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Health measure gains backing

The Bell Policy Center supports the bill affecting how premiums are set for small businesses.

**By Julie Dunn
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The Bell Policy Center placed its support Monday behind a bill that would prohibit insurers from considering employees' health and claims records when setting premiums for small businesses.

The Denver-based policy center said House Bill 1355 would help protect small businesses and workers from premium price fluctuations and called it a "critical building block" in moving the state toward comprehensive health care reform.

"We believe that it will create more opportunity in the state of Colorado for small businesses and their workers," said Bell senior policy analyst Robin Baker.

"We hope it builds toward a point where everyone in the state has access to health care."

The insurance-rate regulation bill applies only to businesses with 50 or fewer workers.

The bill is awaiting a decision by Gov. Bill Ritter, after passing through the House and Senate. Ritter has until June 4 to sign or veto the bill, along with the roughly 200 other bills that remain on his desk.

"He is giving careful consideration to each bill," said spokesman Evan Dreyer.

Business groups are split on the issue. The National Federation of Independent Business supports the bill, while the Colorado Association of Commerce and Industry, the statewide chamber of commerce, opposes it.

CACI contends that if approved, HB 1355 could result in rate hikes for nearly two-thirds of small businesses in Colorado.

Several insurance plans - including Anthem Blue Cross Blue Shield and Rocky Mountain Health Plans - are also against the bill, saying it would force them to discontinue savings that they can currently offer to small employers with healthier workers, as deemed by a 2003 legislative change.

"One of our big concerns is that if we lose this opportunity to provide savings, some of our employers will simply decide to not provide coverage to their workers anymore," said John Hopkins, president of Grand Junction-based Rocky Mountain Health Plans.

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