

Testimony in support of HB22-1284 Health Insurance Surprise Billing Protections

Hello, my name is Sarah Staron, Policy Coordinator with Young Invincibles. Thank you committee members for allowing me the opportunity to express Young Invincibles wholehearted support for HB1284, Surprise Billing Protections. Our organization was formed and named due to the fact young people are often seen as being generally healthy (or “invincible”) and therefore may not need healthcare. Unfortunately, this couldn’t be further from the truth. We know that **one in six** young adults has a chronic illness like cancer, diabetes or asthma. Many young people have more than one condition, either with co-occurring mental health disorders or other disabilities. Our young adults need protections while they navigate the healthcare system.

TO keep it simple, Surprise billing hurts young adults. About **one in five** young adults under the age of 35 have medical debt, and you have to combine that with the crippling student debt that **one in four** folks in this age range are carrying as well. This is not just a number to our young adults, debt is a giant barrier to our young people being able to engage in meaningful and healthy lives. Medical debt can exacerbate existing mental health issues, and limit one’s ability to positively picture their future.

I will conclude my testimony by sharing with you an excerpt from Kim Johnson, a young adult in our network who submitted written testimony today because she was unable to be here but has been living with a complex autoimmune disease for the past six years. It’s important to note that Kim was not able to be here today because she literally had to schedule an last minute neurosurgery for during this meeting. Here is Kim’s story:

When I was first diagnosed and did not have a care team assembled via UC Health to treat me, I often had to seek emergency services at the nearest hospital. Sometimes, this meant urgent care or an emergency room that did not accept my insurance. This resulted in many expensive bills for the ambulance ride, triage care, and after-care.

It’s important that this bill also requires that health insurance carriers cover post-stabilization services to stabilize a patient after a medical emergency at the in-network benefit level unless specific criteria are met. In the past, this was considered after-care related to the accompanying emergency services provided, it was not billed out as a network benefit; instead, it was billed to me as an out-of-network cost. Although I did not always get admitted to the hospital, I often did due to complications of my autoimmune disease. In the cases where I needed to see specialists outside of my insurance, I did not get to select which doctors to see. A physician comes into your emergency room, and you do not know if they are in-network or not, and in the case of needing emergency services, that is not and should not need to be the top priority. The priority should be receiving the care you need in a time of crisis, not the future cost associated with receiving the services required. This legislation will not only help Colorado residents like me, who are outliers in a complex system, but every resident in Colorado who needs medical services. I firmly believe, this bill will help alleviate medical debt that is often unnecessarily accrued. I hope you will join me and Young Invincibles in supporting House Bill 22-1284 by voting to pass this bill.