After consideration on the merits, the Committee recommends the following:

SB19-004 be amended as follows, and as so amended, be referred to the Committee on Appropriations with favorable recommendation:

Amend printed bill, page 2, strike lines 2 through 13.

Strike pages 3 through 5.

Page 6, strike lines 1 through 17 and substitute:

"SECTION 1. Legislative declaration. (1) The general assembly hereby finds and declares that:

(a) Currently, premiums for health insurance across the nine health insurance geographic rating regions in Colorado, as well as the number of insurance carriers available and the number and variety of plans offered in the different regions, vary significantly;

(b) Premiums in rural areas, especially in the eastern plains and the western slope areas of the state, are considerably higher than premiums in metropolitan areas, and the number of carriers and the diversity of plans they offer are very limited in those areas. In fact, only one carrier is currently offering plans on the health benefit exchange in some rural areas of the state.

(c) Many Coloradans in rural areas are cost-burdened in that they spend more than twenty percent of their household income on premiums for health insurance but earn too much to qualify for subsidies available under federal law;

(d) Because of the financial burden high-cost health insurance places on individuals in rural areas of the state, a considerable number of"
these cost-burdened individuals may not purchase health insurance in
2019, exacerbating the problems of few carriers, few plan options, and
high costs of health insurance in rural regions of the state as well as
increasing the number of uninsured individuals in those areas; and
(e) It is therefore important to modernize the laws authorizing
health care cooperatives to enable consumers to help control health care
costs by negotiating rates on a collective basis directly with providers.".

8 Renumber succeeding sections accordingly.

9 Page 1, strike lines 103 through 105.

10 Page 1, line 106, strike "PLANS AND".

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