

**STATEMENT FOR THE RECORD
BEFORE THE HOUSE HEALTH & INSURANCE COMMITTEE
ON HB 21-1232: COLORADO HEALTH INSURANCE OPTION**

**April 9, 2021
Jeff Rogoff, Owner
Sazza Restaurant**

Thank you Chairwoman Lontine, Vice Chairwoman Caraveo, and Members of the Committee: My name is Jeff Rogoff, and I am the owner of Sazza, a restaurant located in Greenwood Village. Thank you for allowing me to share comments on the importance of establishing a public health insurance option in Colorado, which would provide wider access to affordable health coverage for small businesses like mine.

This last year has been extremely devastating to so many, especially to those who own or work for a small business. As a small business owner myself, I'm particularly worried about my employees because I think of them as an extension of my family. Taking care of them and building a strong, healthy workforce is one of my top priorities, but rising healthcare costs and out-of-pocket expenses have made it nearly impossible for us small employers to afford quality healthcare for our employees.

This is an important issue for small business owners like me because providing affordable and accessible healthcare would be good for business by boosting employee morale and retention, and it would ultimately aid in growing our bottom lines. But we need sustainable solutions from our state legislators to help us do just that. The Colorado Health Insurance Option is a commonsense solution that would help level the playing field for small businesses like mine that can't provide robust benefits like larger businesses can.

Restaurants in particular—arguably one of the hardest hit industries in the last year—need relief from sky-high healthcare costs, and the pandemic has revealed that we can't afford to not act on this issue. Right now, with the way business is going, I am only able to afford employer-based insurance for two full-time managers, while the rest of my nearly 20 employees lag behind in access. It's important to note that a typical restaurant will make 5 to 10 cents from every dollar brought in—clearly our margins are extremely thin. My healthcare costs are almost \$1000 a month for myself and two employees; this is a huge chunk of money when you look at restaurant margins. The idea of adding another 15 employees to the healthcare plan is simply not realistic. We need help, I need help, and most importantly my employees desperately need your assistance.

This is why I support the Colorado Health Insurance Option. The Colorado Option would make it more feasible for me and the other 653,000 small businesses in Colorado to extend that coverage to all of their employees. What's more, making it easier to provide health benefits would be a stepping stone to legitimizing the restaurant industry as a professional career path.

Passing HB 21-1232 will help get small businesses and our economy back on track, and that's not something the state legislature should take lightly. We've seen the aftermath of a global health pandemic crumbling not only our economic security, but our health security. Since access to healthcare is usually tied to an employer, our people are suffering today and are all out of options. If we, as employers, can't afford to provide healthcare for our employees, how are *they* supposed to access it?

I strongly support this bill as it will drive down costs for the small group market that benefits small business owners in Colorado and urge you to consider this legislation to level the playing field for small employers.

Sincerely,

Jeff Rogoff, Owner
Sazza Restaurant