
**STATEMENT FOR THE RECORD BEFORE THE COLORADO HOUSE HEALTH &
HUMAN SERVICES COMMITTEE ON HB25-1174: REIMBURSEMENT
REQUIREMENTS FOR HEALTH INSURERS**

February 26, 2025
Alejandro Flores-Muñoz, Owner
Combi Taco & Stokes Poke Catering

Thank you, Chairman Brown and members of the Committee:

My name is Alejandro Flores-Muñoz and I'm the owner of Combi Taco & Stokes Poke Catering here in Denver. Like so many small business owners across the country, the rising cost of healthcare is one of the biggest challenges Colorado small firms face.

[Research](#) from Small Business Majority shows that 66% of small businesses say increased access to affordable healthcare options is a top priority for themselves and their employees. That's because rising costs impact our bottom lines, and they also make it harder to grow, to hire, and to provide the benefits that employees need to thrive. As healthcare expenses continue to climb, many small businesses like mine are left with impossible choices: increasing employee contributions, switching to lower-quality plans, or dropping coverage altogether. None of these are real solutions, and they put both business owners and workers in a tough position.

This bill would reduce bills patients receive from big hospital systems and, in turn, supports small business owners who provide their employees with health insurance through the small group market. By extending reimbursement limits to the small group insurance marketplace, Colorado is working towards solutions that reduce health care costs for small businesses so that we can offer health plans to our employees, and so that our employees can access medical care without having to worry about the cost.

Reducing premiums and out-of-pocket costs relieves the stress small business owners feel when we're trying to provide robust benefits to our workers while trying to ensure our small businesses are sustainable and can remain competitive. That's why small businesses support real solutions to control these runaway costs—including addressing the excessive profits that drive them up. We want a healthcare system that works for everyone, not just the biggest corporations.

Small businesses are the backbone of our economy, but we need support to stay competitive and take care of our teams. I urge the committee to vote yes so that affordable healthcare is within reach for every small business and every worker.

Thank you,

Alejandro Flores-Muñoz
Owner
Combi Taco & Stokes Poke Catering