



The Honorable [Blank]  
Colorado State Senate  
200 East Colfax  
Denver, CO 80203

Feb 20, 2021

Dear Senator [Blank],

## **Beware** of the corporate playbook being used against the “Colorado Option.”

As a former health insurance executive for more than two decades who has been watching the debate around the “Colorado Option,” I offer a warning and a confession.

First, the warning: As you consider the Colorado Option public health plan in the coming months, the insurance industry and its front groups will besiege you and your constituents with a tidal wave of propaganda. The Colorado Option would help the people of Colorado save on medical bills, but the private insurers would lose massive profits if it came to pass. So the insurance companies will dump an unholy amount of cash in the state to wage a disinformation campaign, in an attempt to turn people against the idea.

Here’s my confession: I know this is the playbook the industry will use, because, to my great regret, I am the one who helped write it. For many years, I was a senior member of the communications team for Cigna and Humana, where my job included crafting propaganda designed to protect my companies’ profits, even as that meant preventing Americans from getting affordable health coverage. Eventually, I left the business because my conscience simply could not defend the work. But that doesn’t mean the industry has stopped using my old tricks. Quite the contrary.

When I headed corporate communications at Cigna, I worked with my peers at other big insurers to scare both policymakers and regular folks, to get them to believe that the sky would fall if people had one more choice for health insurance. One way we would fight reform proposed in Washington or a state capital was to form a front group to disseminate fear-based corporate propaganda, often in the form of “studies” the industry has paid for. As Colorado weighs adding a state public option for residents to obtain health insurance, this is what Colorado can now expect.

With reform back on the agenda in DC and Denver, the industry has created the Partnership for America’s Health Care Future, a front group run out of a Washington PR firm. The Colorado affiliate of that front group is Colorado’s Health Care Future, and you can expect to see a blizzard of misinformation from them. Again, I know because I used to work hand in hand with the PR firms we hired to run these groups.

Just last week, the group released a study it commissioned to convince lawmakers that a Colorado Option would be hazardous to the fiscal health of many of the state’s hospitals, especially rural hospitals, and the physical health of people of color. Nowhere on the group’s [web site](#) will you find a mention of Colorado’s Health Care Future’s role in that study. You have to click on the study itself and scroll all the way to the bottom to find these important words the group hopes you won’t notice: "Acknowledgments:

This work was supported by the Partnership for America's Health Care Future Action." If any other group helped pay for the study, there is no mention of it.

You will also find very little, if any, information about the methodology the consultant used to claim that a Colorado Option could lead to the closure of these hospitals, some of which are among the most expensive facilities in the state. You also will not find other information the Partnership is purposefully excluding that would show that the business practices of private insurers are perhaps the real (and biggest) threat to the state's rural hospitals, and hospitals that serve racial and ethnic minority groups.

That is how my former industry rolls: Commission a study that will report what the industry wants reported, and obscure other essential information that would present a more accurate picture of reality.

So, to leaders in Colorado like yourself, I say: Please don't be surprised if you are bombarded with lies that attack the Colorado Option health plan and make it seem like a deadly curse. The truth is, another option for health insurance is good for Coloradans, and bad for the insurance companies. That's why they will spend millions to try to stop it.

I would know. To my eternal shame, I helped create this evil playbook.

Thank you for your time and consideration.

Wendell Potter  
*Former executive at Cigna and Humana, turned health insurance whistleblower*  
*President of the Center for Health & Democracy*