

# SUPPORT HB 1236 - EASY HEALTH COVERAGE ENROLLMENT

Sponsored by Rep. Lontine, Rep. Will, Sen. Tate and Sen. Bridges



COLORADO CENTER  
on LAW & POLICY

Forging Pathways from Poverty

## HOW IT WILL WORK:

- ✓ **Use the tax filing process to alert people to coverage options**  
Under the bill, Coloradans will be able to ask on their state income tax return for the state health insurance exchange to determine whether uninsured household members are eligible for free or subsidized coverage. Those who ask to have eligibility assessed under the program will receive information about coverage options and assistance with enrollment.
- ✓ **Create an advisory committee of diverse stakeholders to guide implementation**  
An advisory committee, chaired by the Department of Revenue and the state health insurance exchange and with representation from relevant state departments, health insurance carriers, brokers, health coverage guides, tax preparers and consumers, will ensure smooth implementation of the program and maximize enrollment.
- ✓ **Provide a new special enrollment period (SEP) for people to enroll in coverage at tax time**  
The bill will create a SEP for those that find out they qualify for reduced-price private insurance so they can enroll in a plan outside of the open enrollment period.

## HOW IT WILL BENEFIT COLORADANS:

- ✓ **Reduce the number of uninsured Coloradans**  
Helping Coloradans to understand their coverage options and providing an additional SEP will connect more Coloradans to coverage.
- ✓ **Improve individual health and financial security**  
Having access to coverage helps Coloradans protect their health and shields them from financial crisis when health emergencies strike.
- ✓ **Reduce uncompensated care by hospitals and other providers**  
When their patients have insurance, clinics and hospitals are more likely to get reimbursed for the services they provide. Reducing the uninsured rate reduces the burden of uncompensated care.
- ✓ **Bring healthy, uninsured individuals into coverage**  
Providing additional information about the free or reduced-cost options they qualify for will help bring healthy individuals into coverage. That in turn helps spread risk and reduce premiums.
- ✓ **Increase funding for Colorado's reinsurance program**  
Funding for the state reinsurance program hinges on the total amount of premium tax credits Coloradans receive. By maximizing enrollment, Colorado builds financial support for reinsurance and future innovations.

Without health coverage, Coloradans are more likely to delay or forgo care or skip necessary medications. This often leads to worsening health or health emergencies.

- Over 400,000 Coloradans, including nearly 57,000 Colorado kids are uninsured
- Over 80% of uninsured kids and adults under 65 may be eligible for free- or reduced cost coverage
- Many Coloradans are unaware that they might qualify for coverage

Using information from tax returns, Connect for Health Colorado could reach an estimated –

- 21,000 uninsured children that qualify for Medicaid
- 141,000 uninsured Coloradans that qualify for federally subsidized private health insurance

## SUPPORTERS OF EASY ENROLLMENT

9to5 Colorado  
Children's Hospital Colorado  
Chronic Care Collaborative  
Colorado Center on Law and Policy  
Colorado Children's Campaign  
Colorado Community Health Network  
Colorado Consumer Health Initiative  
Colorado Cross-Disability Coalition  
Colorado Fiscal Institute  
Connect for Health Colorado  
Mental Health Colorado  
Colorado Hospital Association  
Northwest Colorado Health  
Raise Colorado Coalition

For more information, contact Allison Neswood, Health Care Attorney, at [aneswood@cclponline.org](mailto:aneswood@cclponline.org) or 303-573-5669 x. 304.