

	Current System	Universal Nonprofit System	Single Payer Universal	Public Option System
The Health Care Cost Savings Act of 2019 Will Compare Four Delivery Systems Using the Same Criteria	Coloradans receive care from private or public insurance, or are uninsured	Nonprofit Insurance companies, financed by a public authority, covers all Coloradans	Publicly financed and privately delivered universal health care model that covers all Coloradans and directly compensates providers	Standalone public option sold on the exchange, premiums based on income.
Analyst Assessment Criteria				
1 st , 2 nd , 5 th , and 10 th -year costs for each system				
Set compensation for licensed health care providers at levels that will attract and retain necessary health care workers				
Include health care benefits reimbursed at 120% of Medicare rates for Coloradans temporarily living out of state				
Describe and quantify the number of uninsured, underinsured, and at-risk insured individuals				
Includes the provision of benefits that are the same as the benefits required by the federal Affordable Care Act (ACA)				
Describe how the system provides services required by the ACA; Medicare-qualified services; all Medicaid services and benefits for people with disabilities, without asset or income limits and with equality for provider reimbursement rates; coverage for women’s health care and reproductive care; vision, hearing, and dental services; Colorado health expenditures by payer; affordable services in rural and other underserved areas; and mental health and substance use disorders services				
Identify the collateral costs to society such as emergency room use by individuals who can’t afford preventive/primary care, decreased productivity, bankruptcies due to unpaid medical bills, etc.				
Does it have a sufficient and fair funding system?				