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May 29, 2025

The Honorable Colorado State Senate  
The 75th General Assembly  
First Regular Session  
State Capitol  
200 E. Colfax Ave.  
Denver, CO 80203

Dear Honorable Members of the Colorado State Senate:

Today, I vetoed House Bill 25-1088 (HB 25-1088) "Costs for Ground Ambulance Services" at **3:50pm**. The bill prohibits balance billing by certain ground ambulance services, requiring direct payments by health insurance plans for covered emergency and non-emergency out-of-network services at established reimbursement rates.

I recognize that balance bills (also known as surprise bills) can be devastating to Coloradans' personal finances, and HB 25-1088 would help ensure people don't hesitate to call 911, and I support that component of the bill. I also understand that setting a rate for out-of-network services provides predictability for smaller, rural providers. The aims of HB25-1088 are commendable, and I agree that filling this gap in enforcement is crucial to saving people money on health care.

However, those cost savings are outweighed in my view by the premium increases driven by this bill. I have been provided with estimates on premium impact that range from \$0.73 to \$2.15 per member per month, which means a family of four would likely pay as much as one hundred dollars more per year in insurance premiums if I were to sign this bill; by every estimate, this bill raises costs for consumers. I am committed to working with proponents and sponsors to protect Coloradans from surprise bills, but I encourage all parties to work towards a more reasonable reimbursement rate that mitigates premium impacts and nets a better deal for Colorado families.

Additionally, the bill contains several drafting issues that render it unimplementable in its current form. First, its protections cannot be enforced as the Division of Insurance (DOI) does not have jurisdiction over ground ambulances; while they can enforce carrier rates, they are unable to enforce balance billing prohibitions in this measure. Second, HB 25-1088 strikes language currently in statute regarding reimbursements for private ambulances. These struck provisions, coupled with the current language in the bill, support an argument that private ambulance services that are not contracting with political subdivisions are not subject to reimbursement rate set forth under HB19-1174. This leaves Coloradans vulnerable to cost increases, and creates misalignment among ambulance service providers regarding

reimbursement.

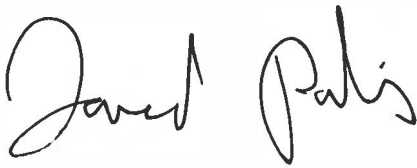
Several years ago I signed Senate Bill 22-040 (SB 22-040), which directs the Division to furnish an actuarial review of legislative proposals that impose a new health benefit coverage on health benefit plans or reduce or eliminate coverage under health benefit plans. The law creates a process for an objective, independent analysis of legislation that proposes changes to health benefit coverage, ensuring that policymakers have the data they need to consider benefit changes that impact costs, health outcomes, and long-term system savings. Notably, it does not contemplate legislation that only modifies an existing health benefit or changes cost-sharing for such a benefit. This bill is not eligible for an SB 22-040 actuarial study under current law because health plans generally already cover emergency transportation to some extent; this bill modifies the rates paid to providers for those services and prohibits balance billing.

Therefore in addition to addressing the issues noted above, I am calling upon the General Assembly in this statement, as well as the signing statement for Senate Bill 25-118, Senate Bill 25-301, and Senate Bill 25-296, to amend SB 22-040 next year to ensure that bills that substantively modify existing benefits or cost-sharing for such benefits such as HB 25-1088 are eligible for actuarial analyses in the future.

I encourage bill sponsors to address these flaws to ensure we can fill a gap in our surprise billing protections for Coloradans without raising premiums significantly on our fellow Coloradans.

For those reasons House Bill 25-1088 is disapproved and vetoed.

Sincerely,

A handwritten signature in black ink, reading "Jared Polis". The signature is fluid and cursive, with the first name "Jared" and last name "Polis" clearly distinguishable.

Jared Polis  
Governor  
State of Colorado

CC:

Jena Griswold, Colorado Secretary of State