



DENVER
THE MILE HIGH CITY

Human Rights & Community Relations

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Which Women Benefit from the Work of the 2010 Colorado State Legislature?

Revenue and budget shortfalls forced the hand of our state lawmakers. Cuts to education will hurt schools. Senior homeowners lost their property tax exemption for two years. Many businesses lost tax credits and sales tax exemptions. Over 2000 destitute older legal immigrants will lose their monthly pension and medical coverage. College students and their families will see rapidly rising tuition costs.

But among us, some women will see positive changes thanks to their elect officials:

Women in the individual health insurance market - About 8% of Colorado women get individual health insurance. The rest of us get employer or government based insurance or go uninsured. The individual market will likely morph into the "health exchanges" marketplace in four years as national health insurance kicks in. But until then, Colorado women won big:

1. HB 1008 eliminates gender rating in the pricing of individual health insurance plans. This is the practice of charging women up to 40% more for the same coverage.
2. HB 1021 will require individual policies to cover pregnancy, except for those pregnant at the time of purchasing the policy. It has been difficult to find insurance in the individual market to cover possible pregnancy. It will also require coverage of contraception in the individual and small group market.

Women whose children are in the Colorado Child Care Assistance Program – Thanks to HB 1035, parents will no longer have to report every single fluctuation in income, change in household or school break, etc. to receive subsidized child care. Existing rules had led to an overwhelming paperwork burden and opportunities for errors, with subsequent loss of child care. Instead, families will generally qualify on an annual basis, unless their income jumps beyond the income eligibility ceiling or unless they stop working or participating in another qualified activity. On the downside, for those who live in counties with child care program waiting lists, it can make the wait longer for limited child care slots if there is less turnover.

Women who use Pay Day Lenders. -- Fees and costs are reduced dramatically by HB 1351-down about 67% over current law. Moreover the product will switch from a balloon payment due upon the next pay day to a six month short term loan that can be paid down. A majority of pay day loans are taken out to pay off pay day loans. About 56% of borrowers are women.

Women Seeking Public Assistance – Women who need certified copies of birth certificates to qualify for public assistance may be able to get fees waived by their County Departments of Human Services (SB 6). These documents are needed to prove citizenship or lawful presence. At \$17 each, they are costly for those without money.



Women will be able to qualify for Temporary Assistance to Needy Families upon pregnancy, rather than 6 months pregnant (SB 68). Upon federal approval, Colorado plans to eliminate the asset test for Food Stamps, basing eligibility solely on income, not savings or other possessions (HB 1022).

Parents Separating – Non married parents who are separating will now get an automatic temporary injunction similar to those that exist in divorce or legal separation to clarify temporary allocation of parental responsibilities (HB 1097). With HB 1135, domestic violence considerations in determining child custody (parenting time) will reflect updates in other domestic violence laws. For example, unmarried parents, not just married couples, will be covered. Various types of abuse will now be considered, including emotional, sexual, and economic abuse, property destruction and false imprisonment.

Women in the Criminal Justice System – This year was huge in beginning to redesign our costly criminal justice system. Drug offenses are the most prevalent offense for women. Of women in prison, 90% are assessed to need substance abuse treatment. Drug sentencing reform (HB 1352) is likely to dramatically reduce the number of women in prison as it draws evidence-based, as compared to politically-based, distinctions between users and dealers. Cost savings from reducing penalties for drug use and possession will be redirected within corrections for substance abuse and mental health treatment. HB 1360 reduces revocation of parole for technical violations, i.e. sending people back to prison, not for a new crime, but for violating terms of parole. Treating technical violations to parole—e.g. missed appointments, failing a drug test, etc. – in a more tailored way should reduce reincarcerations. The maximum time for technical violations by lower risk parolees has also been reduced from 180 days to 90 days. Due to SB 193, Pregnant inmates will no longer face routine shackling during delivery.

For questions or additional information, contact Chaer Robert, Director of the Denver Women's Commission: chaer.robert@denvergov.org