

April 24, 2025

Senator Kyle Mullica, Chair
Senator Dafna Michaelson Jenet, Vice Chair
Colorado Senate Health and Human Services Committee

RE: Small Business Majority's support for HB25-1088: Costs for Ground Ambulance Services

Thank you, Chairman Mullica and members of the Committee:

My name is Hunter Nelson and I'm the Colorado Director for Small Business Majority, a small business organization with a mission to empower America's diverse entrepreneurs to build a thriving and equitable economy. I'm pleased to provide written testimony on House Bill 25-1088, legislation that would establish reimbursement rates for ambulance services that are out of network.

Access to affordable, quality healthcare is crucial to small businesses' ability to compete with large corporations for talented employees, in addition to ensuring entrepreneurs and their employees get the care they need. Health coverage is most small businesses' largest expense outside of payroll. That's why it's worrisome that our [research](#) found that small businesses are struggling with rising healthcare costs, with 24% of small businesses that once offered health insurance to employees saying they had to drop coverage altogether.

Too many Colorado small business owners and employees receive large surprise bills after being taken to a hospital by an ambulance. This happens when a consumer unknowingly is seen by an out-of-network provider for a service, and the consumer is billed for charges that their health plan or insurer will not pay. In the case of ambulances, the consumer has no choice whether the ambulance that arrives is contracted with their insurer or health plan, resulting in many surprise bills. Even if the consumer had the ability to choose an in-network ambulance, the immediate nature of a medical emergency would make it too dangerous to wait.

For ambulance rides, Colorado patients often [receive a surprise bill](#) of over \$1,000, and sometimes more than \$2,000 depending on the provider and insurer. This can be financially destabilizing, especially for low- and moderate-income Coloradans who lack significant savings. As a result, some small businesses owners and their employees may not call 911 for fear of the ambulance bill, delaying needed care.

Therefore, we support this legislation that would prohibit an out-of-network ambulance from billing an individual with a health insurance plan the outstanding balance for a covered service that was not paid for by their insurance carrier except for any coinsurance, deductible or copayment amount required to be paid by the individual.

By passing HB25-1088, we would protect Coloradans from surprise bills that could have a devastating impact on their finances. The fear of these exorbitant bills could even cause some to avoid seeking much needed care, therefore leading to negative medical consequences. We urge you to pass this legislation so that Colorado's entrepreneurs and workers can affordably access the emergency services they need.

Sincerely,

Hunter Nelson
Colorado Director
Small Business Majority