"HEALTHY 58's" HEALTH CARE PRINCIPLES

FINAL, approved by 'Healthy 58' Work Group on 10/24/05

Health care is a fundamental need for every Coloradoan. An effective healthcare system is a tripod of three essential elements including access, affordability and quality. Providing that tripod in rural Colorado in the face of ever-rising costs is a significant concern.

Over the past decade, changes in health care, government policies, and the economy have threatened the delivery of affordable, quality health care throughout rural Colorado. Dramatic increases in the costs of pharmaceuticals and medical procedures have driven huge increases in the costs of health insurance. Government programs such as Medicare and Medicaid have been inadequately funded, shifting the costs of those programs to providers, health plans, and employers. Businesses and consumers have seen double-digit increases in health insurance rates and many health insurance companies have left rural Colorado. The number of uninsured has grown significantly, and the cost of their treatment -- mandated by federal law -- is then shifted to others in the community. More medical providers, especially nurses, are needed in many areas of rural Colorado and fewer options are available to businesses and consumers.

We recognize the complexity of these problems, and note that effective solutions to these problems may vary from community to community. However, those solutions will have some elements in common. Additionally, any proposals must take place within the same framework of federal and state laws, and economic realities. As such, we recognize the potential value of an integrated and collaborative effort between CLUB 20, ACTION 22 and PROGRESSIVE 15 to educate rural communities and thereby enhance the ability of those communities to more clearly identify health care challenges, make informed decisions, and implement health care solutions.

Within this context, the following principles are offered to frame the debate about how best to assure that the tripod of accessible, affordable and quality health care will be available throughout rural Colorado in the coming years. These principles are designed to inform and assist decision-makers for the benefit of all Coloradans. This is a working document, subject to amendment or expansion as laws, economic factors, and conditions change.

1.	All Coloradans must work together to help solve Colorado's health care challenges. Consumers should have greater responsibility for, and knowledge of, their health care choices.

2.	Colorado State Government should enact policies, procedures and laws which assist the business and health care communities in identifying and implementing solutions.

3.	Health insurance should be made more available and affordable, in order to minimize the number of uninsured.

4. Government should fully fund its healthcare obligations (Medicare, Medicaid, CoverColorado) in order to prevent shifting the costs of its programs to local communities.

5. Preventative programs and disease management programs that will result in lower costs and a more efficient health care system in the long run should be encouraged.

6. Because Coloradans should have meaningful choices in health care, health plans should be encouraged to remain in, or return to, rural Colorado markets.

7. Coloradans should understand the full implications and consequences (both intended and unintended) of requirements and restrictions mandated by government such as adverse selection, guarantee-issue policies, and mandated benefits.

8. Alternative dispute resolution processes should be encouraged to ensure appropriate redress for citizens without promoting the practice of defensive medicine which adds unnecessary costs to the health care system.

9. Both the general public and community leaders must have access to good health care data in order to be able to clearly identify their community's unique health care challenges, understand the options available to them, and make informed decisions to arrive at sustainable and equitable health care solutions.