



COLORADO

Colorado spends billions on health care and the bill keeps going up.

- Colorado spent \$21.7 billion on health care in 2004. Colorado's health care bill keeps going up, at an 8% average annual increase between 1991 and 2004.¹
- Colorado spent \$4,717 per capita on health care in 2004, more than twice the nation's average per capita spending on food (\$2,207).²
- Yet 17% of Colorado residents (about 800,000 people) remain uninsured, higher than average in other states (16%).³
- Between 2001 and 2005, family premiums in Colorado increased 34.5%, while median earnings of people purchasing family coverage only increased by 6.9%.⁴
- People who buy health insurance through their small business (between one and fifty employees) cannot be excluded due to health condition and the state has issued some cost limits for premium rates.⁵
- The self-employed cannot be excluded due to health condition during a one month open enrollment period.⁶
- People who must buy individual policies have few protections. They may pay very high rates or be permanently denied coverage due to health status or other factors.⁷
- The state has a high risk pool program for people who can't afford individual coverage or who are denied coverage due to health reasons – CoverColorado – but it offers no family coverage and premium rates are about 35% higher than premiums charged to healthy individuals who buy private insurance. Individuals must pay a minimum of a \$1,000 annual deductible with up to \$2,000 out-of-pocket per year and a maximum of a \$10,000 annual deductible with up to \$20,000 out-of-pocket per year. Except for people who were continuously covered for 18 months prior to joining the pool, CoverColorado excludes coverage for pre-existing conditions for six months.⁸
- CoverColorado offers premium discounts to those who qualify (families with a household total adjusted income, plus liquid assets, under \$50,000).⁹

Colorado has started reporting some hospital-acquired infection rates.

- A public reporting law passed in 2006 requires hospitals, hospital units, ambulatory surgery centers and dialysis treatment centers to report infection rates to the CDC to be analyzed and risk adjusted. The Colorado Department of Public Health and Environment uses that information to issue facility-specific infection rates to the public. The first status report on health facility-acquired infections was released in January 2008.¹⁰
- The first public report of health facility infections -- including hospital-specific infection rates for central line associated bloodstream infections occurring in adult intensive care units – was released in July 2008, but it only includes six months of data. The annual

Cover America Tour, a project of Consumers Union, August 25, 2008

www.CoverAmericaTour.org

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report, which will include information on surgical site infections and central line associated bloodstream infections, will be published by January 2009.¹¹

¹ <http://www.statehealthfacts.org/profileind.jsp?ind=592&cat=5&rgn=7>;

<http://www.statehealthfacts.org/profileind.jsp?ind=595&cat=5&rgn=7>

² <http://www.statehealthfacts.org/profileind.jsp?ind=596&cat=5&rgn=7>;

<http://www.ers.usda.gov/publications/eib23/eib23fm.pdf> Average yearly expenditure on food in U.S. urban households in 2004.

³ <http://www.statehealthfacts.org/profileind.jsp?cat=3&sub=39&rgn=7> (2005-2006).

⁴ <http://www.rwjf.org/files/research/042508ctuwwfinalembargoed.pdf>

⁵ <http://www.statehealthfacts.org/profileind.jsp?cat=7&sub=86&rgn=7>

⁶ Ibid 5.

⁷ <http://www.statehealthfacts.org/profileind.jsp?cat=7&sub=87&rgn=7>;

<http://healthinsuranceinfo.net/getinsured/colorado/individual-health-plans/individual-health-insurance-sold-by-private-insurers/>

⁸ <http://www.statehealthfacts.org/profileind.jsp?cat=7&sub=89&rgn=7>;

<http://healthinsuranceinfo.net/getinsured/colorado/individual-health-plans/covercolorado/>;

[https://www.covercolorado.org:442/documents/\\$1000Deductible.pdf](https://www.covercolorado.org:442/documents/$1000Deductible.pdf);

[https://www.covercolorado.org:442/documents/\\$1000Deductible.pdf](https://www.covercolorado.org:442/documents/$1000Deductible.pdf)

⁹ <https://www.covercolorado.org:442/documents/PDA.pdf>

¹⁰ <http://www.cdphe.state.co.us/hf/PatientSafety/HFAI/HFAIfirstannualreport01-15-08.pdf>;

<http://www.consumersunion.org/campaigns/CU%20Summ%20HAI%20state%20rpting%20laws%20as%20of%201-08.pdf>

¹¹ <http://www.cdphe.state.co.us/release/2008/06302008.html>;

<http://www.cdphe.state.co.us/hf/PatientSafety/HFAI/springbulletin1.pdf>