

**First Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO**

REVISED

*This Version Includes All Amendments Adopted
on Second Reading in the Second House*

LLS NO. 25-0511.01 Brita Darling x2241

HOUSE BILL 25-1317

HOUSE SPONSORSHIP

Bradley and Carter, Duran, English

SENATE SPONSORSHIP

Exum,

House Committees
Health & Human Services

Senate Committees
State, Veterans, & Military Affairs

A BILL FOR AN ACT

101 **CONCERNING THE CORRECTION OF A DEFECT IN LAW THAT**
102 **INCORRECTLY REFERENCES THE STANDARD FOR PROVIDER**
103 **SELF-PAY ESTIMATES FOR HEALTH-CARE SERVICES.**

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov/>.)

Statutory Revision Committee. Under current law, an individual may request a self-pay estimate of the total cost of an anticipated health-care service (self-pay estimate) from the designated billing or patient services personnel representing the health-care provider or health-care facility providing the service. Unless the patient suffers a

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
*Capital letters or bold & italic numbers indicate new material to be added to existing law.
Dashes through the words or numbers indicate deletions from existing law.*

SENATE
2nd Reading Unamended
May 1, 2025

HOUSE
3rd Reading Unamended
April 28, 2025

HOUSE
2nd Reading Unamended
April 25, 2025

medical emergency or other unforeseen circumstance that affects the services provided, the statute states that the final cost of the health-care service must be no more than 15% higher than the self-pay estimate or \$400, whichever is less.

The bill corrects a mistake in the statutory language by clarifying that the \$400 qualifier relates to the permissible dollar amount above the cost estimated in the self-pay estimate rather than the maximum allowable cost of the health-care service, regardless of the service provided.

Further, when referencing the exception in statute that, due to an emergency or unforeseen circumstance, the total cost of services may exceed the self-pay estimate by more than 15% or \$400, the bill removes the language "whichever is less", as that language is inapplicable when the exception applies.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, 25-49-106, **amend**
3 (1)(b) as follows:

4 **25-49-106. Required disclosure to self-pay recipients - estimate**
5 **of total cost of health-care services upon request - deceptive trade**
6 **practice - definition.** (1) (b) (I) Except as provided in subsection
7 (1)(b)(II) of this section, the final cost of the health-care service for which
8 the self-pay estimate was made must be no more than fifteen percent
9 higher than the total estimated cost indicated in the self-pay estimate or
10 NO MORE THAN four hundred dollars HIGHER THAN THE TOTAL ESTIMATED
11 COST INDICATED IN THE SELF-PAY ESTIMATE, whichever is less.

12 (II) The final cost of the health-care service for which the self-pay
13 estimate was made may be more than fifteen percent HIGHER OR MORE
14 THAN FOUR HUNDRED DOLLARS higher than the self-pay estimate ~~or four~~
15 ~~hundred dollars~~ if a medical emergency occurs that is associated with the
16 health-care service or if an additional, unforeseen, medically necessary
17 health-care service is required during the provision of the health-care
18 service. The health-care provider or health-care facility shall make all

1 reasonable efforts to obtain the consent of the recipient or, if the recipient
2 is incapacitated, the recipient's authorized agent prior to providing any
3 emergency or unforeseen, medically necessary health-care service that
4 will increase by more than fifteen percent OR BY MORE THAN FOUR
5 HUNDRED DOLLARS the total cost indicated in the self-pay estimate. ~~or~~
6 ~~four hundred dollars, whichever is less.~~

7 **SECTION 2. Act subject to petition - effective date.** This act
8 takes effect at 12:01 a.m. on the day following the expiration of the
9 ninety-day period after final adjournment of the general assembly; except
10 that, if a referendum petition is filed pursuant to section 1 (3) of article V
11 of the state constitution against this act or an item, section, or part of this
12 act within such period, then the act, item, section, or part will not take
13 effect unless approved by the people at the general election to be held in
14 November 2026 and, in such case, will take effect on the date of the
15 official declaration of the vote thereon by the governor.