

Health Care in Colorado: Your Rights and Best Practices

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Consumer Assistance Program Director



**Colorado Consumer
Health Initiative**

Colorado Consumer Health Initiative

Advancing the consumer perspective to improve health care

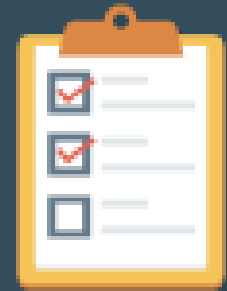
The Colorado Consumer Health Initiative (CCHI) is a statewide, non-partisan, non-profit membership organization working so all Coloradans can get affordable, high-quality and equitable health care.

CCHI was created in 2000 to be a counterweight to powerful health care interests by building a cohesive consumer voice among health advocacy organizations and their constituents.

VISION:

EQUITABLE ACCESS TO
AFFORDABLE, QUALITY
HEALTH CARE FOR ALL
COLORADANS

Consumer Assistance Program



Helping consumers mitigate the financial toxicity of medical debt.



4700 cases



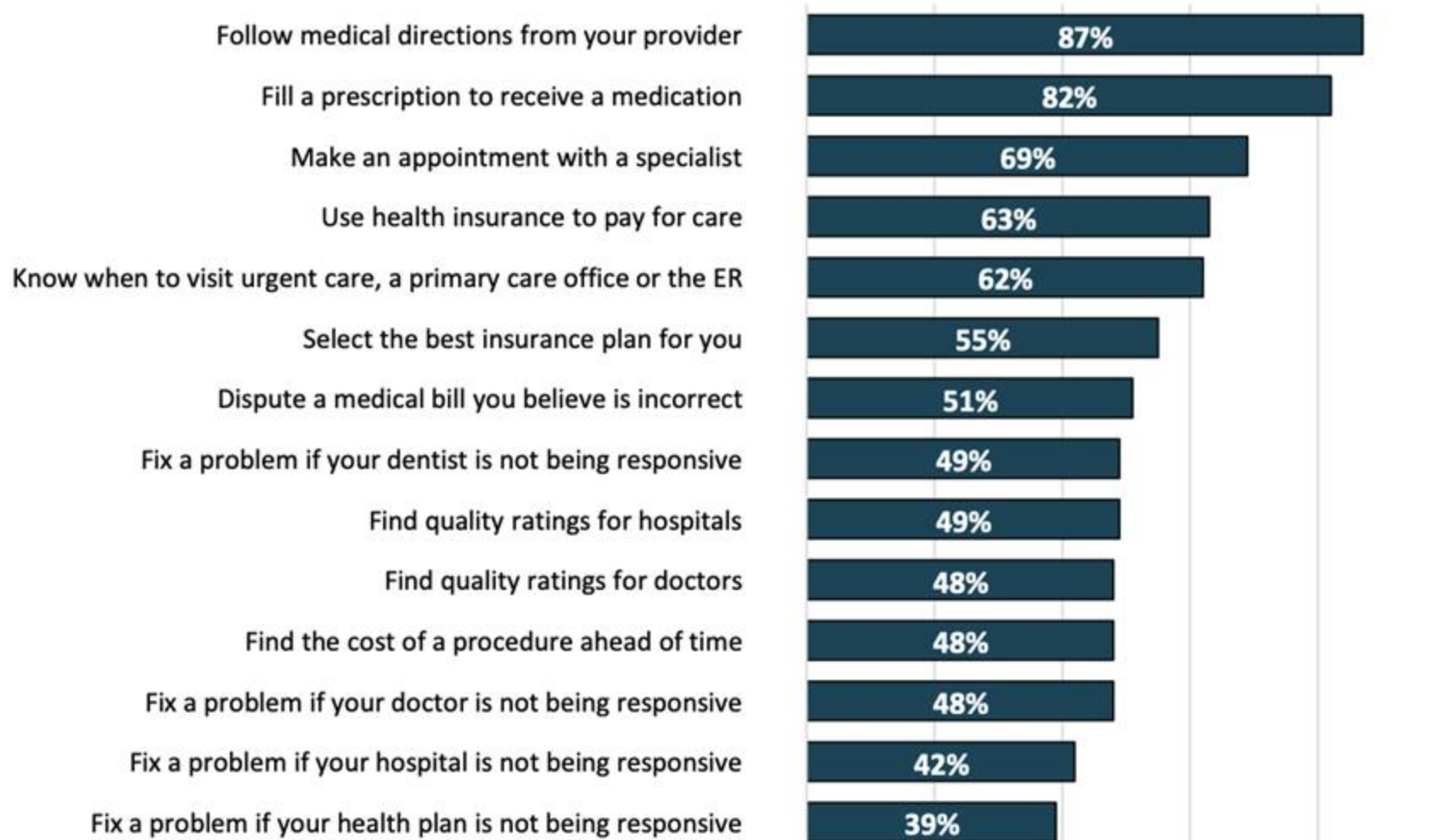
53 counties



12.4 million saved

Health Insurance Literacy

Healthcare Value Hub – 2024 Literacy Brief



Avoiding Debt

Know how your insurance works



Do you know what you have? [Types of health insurance](#)

Documents you should have:

- [Summary of Benefits and Coverage](#)
- Evidence of Coverage – [sample](#)

Do you need a Referral? a Prior Authorization?

See in-network providers

- Use your insurance's Provider Directory
- Take a Screenshot!

Avoiding Debt

Don't Have Insurance?



See if you qualify for health coverage:

- [Medicaid](#)
- [Connect for Health Colorado](#) – open enrollment is from Nov 1 to Jan 15 OR a Qualifying Life Event

You can shop around for care

Make sure you received a “[Good Faith Estimate](#)”

Apply for Hospital Discounted Care/Hospital Financial Assistance

- You can qualify for HDC if you have insurance BUT YOU MUST ASK!

Avoiding Debt

Know what you'll pay



Shop around– [Hospital Price Transparency](#)–

Hospitals must post standard charges for at least 300 shoppable services that can be planned in advance, along with a description and any other services the hospital customarily provides with it. x-rays, outpatient visits, imaging and laboratory tests or bundled services such as a colonoscopy.

UCHealth Broomfield Hospital

All | Inpatient | Outpatient

Selecting any payer will allow you to see the cash discount rate for self-pay patients.

Lab Test - Vitamin D-3 Level

Kaiser PPO

1 of 1 results

Description	Associated Codes	Gross Charge	Payer Allowed Amount	Cash Discount	Deidentified Min Allowed	Deidentified Max Allowed
Lab Test - Vitamin D-3 Level	82306	\$519.27	\$118.28	\$181.74	\$29.60	\$254.47

Avoiding Debt

Know what you'll pay



Get a written estimate AND make sure you know what it includes

- Is there a Facility Fee?
- Estimates ARE estimates!

Unless they're Good Faith Estimates

– uninsured or choose to not use insurance

After you get a bill for the items or services, if the billed amount is \$400 or more above the good faith estimate, you can dispute the bill.

Balance Billing Protections

Emergency care

–you can't be charged more than in-network cost sharing

Planned, non-emergency

–you can't be charged more than in-network cost sharing if you are at an in-network facility and seen by an out-of-network provider

- applies to hospital, hospital outpatient department, ambulatory surgical center)

9 Labs can be tricky....and so can ambulances....

Avoiding Debt

Know What You're Signing



You can't be asked to sign away your rights re balance billing- Notice and consent form

Your provider of facility may ask you to sign a notice and consent form if you are scheduled to get:

- Some types of care from an out-of-network provider at an in-network facility
- Post-stabilization services from an out-of-network provider or facility

You shouldn't get a notice and consent form in the emergency room, from Assistant surgeons, Hospitalists, Intensivists

Troubleshooting



Don't pay upfront

wait until insurance has processed the claim and you receive an [EOB](#)

Compare the bill to the EOB

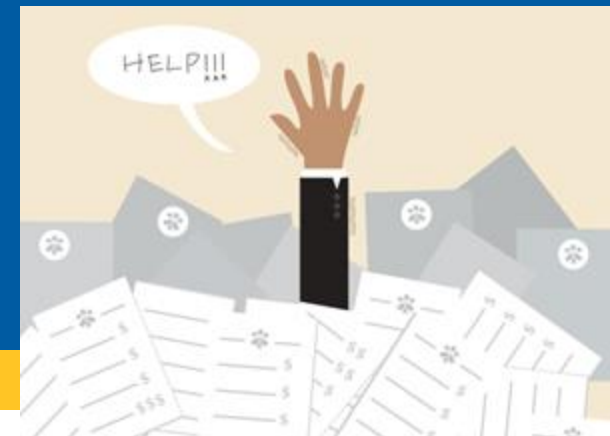
If something doesn't seem right, ask!

- Call your provider
- Call insurance

You have the right to appeal!

You have the right to complain!

Troubleshooting



July 20, 2025

Service Date	Provider, Vendor ID, Claim No., Service Type	Service Description	Charges	Allowed	Discount	What we will pay	Paid by Other Insurance	Reason Code	Your Share of the Charges		
									Excluded*	Deductible	Co-pay / Co-ins
06/23/25	LABONE LLC (PAR) 1000002788	Blood draw for lab sample (36415)	\$36.40	\$0.00	\$36.40	\$0.00	\$0.00	CI482, 44	\$0.00	\$0.00	\$0.00
	121160123, INDEPENDENT LABORATORY										\$0.00
06/23/25	LABONE LLC (PAR) 1000002788	Complete blood count lab test (85025)	\$52.05	\$6.06	\$45.99	\$0.00	\$0.00	CI482, 44	\$0.00	\$6.06	\$0.00
	121160123, INDEPENDENT LABORATORY										\$0.00
06/23/25	LABONE LLC (PAR) 1000002788	Vitamin D level lab test (82306)	\$276.66	\$25.81	\$250.85	\$0.00	\$0.00	44, CI482	\$0.00	\$25.81	\$0.00
	121160123, INDEPENDENT LABORATORY										\$0.00
Totals			\$365.11	\$31.87		\$0.00	\$0.00		\$0.00	\$31.87	\$0.00
What you owe									\$31.87		

Troubleshooting



Date	CPT Code*	Test Description	Charge	Adjustment	Insurance Paid	Patient Paid	Patient Responsibility	Reason
06/23/25	36415	VENIPUNCTURE	\$36.40					
06/23/25	85025	CBC, PLT, DIFF	\$52.05					
06/23/25	82306	25-OH VITAMIN D-3	\$276.66					
Tax ID: 43-1039532			\$365.11	\$0.00	\$0.00	\$0.00	\$365.11	
Services Performed by: QUEST DIAGNOSTICS FOUR CORNERS URGENT CA DURANGO, CO								

July 20, 2025

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Troubleshooting

Preventative Care

- Labs
- Mammogram
- [Colonoscopy](#)

Network Adequacy

Hospital Discounted Care

When you can't afford the bill

- Anyone can qualify as long as income is up to 250% FPL
- Establishes a monthly payment plan based on your monthly income
- Limits the actions hospitals/collections agencies can take against you
- Requires all communication (written/verbal) in your preferred language
- You don't have to be a U.S. citizen or have a certain immigration status

More information on these and other rights - [Frequently Ask Questions](#)

Consumer Resources

[Colorado Division of Insurance](#)

[No Surprises Act Information](#)

[Hospital Discounted Care](#)

[Colorado Center on Law and Policy](#)

[Colorado Attorney General](#)

Refer to CAP

Resources for Consumers

Phone: 303-839-1261

Email: help@cohealthinitiative.org

Website: cohealthinitiative.org/ – Need Help?