

# ColoradoCare *aka* Colorado Health Care Cooperative Information Sheet and Talking Points

April 2015

**Background:** Because so many Coloradans remain uninsured or unable to afford health care even with insurance, and on behalf of families, businesses, providers and the state economy, Colorado needs to pro-actively address the problems and change the way we pay for health care. The Affordable Care Act, section 1332, encourages state innovation like this proposal.

## Here's what the choice to approve ColoradoCare would mean:

- **Universal:** Every resident would have lifelong health care coverage. Period.
- **Independent:** Freed from government agencies, partisan politics and money-waving lobbyists, ColoradoCare would be a cooperative-type business that operates in the interests of the residents of Colorado.
- **Realistic Planning:** State Senator Irene Aguilar, MD with local and national policy advisors, economists, legal consultants and stakeholders developed ColoradoCare during the span of several years. The efficiencies, benefits and policies of ColoradoCare are practical and realistic.
- **Fiscally Responsible:** Colorado already spends enough money on health care. If these dollars were spent wisely, every resident would have access to comprehensive coverage. **No additional spending** is required. Piecemeal cost controls have not been sufficiently effective. Documented savings occur with a coordinated system that decreases administrative costs; increases bulk purchasing; fosters great ideas; and enhances non-medical cost cutting.
- **Affordable and Fair:** In addition to the government money already earmarked for health care, each resident would pay, and pay according to income. As starting income earners or when hard times hit, people would pay on a smaller income. When earning more, they, in essence, would pay back or pay forward and always have health care.
- **Freedom:** Patients would make treatment decisions with their choice of health care professionals. Providers could choose to be public, private, for profit, non-profit, independent or salaried.
- **Good Health Benefits:** Coverage would exceed Colorado and federal requirements with no deductibles and no co-pays for designated primary and preventive care. Other co-pays could be waived for financial need.
- **Employers' Relief:** Employers would pay a percentage of payroll as their portion of the health funding, and pay as simply as they pay Social Security and FICA.
- **Provider Satisfaction:** Providers would get paid, ending uncompensated care. Billing and insurance-related costs and time would be slashed. Health care professionals would simply provide health care.
- **Strong State Economy:** Out-of-state and out-of-country money currently spent on administration, executive salaries, etc. could be spent on health care services locally, creating jobs and building a strong local and state economy.
- **Health Equity:** Health needs know no class, race, ability or other distinction. Access to quality, affordable health care must be and can be equitable.
- **Trustability:** With local control and a transparent, audited system responsive to and directed by residents, ColoradoCare ends the unpredictability of the secret deals and continual changes imposed by the insurance industry.

For more information: [www.Co-operateColorado.org](http://www.Co-operateColorado.org)