



Colorado Center on Law and Policy stands with diverse Colorado communities in a shared fight against systemic poverty. Our vision is a Colorado where everyone has what they need to succeed.

EASY HEALTH COVERAGE ENROLLMENT

Sponsored by Representative Lontine

Easy enrollment will use the tax filing process to alert people when they are eligible for coverage and provide an easy path to enrollment.

HOW IT WILL WORK:

- ✓ **Use the tax filing process to alert people to coverage options**
For uninsured Coloradans that choose to learn about their options, information from their tax returns will be used to connect them to coverage. Starting in year one, people will receive information about their eligibility and how to enroll. In future years, the process may be automated for those that want to be enrolled in coverage.
- ✓ **Provide a new special enrollment period (SEP) for people to enroll in coverage at tax time**
The bill will create a SEP for those that find out they qualify for reduced-price private insurance so they can enroll in a plan outside of the open enrollment period.

HOW IT WILL BENEFIT COLORADANS:

- ✓ **Reduce the number of uninsured Coloradans**
Helping Coloradans to understand their coverage options and providing an additional open enrollment period will connect more Coloradans to coverage.
- ✓ **Improve individual health and financial security**
Having access to affordable coverage helps Coloradans protect their health and shields them from financial crisis when health emergencies strike.
- ✓ **Reduce uncompensated care by hospitals and other providers**
When their patients have insurance, clinics and hospitals are more likely to get reimbursed for the services they provide. Reducing the uninsured rate reduces the burden of uncompensated care for safety-net clinics and hospitals, including rural hospitals.
- ✓ **Bring healthy, uninsured individuals into coverage**
Healthy individuals are more likely to go without coverage because they don't think they need it. Providing additional information about the free or reduced-cost options they qualify for will help bring this population into coverage. That in turn helps spread risk and reduce premiums.

Without health coverage, Coloradans are more likely to delay or forgo care or skip necessary medications. This often leads to worsening health or health emergencies.

- Over 400,000 Coloradans, including nearly 57,000 Colorado kids are uninsured
- Over 80% of uninsured kids and adults under 65 may be eligible for free- or reduced cost coverage
- Many Coloradans are unaware that they might qualify for coverage

SUPPORTERS OF EASY ENROLLMENT

Colorado Fiscal Institute