

HB19-1089 be amended as follows:

1 Amend printed bill, page 2, before line 2 insert:

2 "SECTION 1. **Legislative declaration.** (1) The general  
3 assembly hereby finds and declares that:

4 (a) Colorado residents continue to face higher-than-average  
5 medical costs. According to a recent study, Colorado's total costs for  
6 services were seventeen percent higher than in other states studied. The  
7 higher costs were driven by both increased use and higher prices. The  
8 Colorado commission on affordable health care reported that spending on  
9 health care is growing faster than the economy as a whole.

10 (b) Colorado's rural areas are particularly affected by the high  
11 costs of medical care in Colorado, with the western slope seeing the  
12 largest increases in costs;

13 (c) The 2017 Colorado health access survey found that seven  
14 hundred fifty thousand Coloradans reported difficulty paying medical  
15 bills. Forty-five thousand declared bankruptcy because of medical debt.

16 (d) Among those who struggled to pay medical bills, thirty-seven  
17 percent were unable to pay for basic necessities such as food, heat, or  
18 rent. Forty-six percent took on credit card debt, and sixteen percent took  
19 out a loan. Individuals are often also facing lost income as a result of  
20 medical problems, compounding the impact of medical debt.

21 (e) Medical debt is also often unpredictable and outside the  
22 control of consumers, who can be hit with surprise bills from  
23 out-of-network providers even when they seek care from in-network  
24 facilities; and

25 (f) Losing earnings to a wage garnishment as a result of medical  
26 debt affects the financial stability of Coloradans and their families.

27 (2) The general assembly further finds and declares that providing  
28 protections to Coloradans facing medical debt is necessary to the stability  
29 and welfare of Coloradans and their families."

30 Renumber succeeding sections accordingly.

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