

Endnotes

¹ Colorado Health Institute. (2019). “2019 Colorado Health Access Survey: Progress in Peril.” <https://www.coloradohealthinstitute.org/research/CHAS>.

² Colorado Health Institute. (2019). “2019 Colorado Health Access Survey: Progress in Peril.” <https://www.coloradohealthinstitute.org/research/CHAS>.

³ Colorado Health Institute. (2019). “2019 Colorado Health Access Survey: Progress in Peril.” <https://www.coloradohealthinstitute.org/research/CHAS>.

⁴ Kaiser Family Foundation. “Average Annual Family Premium per Enrolled Employee For Employer-Based Health Insurance.” Retrieved from <https://www.kff.org/other/state-indicator/family-coverage/>. January 2020. Baicker, K. and A. Chandra. (2006). “The Labor Market Effects of Rising Health Insurance Premiums.” Journal of Labor Economics. https://sites.hks.harvard.edu/fs/achandr/JLE_LaborMktEffectsRisingHealthInsurancePremiums_2006.pdf.

⁵ Agency for Healthcare Research and Quality. “Table II.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2018.” Retrieved from https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2018/tiif3.pdf. January 2020. Agency for Healthcare Research and Quality. “Table X.F.2 Deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles by State: United States, 2016.” Retrieved from https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_10/2016/txf2.pdf. January 2020.

⁶ Agency for Healthcare Research and Quality. “Medical Expenditure Panel Survey Insurance Component Tables.” Retrieved from https://meps.ahrq.gov/mepsweb/data_stats/meps_query.jsp. January 2020. Colorado Information Marketplace. “Personal Income in Colorado.” Retrieved from <https://data.colorado.gov/Labor-Employment/Personal-Income-in-Colorado/2cpa-vbur>. January 2020. United States Census Bureau. “Income in the Past 12 Months.” Retrieved from <https://data.census.gov/cedsci/>. January 2020.

⁷ Blumenthal, D. (2006). “Employer Sponsored Health Insurance in the United States — Origins and Implications.” New England Journal of Medicine 355:82-88.

⁸ Conversation with Janet Pogar, Regional Vice President Provider Engagement & Contracting, Anthem Blue Cross and Blue Shield. June 25, 2019.

⁹ Peterson-KFF Health System Tracker. (2019). “Employer Strategies to Reduce Health Costs and Improve Quality Through Network Configuration.” <https://www.healthsystemtracker.org/brief/employer-strategies-to-reduce-health-costs-and-improve-quality-through-network-configuration/>.

¹⁰ Conversation with Jennifer Fairman, Benefits Manager, Larimer County. June 25, 2019.

¹¹ PwC. (2019). “Medical Cost Trend: Behind the Numbers 2020.” <https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html>.

¹² Kaiser Family Foundation. (2019). “Employer Health Benefits: 2019 Annual Survey.” <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>.

¹³ Kaiser Family Foundation. (2019). “Employer Health Benefits: 2019 Annual Survey.” <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>.

¹⁴ Kaiser Family Foundation. (2019). “Employer Health Benefits: 2019 Annual Survey.” <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>.

¹⁵ Kaiser Family Foundation. (2019). “Kaiser Family Foundation/LA Times Survey Of Adults With Employer-Sponsored Insurance.” <https://www.kff.org/report-section/kaiser-family-foundation-la-times-survey-of-adults-with-employer-sponsored-insurance-executive-summary/>.

¹⁶ Levey, N. (2019). “Not Everyone Has Eye-Popping Deductibles: How One Union Kept Medical Bills in Check.” Los Angeles Times. Retrieved from: <https://www.latimes.com/politics/story/2019-12-17/one-union-kept-medical-bills-in-check>. January 2020.

¹⁷ National Association of Worksite Health Centers. “What is an Onsite Clinic?” Retrieved from <https://www.nawhc.org/What-is-an-Onsite-Clinic>. January 2020.

¹⁸ National Association of Worksite Health Centers. “What is an Onsite Clinic?” Retrieved from <https://www.nawhc.org/What-is-an-Onsite-Clinic>. January 2020..

¹⁹ PwC. (2019). “Medical Cost Trend: Behind the Numbers 2020.” <https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html>.

²⁰ Larimer County. “Our Services.” Retrieved from <https://www.larimer.org/hr/benefits/wellness-clinic/our-services>. January 2020.

²¹ Colorado Springs. “Clinic and Pharmacy Information.” Retrieved from <https://coloradosprings.gov/human-resources/page/clinic-and-pharmacy-information>. January 2020.

²² National Association of Worksite Health Centers. “What is an Onsite Clinic?” Retrieved from <https://www.nawhc.org/What-is-an-Onsite-Clinic>. January 2020.

²³ Larimer County. “Our Services.” Retrieved from <https://www.larimer.org/hr/benefits/wellness-clinic/our-services>. January 2020.

²⁴ National Association of Worksite Health Centers. “What is an Onsite Clinic?” Retrieved from <https://www.nawhc.org/What-is-an-Onsite-Clinic>. January 2020.

²⁵ Shahly, V., et al. (2014). “Worksite Primary Care Clinics: A Systematic Review.” Population Health Management 17(5):306-15.

²⁶ Kaiser Family Foundation. (2019). “Employer Health Benefits: 2019 Annual Survey.” <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>.

²⁷ Jones, D. et al. (2018). “What Do Workplace Wellness Programs Do? Evidence from the Illinois Workplace Wellness Study.” The National Bureau of Economic Research Working Paper No. 24229.

Song, Z. and K. Baicker. (2019). “Effect of a Workplace Wellness Program on Employee Health and Economic Outcomes: A Randomized Clinical Trial.” JAMA 321(15):1491-1501.

²⁸ Carroll, A. (2018). “Workplace Wellness Programs Don’t Work Well. Why Some Studies Show Otherwise.” The New York Times. Retrieved from <https://www.nytimes.com/2018/08/06/upshot/employer-wellness-programs-randomized-trials.html>. January 2020.

²⁹ Colorado Department of Regulatory Agencies. (2019). “Summit County Residents’ Individual Health Insurance Plans to See up to 47% Decrease in 2020 over 2019 Plans.” Retrieved from <https://www.colorado.gov/pacific/dora/news/summit-county-residents-individual-health-insurance-plans-see-47-decrease-2020-over-2019-plans>. January 2020.

³⁰ Ingold, J. (2020). “Your Guide to All the Ways Health Care May Be About to Change in Colorado.” Colorado Sun. Retrieved from <https://coloradosun.com/2020/01/02/health-care-reform-colorado-legislature/>. January 2020.

³¹ Centers for Medicare and Medicaid Services. (2019). “CY 2020 Hospital Outpatient Prospective Payment System (OPPS) Policy Changes: Hospital Price Transparency Requirements (CMS-1717-F2).” <https://www.cms.gov/newsroom/fact-sheets/cy-2020-hospital-outpatient-prospective-payment-system-opps-policy-changes-hospital-price>.

³² Colorado Health Institute. (2020). “The Health Policy Hustle.” <https://www.coloradohealthinstitute.org/research/health-policy-hustle>.

³³ Colorado Department of Regulatory Agencies, Division of Insurance. (2018). “2017 Health Insurance Cost Report.” Retrieved from <https://drive.google.com/open?id=ICff9sUyj8vhSTAPswEC8YaUJ-XlJlXCn>. January 2020.