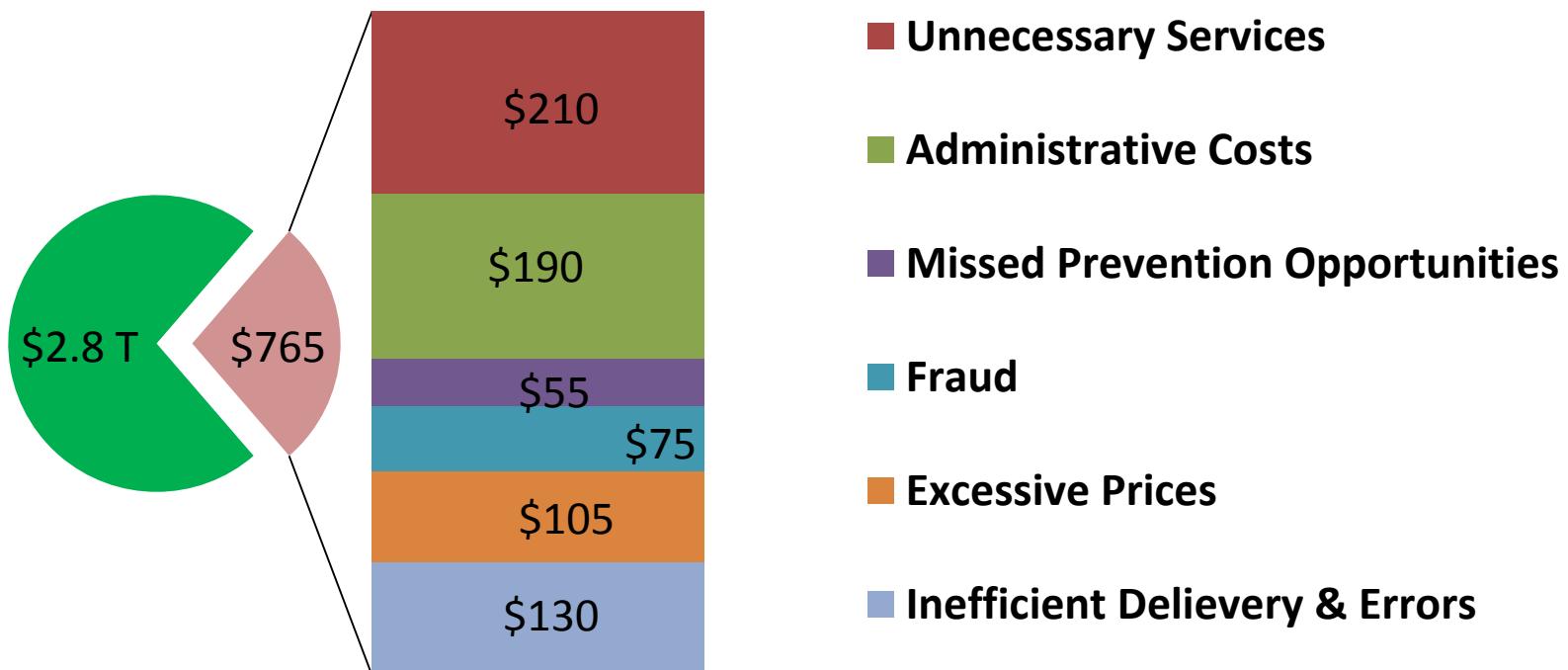
Inst. of Med., 2012

ColoradoCare will

Significantly Reduce Waste

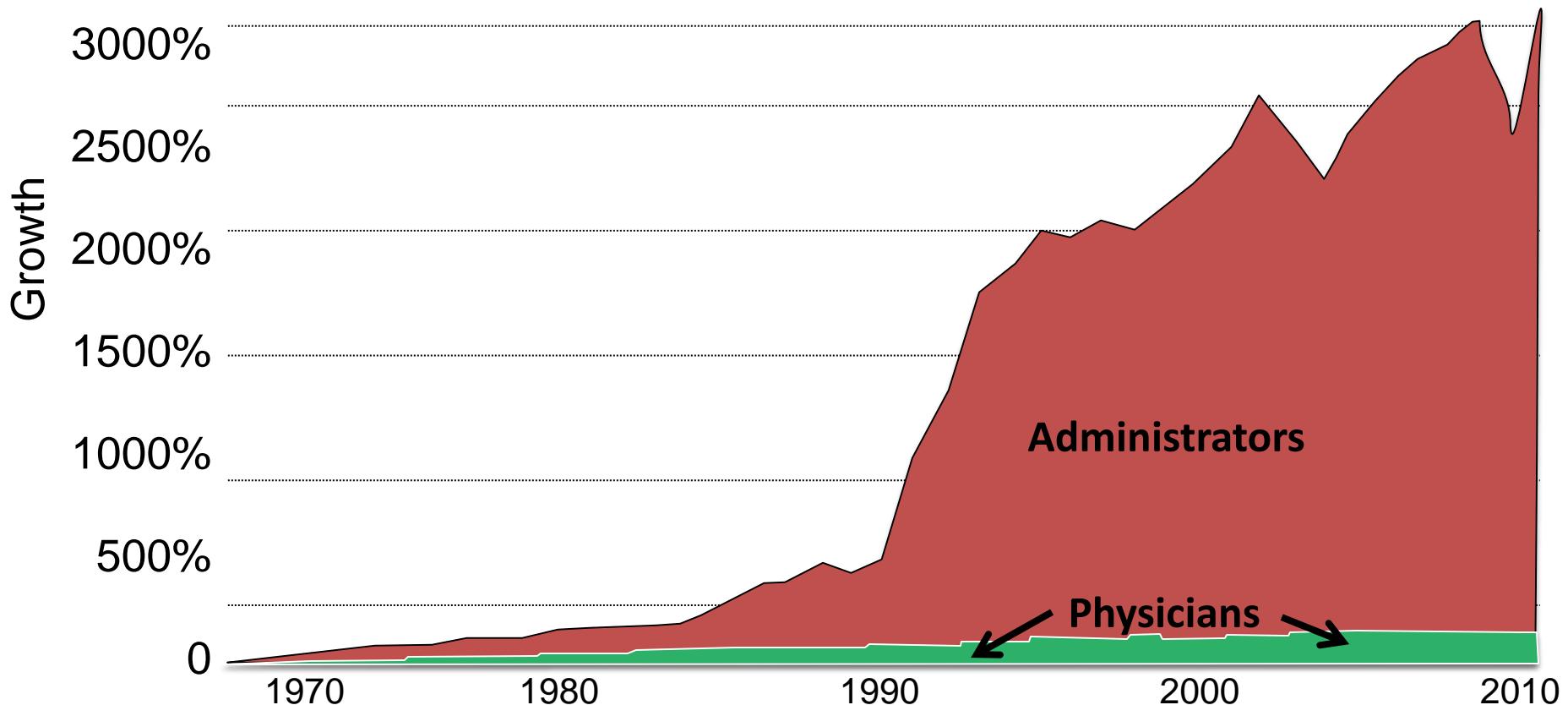
\$2.8 Trillion
Annually

Health Care Costs (Billions)



Institute of Medicine, 2012

Excessive Administrative Costs



Source: Bureau of Labor Statistics; NCHS;
Himmelstein/Woolhandler analysis of CPS



Left unchanged, health care will continue to underperform; cause unnecessary harm; and strain national, state, and family budgets.

The actions required to reverse this trend will be notable, substantial, sometimes disruptive — *and absolutely necessary.*

Institute of Medicine 9-6-2012 report, conclusion comments.

Competition in the Delivery of Medical Services: *Good*

- Promotes Innovation
- Encourages Efficiency
- Rewards Best Practices



Competition in Providing Health Insurance: *Bad*

- Creates Complexity
- Adds Costs without Adding Value
- Encourages Misaligned Goals
- Inhibits Transparency





ColoradoCare



**Best of Government
and
Best of a Cooperative Business**

Best of Government

- An ***Accountable*** - 21 member elected board
- ***Efficient*** funding model - a simple payroll deduction
- ***Transparent*** - Everyone can see where the money is being spent





Best of a Cooperative Business

- 100% **Focused** on health care
- **Comprehensive** and organized
- **Flexible** decision making
- Not subject to partisan politics and gridlock
- Serves the members, not shareholders





Benefits

- All Coloradans receive health care



- Your choice of provider



Comprehensive Benefits

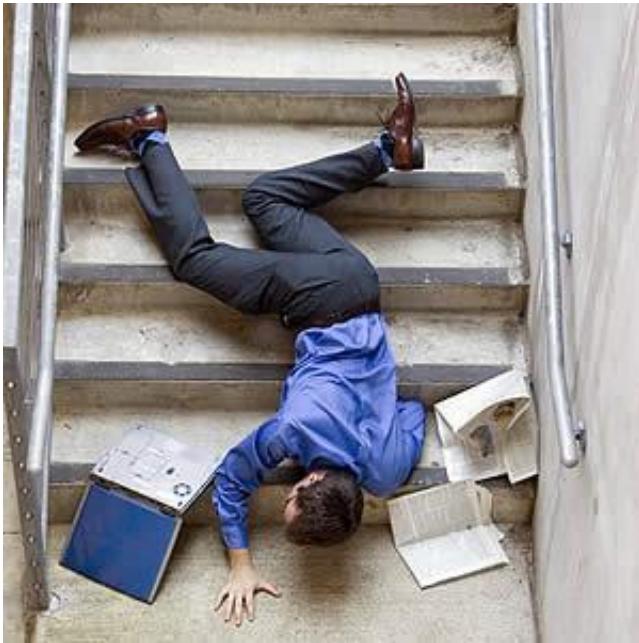
- Primary and specialty care
- Hospitalization
- Prescription drugs
- Medical equipment
- **Mental health & substance abuse services**
- Emergency & urgent care
- Preventive & wellness service
- Chronic disease management
- Rehabilitative services & devices
- **Pediatric care including oral, vision & hearing services**
- Laboratory services
- Maternity & newborn care
- Palliative & end-of-life care
- Some adult oral health benefits



Benefit Terms

- **No Deductibles**
- No Co-pays on Designated Preventive and Primary Care
- Modest Co-payments for other services (Waived for Financial need)
- Beneficiaries temporarily living or traveling in another states will receive emergency coverage





Replace the medical portion of Workers Compensation Insurance

59% Estimated cost decrease



Employees (including part-time) pay **3.33% ***
Employers will pay **6.67%**
of salary



** Replacing your health care premiums and deductible*

Maximum \$350,000 Single/ \$450,000 Couple

Non-payroll and Self Employed Income

May pay less than **10%** of Personal income*



*Is a deductible expense on federal and state taxes with an effective impact of 5.577% to 8.537% depending on your tax bracket if you itemize.



- \$25B in defined taxes is better than \$30B in uncontrolled insurance premiums and deductibles
- Health care taxes can only be increased by a vote of Colorado residents





Colorado's Version of Medicare-for-all

A single, non-profit health coverage entity



Simple
Affordable
Covers Everyone
Saves \$ Billions

Vote YES Amendment 69 - November 2016