

Colorado 2021 Policy Priorities

Young Invincibles (YI) Rocky Mountain is a leader in creating economic opportunity for young adults (ages 16-34) by amplifying their voices in the political process. Our issue areas include higher education (access and affordability), health care (access, affordability, behavioral health, and prevention) basic needs (housing and food access) and economic security. As an organization that understands the complexity of young adults' lives today, YI focuses on the intersection of a range of issue areas that impact a young adult's ability to achieve economic stability. We work with young adults to understand their lived experiences and rely on their stories to shape, guide, support, and amplify our policy agenda.

Higher Education

1. **Support degree completion and post-secondary persistence** by making college more affordable, improving protections for student borrowers, and expanding open educational resource funding.
2. **Increase accessibility to higher education institutions.** Institutions of higher education in Colorado are reorienting themselves around inclusive missions and seeking opportunities to diversify their student body. In Colorado, Black or African American and American Indian or Alaska Native, and Latinx students have lower enrollment rates and lower completion rates in institutions of higher education than White and Asian counterparts.¹ We support eliminating biased and antiquated barriers to entry to increase diversity at state institutions of higher education.

Health Care

1. **Increase access to mental health services.** In Colorado 24.3% of high school aged students reported feelings of sadness and hopelessness² and Colorado surpasses the national average for teen suicides by nearly double.³ Increasing access to mental health services is critical to saving

¹ "Report on Educational Equity: Creating a Colorado for All." Colorado Department of Higher Education. Last modified December, 2020. https://highered.colorado.gov/Publications/Reports/Equity/EquityReport_2020.pdf.

² "Mental Health in Colorado." Colorado Health Institute. https://www.coloradohealthinstitute.org/sites/default/files/file_attachments/Mental%20Health%20in%20Colorado%20%20pager2_0.pdf.

³ United Health Foundation. America's Health Rankings. Last modified , 2021. https://www.americashealthrankings.org/explore/health-of-women-and-children/measure/teen_suicide/state/CO

lives and supporting young adults.

- 2. Expand consumer protections and increase insurance offerings.** Too many times Coloradans forgo necessary medical treatments because of high costs. In 2019, 89.8% of those uninsured in the state indicated it was due to the cost.⁴ It is imperative that we fight for affordable and accessible health care.
- 3. Improve affordability and transparency of prescription drug costs.** Life saving medications come at outrageous prices justified by complex and inaccessible rationales. Increasing transparency and improving affordability for prescription drugs is a necessity in improving our health care system.

Workforce

- 1. Remove barriers to entry in the workforce and expand worker protections.**
The State of Colorado currently does not issue occupational licenses to DACA recipients, nor does it protect gig workers. When we desperately need more qualified workers to revitalize our economy, we must work to remove barriers to entry and offer necessary worker protections.

Higher Education

1. SUPPORT DEGREE COMPLETION AND POST-SECONDARY PERSISTENCE.

The importance of an educated population cannot be understated, and the Colorado Commission of Higher Education (CCHE) agrees: it is a priority to invest in higher education in the state of Colorado. In the 2017 Colorado Rises: Advancing Education and Talent Development Report, CCHE affirmed their goal of 66% credential attainment by 2025 in the adult population. To meet this goal, CCHE set out four strategic goals: increase credential completion, erase equity gaps, improve student success, and invest in affordability and innovation.⁵

Recognizing higher education as a public good, we must focus our efforts on programs and legislation that encourage degree completion and post-secondary persistence. One cause of an incomplete credential is an unexpected financial emergency. Students that encounter a financial emergency, whether that is a medical bill, a car malfunction, or an increased cost of housing, are less likely to complete their degree. According to a report from the Coalition of Urban Serving Universities and the Association of Public and Land-grant Universities, emergency

⁴ Colorado Health Access Survey. Colorado Health Institute. Last modified October, 2020. <https://www.coloradohealthinstitute.org/research/2019-colorado-health-access-survey-health-insurance-coverage>.

⁵ “Colorado Rises: Advancing Education and Talent Development.” Colorado Department of Higher Education. Last modified August , 2017. <https://higher.ed.colorado.gov/Publications/Reports/cdhe-master-plan-2017.pdf>.

grant programs are successful in promoting student retention.⁶ Another program that can support degree completion and ensure post-secondary continuation is the Open Education Resources program. Open Education Resources, or OER, are teaching or learning materials that are free to use and access.⁷ OERs in Colorado have been shown to boost student success and lower costs for receiving a degree, making the program a meaningful investment to support student retention and completion.

Students in Colorado also face financial barriers that may limit their ability to complete their degree. In an effort to bolster completion and encourage postsecondary persistence, we must focus on minimizing the financial burden. This includes increasing protections for borrowers of private loans, encouraging and supporting consistent FAFSA completion for all students in Colorado, and changing university policies around transcript withholding as a debt collection method. Working towards a more educated population means investing into programs and efforts that will make higher education more affordable and make completion within reach for more students.

During the 2021 legislative session, YI will:

- Lead on a bill that implements a statewide emergency grant program for students to apply to when they face a financial emergency that could be an educational barrier. Funds will go to state institutions of higher education and institutions will create corresponding grant program
- Support the continued funding and expansion of free online textbooks for students
- Support legislation that will provide private student loan borrowers with the same protections as public loan holders to prevent predatory loan practices
- Pursue efforts to increase FAFSA completion in Colorado so more federal dollars are supporting students in the state
- Prohibit transcript withholding practices as a debt collection tool

2. INCREASE ACCESSIBILITY TO HIGHER EDUCATION INSTITUTIONS.

Along with supporting persistence and completion, it is essential that we make higher education more accessible to Colorado students and two of the largest challenges with accessibility are institutional funding and biased eligibility requirements. The Colorado Commission on Higher Education's second strategic goal is to erase equity gaps. One of the primary gaps of equity comes from the current funding mechanism by which universities are funded from the state general fund and funding is increased or reduced at the same rate, across state institutions of higher education. This formula currently does not meet the varying funding needs

⁶ Steele, Patricia E., and Chad B. Anderson. "Foiling the Drop-out Trap." Association of Public and land-Grant Universities. <https://www.aplu.org/library/foiling-the-drop-out-trap-completion-grant-practices-for-retaining-and-graduating-students/File>.

⁷ UNESCO. United Nations Educational, Scientific and Cultural Organization. Last modified , 2019. <https://en.unesco.org/themes/ict-education/oer>.

of institutions of higher education because it treats them the same, though they may have very different funding flexibility and student population demands. Per the current funding structure, there is not enough funding allocated to universities that serve more low-income, first generation, or students of color. According to the CCHE Master Plan, we see racial/ethnic attainment gaps, as well as attainment gaps for low-income and first generation students.⁸

It is paramount in our efforts to erase equity gaps that universities are funded sufficiently to be able to serve these marginalized populations of students. Currently, universities that receive the most funding are the universities with the highest full-time enrollment and highest graduation rates. Determining funding allocation based on these metrics often disadvantages universities serving large populations of students of color, students from low-income families, and first generation students. Higher education institutions with higher percentages of students of color, part-time students, and low-income students have a greater need for more state funding but are not prioritized by current funding models.

Colorado can work toward closing the equity gap by removing the admissions requirement of national test scores. Evidence has shown time and time again, standardized tests like the ACT and SAT are not the great equalizers we once believed them to be but rather are a biased eligibility requirement that further deepen gaps in equity and accessibility. According to research from Georgetown University, a test-only admissions policy would increase the share of white students at top colleges from 66% to 75% and the population of Black and Latino students would shrink from 19% to 11%.⁹ Further research indicates that students that come from families with higher incomes are more likely to get higher scores because they can afford test-specific tutoring, can pay to take the test more than once, and have more resources to dedicate to learning test taking skills.¹⁰ Instead of leveling the playing field, test scores are making it harder for students to close equity gaps, even when they are intelligent and qualified students. A study performed at campuses in the California State University System shows that high school GPA is a stronger and more accurate predictor of first-year college success and second-year persistence than the SAT, or other California assessments.¹¹ Young Invincibles also performed primary research through a survey gauging student support and feedback on national test scores. Eighty-four out of 115 respondents or 73% indicated strongly

⁸ “Colorado Rises: Advancing Education and Talent Development.” Colorado Department of Higher Education. Last modified August , 2017. <https://highered.colorado.gov/Publications/Reports/cdhe-master-plan-2017.pdf>.

⁹ Carnevale, Anthony P., Jeff Strohl, Martin Van Der Werf, Michael C. Quinn, and Kathryn Peltier Campbell. “SAT Only Admissions: How Would it Change College Campuses?.” Georgetown University: Center on Education and the Workforce. Last modified , 2019. <https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/CEW-SAT-only-Admission.pdf>.

¹⁰ Johnson Hess, Abigail. “Rich students get better SAT scores—here’s why.” *Work. CNBC Make It*, October 3, 2019. <https://www.cnbc.com/2019/10/03/rich-students-get-better-sat-scores-heres-why.html>.

¹¹ Kurlaender, Michael, and Kramer Cohen. “Predicting College Success How Do Different High School Assessments Measure Up?.” Policy Analysis for California Education. Last modified March, 2019. <https://edpolicyinca.org/publications/predicting-college-success-how-do-different-high-school-assessments-measure-2019>.

that they do not support the use of ACT and SAT scores for college admission decisions.¹²

Ample evidence continues to tell us the same thing: test scores do not level the playing field, but rather deepen inequities in education and increase barriers to entry. Working toward equity and diversity goals means revolutionizing the way we think about student success one step at a time and we are starting here, by removing national tests as an admission requirement and funding universities based on the student populations they serve, not based on their enrollment and graduation numbers.

During the 2021 legislative session, YI will:

- Lead efforts to put more general fund dollars towards institutions of higher education that are serving students with the highest need (Pell-eligible, students of color, First-generation).
- Lead efforts to prioritize federal funds serve the students with the highest needs.
- Lead efforts to make ACT/SAT tests optional for all admissions to state institutions of higher education and expand eligibility for admission to include qualifiers like high school GPA (the most accurate predictor of college success), concurrent enrollment, IB/AP class scores, and others.
- Support efforts to remove legacy admissions policies at Colorado public institutions of higher education to offer more equal opportunities to all students

Health Care

1. INCREASE ACCESS TO MENTAL HEALTH SERVICES.

As we invest in the future success of young adults by working toward accessible and affordable higher education, less barriers to entry in the workforce, and more professional development opportunities, we must also work to protect the health and wellbeing of young adults. Poor mental health can impact virtually every aspect of life, leading to falling GPA, worsening physical health, and social withdrawal. Without addressing and providing necessary services for young adults, untreated and ignored mental health issues can lead to more severe manifestations in adulthood. In Colorado, there are clear gaps of students that are accessing services at institutions of higher education and students that are not. In response, the Healthy Minds Checklist was designed to create inclusive programs that enhance existing campus resources and benefit both students and institutions of higher education. Implementing programs that fulfill checklist requirements will earn

¹² Young Invincibles. "Input on SAT/ACT Optional Policies Survey". Last modified, September, 2020. https://docs.google.com/forms/d/e/1FAIpQLSdn1yfdlv_2qI2LsOqof2Ze8H-3whvz-8ySSN9TZZJ0gCVJ6Q/viewform?usp=sf_link

institutions of higher education a Healthy Minds designation, further incentivising these programs on campuses across the state with the goal of amplifying existing services and making them available to all students.

While access on campuses is particularly important for young adults to be able to receive mental health services, another barrier to access is the cost of mental health appointments. Insurance companies cover annual physical wellness checks, which we know to be important to ensuring Coloradans receive the physical care they need. It is imperative that we expand the services insurance companies are required to cover to include an annual mental health visit. Just as a physical wellness check allows for us to address any present physical concerns, and to proactively prevent worsening physical symptoms, an annual mental wellness check would offer similar benefits in getting young adults the mental care they need.

During the 2021 legislative session, YI will:

- Lead on a bill that requires insurance companies to cover an annual mental health visit.
- Pass a statewide Healthy Minds Resolution which will recognize the YI Healthy Minds Designation Checklist Program in the Colorado Department of Higher Education.

2. EXPAND CONSUMER PROTECTIONS AND INCREASE INSURANCE OFFERINGS.

Health care is one of the largest and most expensive industries in the United States. Average annual spending for Americans on health care is steadily increasing, and the COVID-19 pandemic has contributed to assurances that we will continue to see these numbers rise in the next 10 years.¹³ Not only are health care prices increasing, but Colorado also bears the weight of some of the highest health care premiums in the country. Mountain Regions in Colorado, have the highest prices of health care across the state, and many rural counties only have access to one provider.¹⁴ Cost is the foremost driver of the rate uninsured Coloradans, meaning many individuals go without health care and run the risk of a medical emergency that can financially bankrupt them for years to come.

The state Public Option, introduced in the 2020 legislative session, offers more affordable and accessible health care options, particularly for rural counties. This would help lower overall costs and increase health care coverage across the state, improving the overall health of the state and increasing quality of life for Coloradans. The Public Option would work in conjunction with other programs that have been designed to reduce cost and increase accessibility.

The Affordable Care Act was a monumental step towards getting more Americans

¹³ "Why Are Americans Paying More for Healthcare? ." Peter G. Peterson Foundation. Last modified April 20, 2020. <https://www.pgpf.org/blog/2020/04/why-are-americans-paying-more-for-healthcare>.

¹⁴ Colorado Health Access Survey. Colorado Health Institute. Last modified October , 2020. <https://www.coloradohealthinstitute.org/research/2019-colorado-health-access-survey-health-insurance-coverage>.

health care coverage. However, with any large change like this, there is the need for some clean up and adjustments to continue to improve and refine the policy. Young Invincibles will be working this year on legislation that codifies preventative services currently required to be covered by health insurance carriers under the affordable care act, to ensure continuity and coverage under the ACA.

During the 2021 legislative session, YI will:

- Support a Colorado Affordable Health Care Option that will make health insurance more affordable and accessible in the individual marketplace.
- Support legislation that will codify preventative services currently required to be covered by health insurance carriers under the ACA.

3. IMPROVE AFFORDABILITY AND TRANSPARENCY OF PRESCRIPTION DRUG COSTS.

Between 2015-2017, 19.1% of young adults ages 18-25 in Colorado identified as having a substance use disorder, and this was pre-COVID. At 113,000 young adults, this is higher than both the regional average of 15.9% and the national average of 15.1%.¹⁵ Addressing behavioral health as an essential service and requiring insurance companies to cover preventive measures for substance use disorders will increase the number of young adults that can get support early on and act as a preventative measure for more severe use later in life.

Furthermore, the price of prescription drugs are rapidly increasing, becoming one of the fastest growing health care expenses in the US.¹⁶ This rapid upward trajectory of prescription drug prices, even those of generic drugs, leaves us in unsustainable circumstances, barreling towards a disaster as more and more people are unable to afford their medication. The wellbeing of Coloradans is at stake if we do not take action to address these inflated prices of prescription drugs. In December 2019, the Colorado Department of Health Care Policy & Financing released a report on prescription drug prices in the state and determined that key drivers of prices could be split into three primary categories: marketing and lobby investment, lack of transparency and better pricing practices, and anticompetitive practices.¹⁷ Legislation to reduce prescription drug prices and increase cost transparency is critical to the state and to the health of Coloradans, particularly as federal estimates project that uninterrupted US prescription drug spending will increase by 60% from 2019 to 2027.¹⁸

During the 2021 legislative session, YI will:

- Support legislation that will require insurance companies to cover substance use

¹⁵ “Behavioral Health Barometer, Colorado Volume 5.” Substance Abuse and Mental Health Services Administration. Last modified, 2017. <https://www.samhsa.gov/data/sites/default/files/cbhsq-reports/Colorado-BH-BarometerVolume5.pdf>

¹⁶ “Reducing Prescription Drug Costs in Colorado .” Colorado Department of Health Care Policy & Financing. Last modified December, 2019. <https://www.colorado.gov/pacific/sites/default/files/Reducing%20Prescription%20Drug%20Costs%20in%20Colorado%20-%20December%2012%2C%202019.pdf>.

¹⁷ Ibid.

¹⁸ Ibid.

disorders.

- Support legislation that requires pharmaceutical companies to be transparent with pricing with the goal of lowering premiums.
- Support legislation that will require pharmaceutical companies to develop a report on their actual costs and increase transparency for consumers.

Workforce

1. REMOVE BARRIERS TO ENTRY IN THE WORKFORCE AND EXPAND WORKER PROTECTIONS.

Building a strong workforce and investing in the future of our economy relies on making pathways to entry more easily accessible and available. In March of 2020, there were 14,520 active DACA recipients living, working, and going to school in the state of Colorado.¹⁹ Furthermore, one in eight workers in Colorado is an immigrant, and immigrant workers make vast and fundamental contributions to the state's labor force, maintaining jobs in health care and social assistance, manufacturing, accommodation, agriculture, and forestry, among many others.²⁰ Immigrants are key members of our communities, and critical drivers of our economy, with immigrant-led households paying \$1.5 billion in state and local taxes in 2018 and DACA recipients paying an estimated \$31.5 million in state and local taxes in 2018.²¹ However, the Colorado Department of Regulatory Affairs does not issue occupational licenses to DACA recipients. This means thousands of qualified, committed laborers are prevented from entering important industries in our state, like many health care professions, and many trade careers. It is time for the state to remove these barriers to entry and support DACA recipients as essential members of our workforce by changing statute so DORA can issue occupational licenses to DACA recipients.

In the midst of the COVID-19 pandemic, thousands of workers were displaced and unable to continue working due to state and federal restrictions. This drastic economic interruption laid bare the apparent lack of protections and support for gig economy workers. Companies like Amazon, Lyft, Instacart, and Postmates employ thousands of Coloradans but as independent contractors, they traditionally have not received benefits like health care, or the ability to file for unemployment.²²

Modernizing worker protections would expand benefits to folks working in gig

¹⁹ "Immigrants in Colorado." American Immigration Council. Last modified August 6, 2020. <https://www.americanimmigrationcouncil.org/research/immigrants-colorado>.

²⁰ Ibid.

²¹ Ibid.

²² Perry, Georgia. "Denver's Gig Economy Workers Share Their Stories." News. 5280, April 9, 2020. <https://www.5280.com/2020/04/denvers-gig-economy-workers-share-their-stories/>.

economy jobs, protecting more people from sudden financial losses and hardships. While this work is timely given the current health crisis, it is also increasingly important. Recent research showed that by 2029, it is possible that 50% of the workforce will be classified as independent contractors, or gig economy workers.²³

During the 2021 legislative session, YI will:

- Support legislation that increases and improves worker protections for individuals working in gig economy jobs.
- Lead on legislation that will allow DACA recipients to get occupational licensing from the Department of Regulatory Affairs.

Conclusion

Prioritizing and championing these issues is not only an investment in young adults in our state, it is a downpayment on the future we want and deserve. By putting young adults at the front and center of our work, we are building successful pathways to the future of our state and delivering upon our commitment to create a sustainable economy. Our work directly responds to the experiences and needs of young adults in our state. This work has never been more important or more urgent, and we must commit to a future that works for the rising generation of leaders.

²³ Mantell, Josh. "Colorado Must Lead on the Gig Economy." The Bell Policy Center. Last modified May 17, 2019. <https://www.bellpolicy.org/2019/05/17/colorado-gig-economy/>.