

For a Healthy Healthcare
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“Would a publicly financed, privately delivered healthcare system be beneficial for the State of Colorado?”

The Colorado School of Public Health (CSPH) concluded in a 2021 report that such a system "could yield significant healthcare savings- in the range of \$.5 to \$3.6 billion per year." The CSPH compared health care outcomes with (a) the current Colorado health care financing system in which residents receive health care coverage from private insurers and public programs or are uninsured; (b) a multi-payer universal health care system in which all residents of Colorado are covered, regardless of immigration or documentation status, under a plan with a mandated set of benefits that is publicly and privately funded and also paid for by employer and employee contributions; and (c) a publicly financed and privately delivered option that provides universal coverage again, regardless of immigration or documentation status. The report concluded that the publicly financed, privately delivered health care system would not only yield financial savings but has "the potential to increase access to care, improve health outcomes and possibly provide employment benefits." (https://content.leg.colorado.gov/sites/default/files/images/lcs/health_care_financing_report_-_co_school_of_public_health.pdf)

In response to this astounding information, in 2024 the Colorado legislature requested specific information from the CSPH on the formation of a state-wide single-payer publicly financed, privately delivered health care. The ten aspects of the healthcare system to be addressed are the following:

1. It provides comprehensive benefits for medical care, including dental, hearing, vision, and mental health.
2. It provides long-term care and support services to all residents.
3. It requires health-care decisions to be made by patients and the patients' health-care providers.
4. It allows patients to choose among all providers that participate in the universal health-care system.
5. It provides comprehensive health-care benefits to all Colorado residents.
6. It is funded by premiums, which premiums are in amounts that are determined based on an individual's ability to pay.
7. It prohibits deductibles and co-payments.
8. It ensures fair drug and hospital prices as well as fair payment to providers.
9. It delivers through a publicly administered nonprofit enterprise that is the sole agency paying for health-care costs in the state.
10. It is designed to prioritize benefits and access to care for patients while preventing barriers to care that are imposed for the purpose of increasing profits.

This study will involve evaluation of Colorado specific-data for an economic analysis in comparing a single payer system with alternative health insurance systems. The data for medical care, dental, hearing, vision, and mental health is readily available to the School of Public Health, but information on long-term care and support services will require much additional research.

This study, which will be completed by the end of 2026, will be a crucial source of information leading to legislation for future policy decisions and promotion of an equitable health care system for Coloradans.