



Coverage, Affordability & Community Leadership

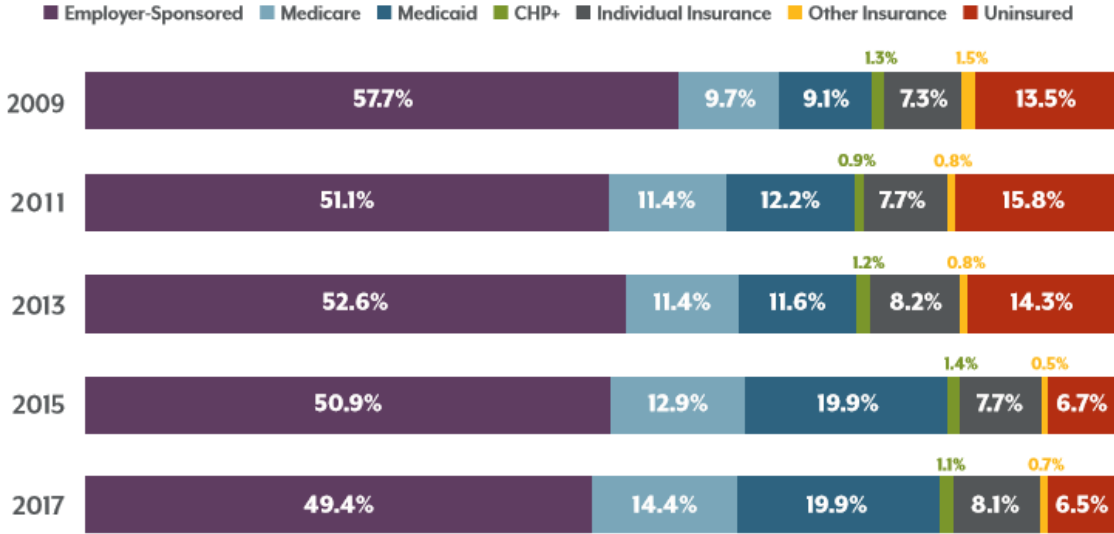
Club 20 | April 13, 2019



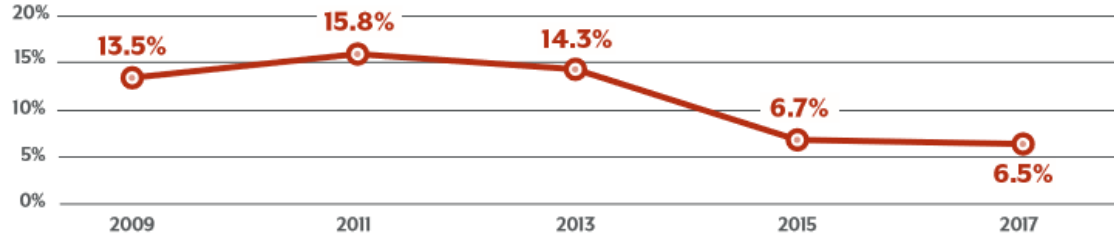
Gaining ground on coverage



HEALTH INSURANCE COVERAGE, ALL AGES, 2009-2017



Uninsured Rate Hovers at Historic Low



Source: Colorado Health Institute, CHAS 2017

Pain associated with the gains

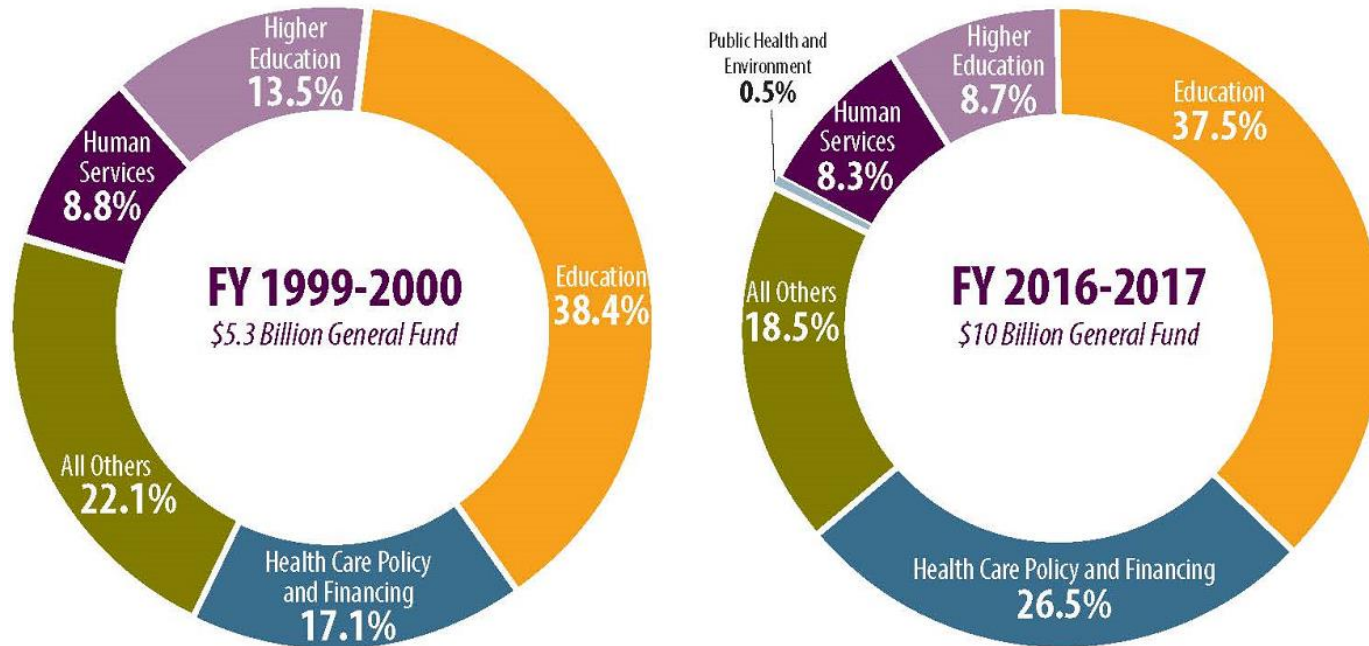


Individual Market Average Annual Premium Increases by Geographic Rating Region						
Region	2014 to 2015 ⁵	2015 to 2016 ⁶	2016 to 2017 ⁷	2017 to 2018 ⁸	% Premium Increase Δ 2014-18	% Premium Increase Δ 2015-18
<i>Statewide Average</i>	-1.11%	10.17%	25%	30.71%	78%	80%
1 - Boulder Region	0.42%	5.8%	19%	32.24%	67%	66%
2 - CO Springs Region	-0.20%	10.0%	25%	31.67%	81%	81%
3 - Denver Region	0.84%	6.2%	17%	33.16%	67%	65%
4 - Ft. Collins Region	5.26%	10.0%	23%	31.82%	88%	78%
5 - GJ Region	-3.55%	9.4%	37%	25.35%	81%	88%
6 - Greeley Region	4.57%	9.1%	22%	29.23%	80%	72%
7 - Pueblo	-4.90%	6.2%	17%	28.90%	52%	60%
8 - East Region	-5.01%	9.0%	39%	33.99%	93%	103%
9 - West Region	-7.44%	25.8%	28%	30.01%	94%	109%

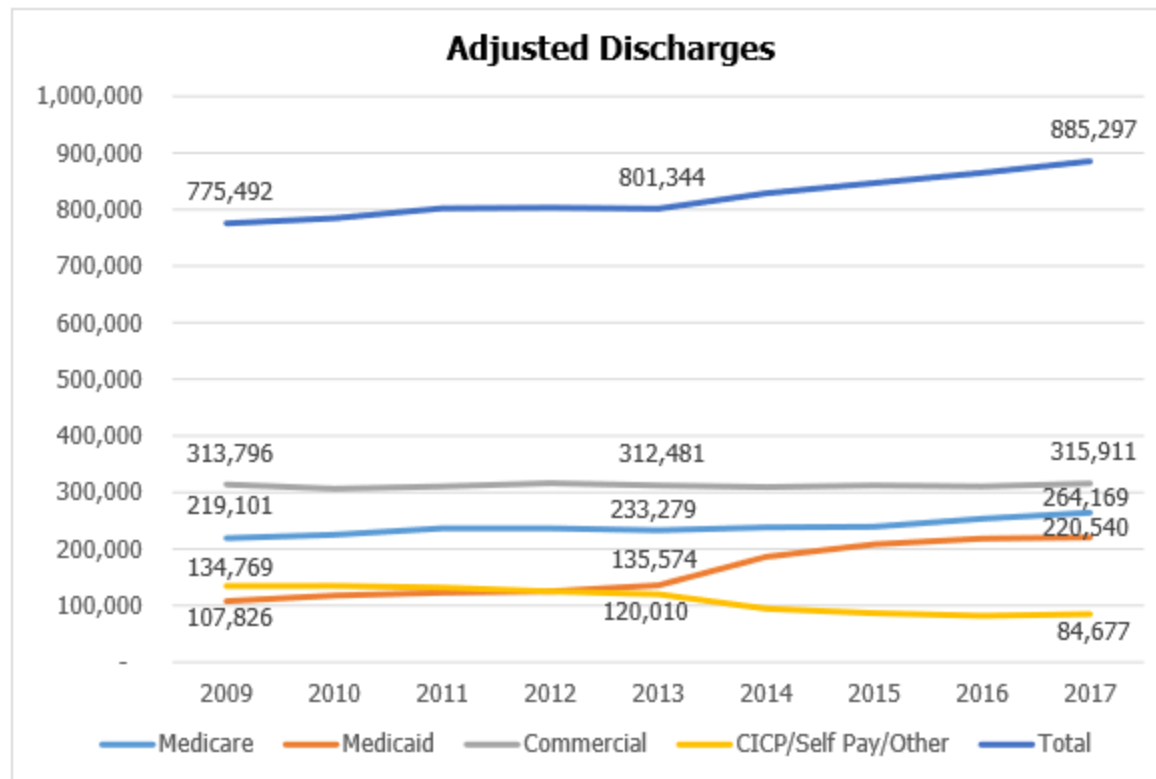
Budget crowding



The Department of Health Care Policy and Financing, which administers Medicaid, makes up more than a quarter of the state's general fund spending.



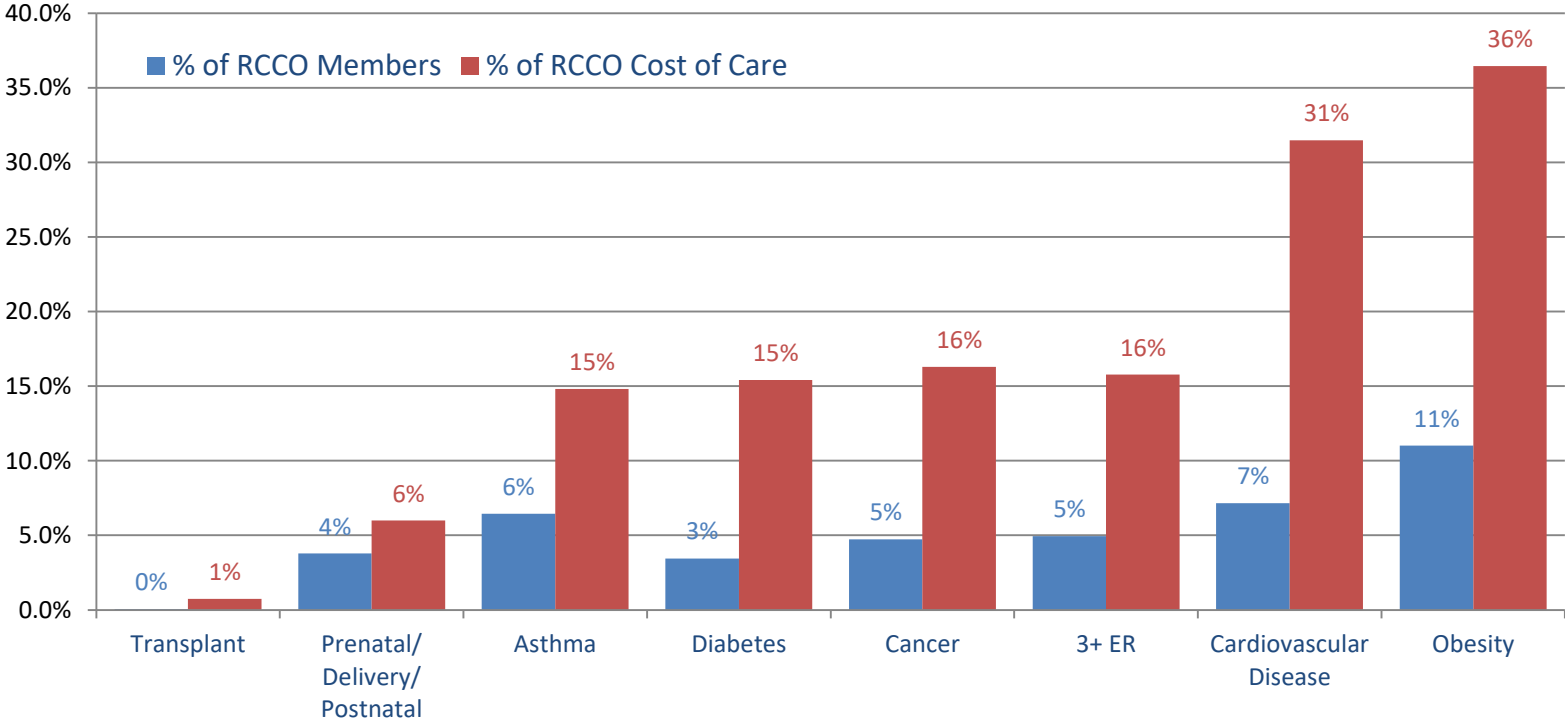
Compensated care has grown; utilization has remained flat



Medicaid cost correlations: Macro view



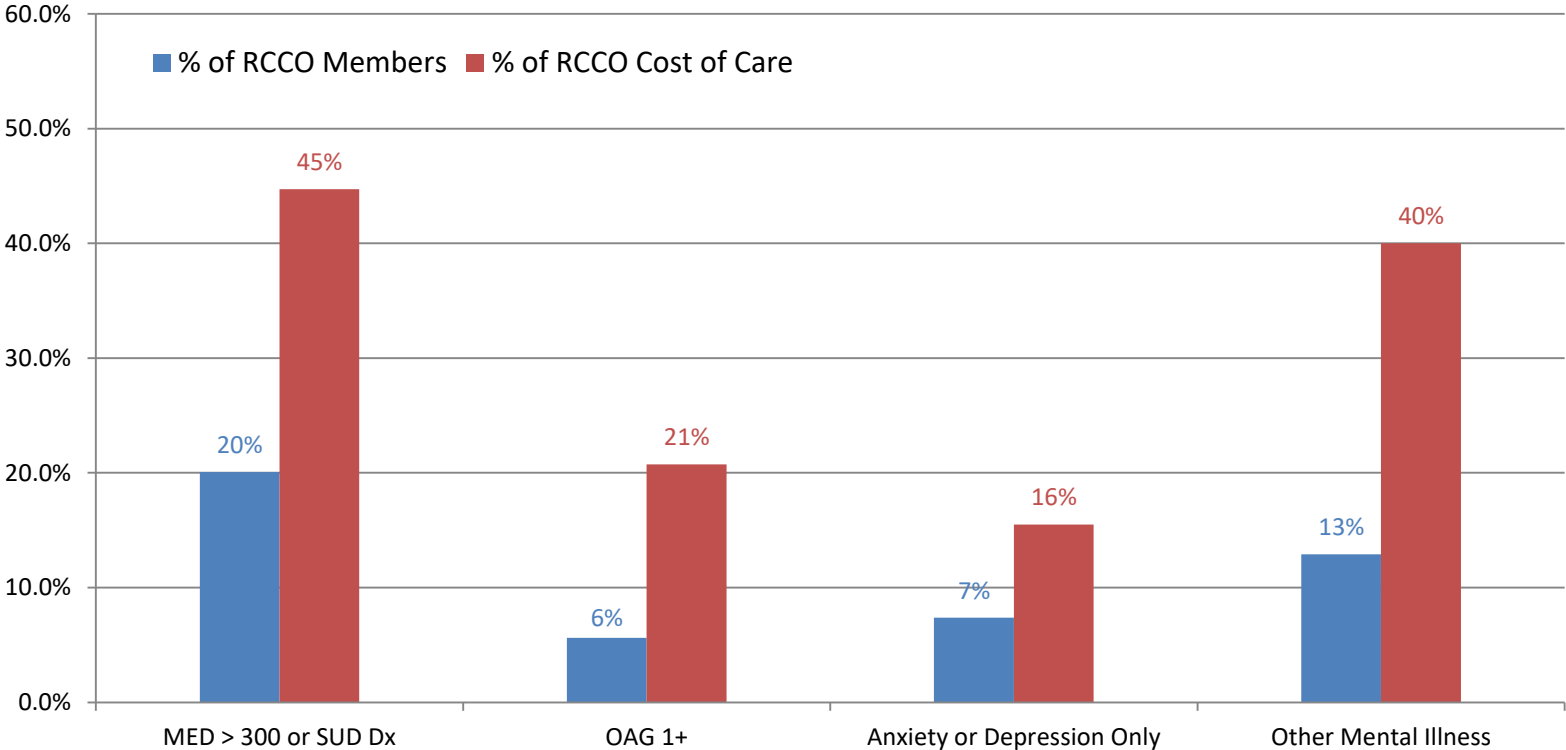
Region 1 Distribution Membership and Cost of Care by Sub-Category



Medicaid cost correlations: Macro view



Region 1 Distribution Membership and Cost of Care by Sub-Category

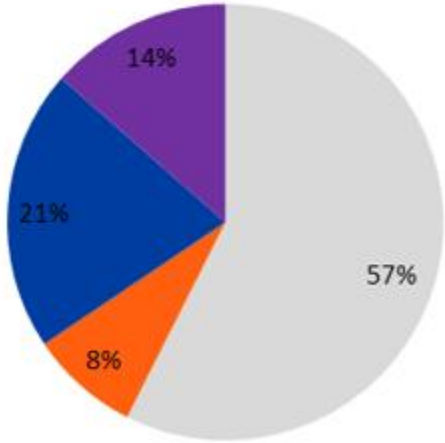


OAG Risk Score: 1 point for each of the following: Opioid or Substance Use Prescription in the past 90 days, Inpatient Admission for Substance Use, ER Visit for Substance Use, Opioid Agonist for >=28 days, Heroin Usage, Inpatient or ER Overdose, Early Refills (four or more days) in the past 5 months.

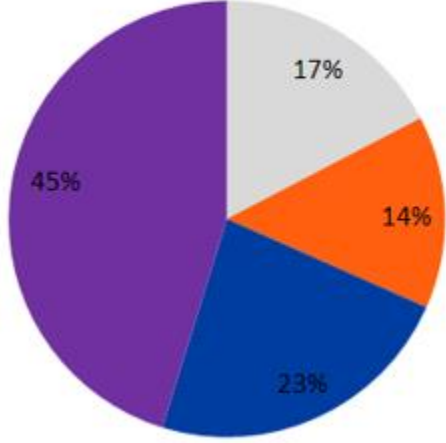
Health & behavioral drivers



PRIME Adult Members



PRIME Adult Spend



Low Physical Health/
Low Behavioral Health

High Physical Health/
Low Behavioral Health

Low Physical Health/
High Behavioral Health

High Physical Health/
High Behavioral Health

Health Policy Action



- **Stabilize the cost of coverage in the expansion pool.**
HB 19-1168 - Colorado Reinsurance Program
- **Promote greater transparency and data-driven decision making in health care policy.**
HB 19-1001 - Colorado Hospital Transparency
- **Reduce the price of qualified coverage offerings.**
HB 19-1004 - Competitive State Option
- **Address social and behavioral cost drivers – particularly in Medicaid – through integrated care and community action.**
Medicaid Regional Accountable Entity (RAE) and RMHP Prime