

To: Members of the Health and Human Services Committee
From: Oliver Godoy, Young Advocate @ Young Invincibles - Colorado
Re: SB26-017 - Out-of-Network Health Insurance Dispute Resolution

Dear Mr. Chair and members of the committee,

Thank you for the opportunity to share my testimony with you. My name is Oliver Godoy, and I represent Young Invincibles as a Young Advocate. I am a current student at MSU Denver completing my undergraduate degree in Gender, Women, and Sexualities Studies. I am here today to encourage you to **pass SB26-017**.

As a young person navigating health insurance, I have dealt with anxiety when attempting to access healthcare. The fear that surrounds if a service is in-network and what I will have to do if I have an unexpected out-of-network health charge. Last year my mother was suffering from the standard flu. In her attempt to access our neighborhood urgent care, our family got stuck with a large bill that we were unable to pay. After being forced to miss work, and making sure to access an urgent care that was deemed in-network, we were informed insurance was deeming it to be out-of-network, as a different doctor assisted in performing a COVID-19 test on my mother. My mother felt this was the right thing to do, to ensure she was not taking the infection to work with her, and this ended up costing our family. A quick urgent care visit that should have cost our family \$30 quickly became a \$1,500 bill. The practices used by the urgent care company and our health insurance company to collect their pay was not easy to navigate and was frightening as this was not an easy expense to cover unexpectedly.

Unexpected or large medical expenses can be a particular financial hardship for families. Twenty-three percent of adults had major, unexpected medical expenses in the prior 12 months, with the median amount between \$1,000 and \$1,999 [1].

Many Colorado families can't afford these unexpected charges and deserve to be fear free of what their expenses truly are in a fully transparent matter. Increasing access and outcomes for many Coloradans is extremely important to ensure that we have a prosperous future as a state. This would effectively make more Coloradan families feel safe making decisions to take care of their health, benefiting the health of their entire community, and our entire state.

Coloradans deserve to have access to healthcare that is understandable, and not exploited out of fear. I urge you to pass SB26-017 to ensure we continue to have a healthy Colorado. Thank you for your time. I am happy to answer any questions.

Sincerely,
Oliver Godoy
Young Advocate | Young Invincibles - Colorado

References

1. Board of Governors of the Federal Reserve System, Survey of Household Economics and Decisionmaking [dataset] (Washington: Board of Governors, 2024), <https://doi.org/10.17016/datasets.002>.
2. Board of Governors of the Federal Reserve System, Economic Well-Being of U.S. Households in 2023 (Washington: Board of Governors, 2024), <https://doi.org/10.17016/8960>.