DEAR FRIEND OF THE COLORADO CENTER ON LAW AND POLICY:

During the past year, the Colorado Center on Law and Policy made great progress on our mission of forging pathways from poverty, and we laid the groundwork for future endeavors to improve the lives of low-income Coloradans.

On the Family Economic Security front, we developed legislation that will let parents receiving Temporary Assistance for Needy Families (or TANF) get child-support from non-custodial parents instead of giving those payments to the government. We successfully lobbied to secure funding for the documents those living in the margins need to obtain ID cards. Obtaining these ID cards will enable Coloradans in need to apply for jobs, or receive healthcare and public benefits. We supported efforts to trigger the Earned Income Tax Credit in Colorado. We also backed legislation intended to give low-income Coloradans education and career opportunities and increase wages.

Our Health Program worked to ensure that nonprofits that provide services to seniors through Programs of All-Inclusive Care for the Elderly (or PACE) will retain their charitable value when they convert to for-profit entities. Using legal advocacy, we took action to correct the erroneous implementation of a policy that could have prevented up to 33,000 Colorado kids from receiving health coverage benefits. We also were part of a coalition that tackled a pricing structure for specialty drugs that costs people with chronic conditions potentially thousands of dollars a month. That work resulted in the Colorado Division of Insurance changing its guidelines and acknowledging that the structure is discriminatory. Our Health Program Director, Elisabeth Arenales, began working on behalf of consumers as a member of the Colorado Commission on Affordable Health Care. Formed as a result of CCLP’s 2014 flagship healthcare legislation, the commission will generate public-policy recommendations to control costs and improve quality in healthcare.

Looking ahead, we know that affordable housing underpins good health and economic security. Finding solutions to relieve the financial strain of Colorado’s red-hot housing market on low-income Coloradans is essential to our overarching mission. We’ll collaborate with criminal justice stakeholders to develop policies that will improve employment prospects for Coloradans with criminal records. Those are just two areas for action among many others that will forge pathways from poverty in the future.

I am pleased to report that CCLP is delivering on its mission and is financially stable. Our team of seasoned veterans and enthusiastic new staff has hit its stride. And the generosity of our supporters makes it possible to build upon our success.

We are grateful for your support throughout the past year and hope to retain your support in the years to come.

Sincerely,

Claire Levy
Executive Director
Family Economic Security Overview


For example, after presenting a recommendation to the Early Childhood and School Readiness Legislative Commission last summer, CCLP’s Chaer Robert started work on a bill that would let parents receiving Temporary Assistance for Needy Families (or TANF) get child support from non-custodial parents. Currently, any child support collected while a family is on TANF is retained by the government. Research shows that sending those child support payments to the custodial parent has a positive effect on the children of TANF recipients, financially and otherwise. Chaer built a coalition that included legislators from both sides of the aisle, advocacy groups and faith-based organizations to support legislation that would add Colorado to the list of 26 other states that allow families on TANF to receive some portion of child support payments. Early in the session, the measure (Senate Bill 12) earned an endorsement by The Denver Post and continued to build strength as it moved through both chambers of the Colorado Legislature. It was signed into law by Gov. John Hickenlooper in June and will go into effect in January, 2017.

While SB 12 took about a year to develop, some of CCLP’s triumphs from the 2015 session were several years in the making. For example, Colorado has had an Earned Income Tax Credit on its books since 1999. CCLP supports the EITC, given its strong record of lifting workers above the poverty line. But the EITC is only available in years when the state exceeds its TABOR revenue limit by an amount sufficient to fund the cost of paying the EITC – which hasn’t happened since 2001. CCLP was part of a coalition, led by the Colorado Fiscal Institute (CFI), which successfully advocated for activating the EITC in 2015.

In addition to backing policies that would improve economic security for low-wage workers and make affordable housing available to more low-income families, CCLP supported measures that were designed to prepare Coloradans for the fiscal challenges inherent with a graying population.

Bill boosts adult education efforts

Low-income Coloradans seeking to improve their employment prospects got help from House Bill 14-1085. Approved by the General Assembly and signed by Gov. John Hickenlooper last year, the CCLP-backed measure provides state funding for adult basic education and promotes partnerships between education providers and workforce development organizations.

During a reception for the Friends of Adult Education Award in April 2015, CCLP’s Chaer Robert was honored alongside the Bell Policy Center’s Frank Waterous, Rep. Rhonda Fields, D-Aurora and former Sen. Rachel Zenzinger.

“Their efforts go far past this one funding bill,” said Shirley Penn, former president of Colorado Adult Education Providers Association, during the awards presentation. “They are consistently striving to provide the support services needed to provide opportunities for Colorado’s underserved and most in-need population.”

Legislative Highlights

Economic Security
- CCLP developed SB 12, which lets TANF families keep child-support payments.
- We were instrumental in adding $300,000 to the state budget for an ID program.
- With partner groups, we supported fiscal policies that triggered the state’s EITC for tax year 2015.

Workforce Development
- We supported renewal of the Division of Private Occupational Schools.
- We supported a package intended to improve workers’ skills and address employers’ needs.

Low-Wage Workforce
- We supported legislation to increase the minimum wage.
- We supported expansion of overtime pay to certain salaried workers.
Health Program Overview

While CCLP’s Health Program devoted a good deal of time to developing and advancing legislation in 2014 and 2015, much of the team’s work occurred behind the scenes.

Responding to an outcry over high coinsurance rates for specialty drugs, advocates from CCLP, Colorado Consumer Health Initiative and the Chronic Care Collaborative began discussions with Colorado’s Division of Insurance (DOI) in spring 2014. After more stakeholders joined the discussion, the DOI issued a bulletin acknowledging that the insurers’ cost-sharing structures violate non-discrimination requirements in the Affordable Care Act. Furthermore, the DOI issued a bulletin advising Colorado insurers to give consumers the option of selecting co-payment plans that are less financially onerous for Coloradans with chronic disease. Though the bulletin isn’t binding, health plans historically adhere to these documents, which are interpretations of existing insurance law or general statements of DOI policy.

Also behind the scenes, CCLP’s Health Care Attorney Bethany Pray successfully argued that Colorado incorrectly included children’s Social Security income as household income – keeping up 33,000 Colorado kids from qualifying for Medicaid, CHP+ or tax credits through Connect for Health Colorado. As a result, a system correction has been made to rectify this problem. The fix puts Colorado ahead of the curve, as it appears that other marketplaces have only just identified the same error.

CCLP’s Health Policy Analyst Allison Neswood worked with Connect for Health Colorado and the Colorado Department of Health Care Policy and Financing (HCPF) to expand healthcare access for low-income, lawfully present immigrants who have difficulty accessing public programs like Medicaid due to federal restrictions. Allison also serves as the chair of policy work for Colorado Covering Kids and Families, a coalition-based project focused on increasing low-income Coloradans’ access to affordable and high-quality healthcare.

Among CCLP’s most significant legislative accomplishments last session, Elisabeth Arenales, Director of CCLP’s Health Program, and Bethany Pray successfully worked to amend legislation that will allow nonprofits that provide community-centered services through Programs of All-Inclusive Care for the Elderly (or PACE) to operate as for-profits. The resulting amendment will require nonprofits to disclose how they plan to retain their charitable value and purpose while vying to convert to a for-profit.

Elisabeth was appointed to the Colorado Commission on Affordable Health Care. Formed after the passage of Senate Bill 187 (CCLP’s flagship health bill in 2014), the commission is charged with producing recommendations to control costs and improve quality in healthcare in Colorado. Elisabeth also received the prestigious Iglehart Award for Leadership in Health Policy from the Colorado Health Foundation and the Colorado Medical Society’s Tip of the Spear award, which recognizes deserving stakeholders for their significant contributions to the medical profession and the patients of Colorado.

Legislative highlights

Health exchange/ACA
- CCLP supported a measure that gave the state auditor authority to conduct performance audits of Connect for Health Colorado.
- We opposed three other bills related to the exchange and the ACA—all of which failed.

Budgetary requests
- CCLP supported a grace period on CHP+ enrollment.
- We supported an analysis of continuous adult eligibility in Medicaid.
- We supported additional staff for HCPF
- We supported lifting the enrollment cap on a Medicaid waiver program for children with autism.

Nonprofit healthcare conversion
CCLP developed an amendment to allow transparency and accountability when nonprofit PACE programs vie to convert to for-profit status.
Research and Policy Analysis

Research and policy analysis is key to CCLP’s role as an effective advocacy organization. We seek (and often aggregate) information that identifies systematic barriers that make it difficult for low-income Coloradans to move out of poverty. We also look at how other states are trying to solve problems. Then, we go out into the community and listen to individuals who help us more fully understand the concerns of low-income families and develop policy solutions that will make a difference in their lives.

For example, in 2014, the Women’s Foundation of Colorado funded CCLP to convene a series of focus groups among low-income women in the state. Ranging in age from 18 to 81 and drawn from various cultural backgrounds and ethnicities, these 42 women shared many common struggles in attaining self-sufficiency and staying there -- including lack of affordable and reliable childcare and challenging work schedules. Though the women were determined to improve their financial security, and many had invested in occupational training only to still experience barriers in landing a job, some were discouraged about their prospects.

“You feel like you can’t win,” said one focus group participant. “I try to do everything I’m supposed to do and it’s still not enough.”

Such perspectives shaped our legislative agenda for 2015 and informed the report, “Surviving to Thriving: Pathways to Opportunity for Low-Income Women,” published in early 2015. We also held a lunch discussion regarding the report and engaged nonprofit organizations that deal with social issues to advance the conversation.

In September, CCLP’s Michelle Webster and S. Casey O’Donnell compiled and co-authored the “State of Working Colorado 2014,” which showed that despite the so-called “recovery” that has been declared by economists in Colorado, low-wage workers are still struggling to make ends meet. Statistics from the report were widely cited by print and broadcast media. CCLP’s Claire Levy authored a number of op-eds that revealed the disconnect between the recovery and wage stagnation. Claire and Michelle also discussed the findings of the report on Rocky Mountain PBS’s “Colorado State of Mind” – making the case to thousands of viewers that there is much work to be done before the economic recovery is truly secure.

CCLP partners with other organizations to gather and examine data that can be used to drive program and policy development. We partnered with Growing Home, an organization that provides support services to low-income families in Westminster, to conduct a community survey and follow-up focus groups, with the goal of closing the achievement gap among the community’s youth. CCLP also partnered with the Colorado Criminal Justice Reform Coalition to facilitate enrollment of justice-involved populations in Medicaid. We convened a series of focus groups with justice-involved individuals to better understand their experience enrolling in healthcare coverage and accessing care.

In addition to those efforts, Michelle and Casey gathered information and prepared testimony for hearings on an independent contractor bill and a payroll cards bill that would have had negative consequences for Colorado workers (both were defeated). The team also researched and provided information that was used in testimony about affordable housing, improving transparency with private occupational schools and raising the minimum wage.

Casey O’Donnell, CCLP’s Research and Policy Associate, joined a coalition of partners in a rally supporting legislation to raise Colorado’s minimum wage in early 2015. Casey also prepared testimony supporting the legislation that was later cited by Colorado lawmakers debating the merits of the bill.

From the control room: CCLP Executive Director Claire Levy and Manager of Policy and Research Analysis Michelle Webster appeared on Rocky Mountain PBS’s public affairs show “Colorado State of Mind” to discuss the findings of the “State of Working Colorado 2014” last December.
People Who Make Our Work Possible

CCLP depends on generous donors to continue our work for economic security for low-income Coloradans. To show your support, visit www.cclponline.org/donate.

Individual donors

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Stanley Garnett
Stephanie B. Moran
Susan Brainerd
Susan Levy
Susan Schafer
Suzanne Ageaton
Suzanne Jones
T. A. Taylor Hunt
Tad Kline
Tamra Ryan
Terrance Kelly
Terry Moore
Terry Scanlon
Terry Whitney
Thomas Korson and Mary Mul-larkey
Todd Saliman
Tony Larson
Toni Panetta
Virginia Newton
Wade Buchanan
About CCLP

Dedicated to reducing poverty and advancing economic security, the Colorado Center on Law and Policy has served as a voice for low-income Coloradans for more than 15 years.

As a leader in the advocacy community, CCLP provides policymakers, opinion leaders, nonprofit organizations and the general public with research and analysis about issues important to low-income Coloradans. We advocate in the legislature, with administrative agencies, and before executive branch decision-makers to advance those issues. CCLP also litigates when necessary to remove systemic barriers to public benefits.
## CCLP statement of financial activity

**Year ended Dec. 31, 2014**

<table>
<thead>
<tr>
<th><strong>Support and revenue</strong></th>
<th><strong>Unrestricted</strong></th>
<th><strong>Temporarily restricted</strong></th>
<th><strong>Total 2014</strong></th>
<th><strong>Total 2013</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and contributions</td>
<td>$402,343</td>
<td>$515,898</td>
<td>$918,241</td>
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<tr>
<td>Dividend and interest income</td>
<td>$450</td>
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<td>$450</td>
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<tr>
<td>In-kind contributions</td>
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<td>$28,672</td>
<td>$11,538</td>
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<td>Legal fee reimbursement</td>
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<td>$4,481</td>
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<tr>
<td>Other income</td>
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<td>$1,594</td>
<td>$3,425</td>
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<tr>
<td>Rental income</td>
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<td>-</td>
<td>$33,338</td>
<td>$14,294</td>
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<tr>
<td>Program revenue</td>
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<td>-</td>
<td>$11,230</td>
<td>-</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>$515,779</td>
<td>($515,779)</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Total support and revenue</td>
<td>$993,406</td>
<td>$119</td>
<td>$993,525</td>
<td>$745,255</td>
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### Expenses

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<tr>
<th><strong>Expense</strong></th>
<th><strong>Unrestricted</strong></th>
<th><strong>Temporarily restricted</strong></th>
<th><strong>Total 2014</strong></th>
<th><strong>Total 2013</strong></th>
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</thead>
<tbody>
<tr>
<td>Program services: Health Care</td>
<td>$415,188</td>
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<td>$415,188</td>
<td>$531,439</td>
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<td>Program services: FES</td>
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<td>$320,860</td>
<td>$287,557</td>
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<tr>
<td>Program services total</td>
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<td>$736,048</td>
<td>$818,996</td>
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<tr>
<td>Management and general</td>
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<td>$181,260</td>
<td>$113,560</td>
</tr>
<tr>
<td>Fundraising</td>
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<tr>
<td><strong>Total expenses</strong></td>
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<td>-</td>
<td>$988,367</td>
<td>$1,001,272</td>
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<tr>
<td>Change in net assets</td>
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<td>$119</td>
<td>$5,158</td>
<td>($256,017)</td>
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<tr>
<td>Net assets beginning of year</td>
<td>$185,790</td>
<td>$105,474</td>
<td>$291,264</td>
<td>$547,281</td>
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<tr>
<td><strong>Net assets end of year</strong></td>
<td>$190,829</td>
<td>$105,593</td>
<td>$296,422</td>
<td>$291,264</td>
</tr>
</tbody>
</table>

### Current Assets

<table>
<thead>
<tr>
<th><strong>Current Assets</strong></th>
<th><strong>2014</strong></th>
<th><strong>2013</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$165,767</td>
<td>$140,831</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>$124,061</td>
<td>$146,942</td>
</tr>
<tr>
<td>Deposits and prepaid expenses</td>
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<td>$8,770</td>
</tr>
<tr>
<td>Cash held for agency transactions</td>
<td>-</td>
<td>$10,000</td>
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<tr>
<td>Total current assets</td>
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<td>$306,543</td>
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<tr>
<td>Property and equipment, net</td>
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<td>$14,185</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$316,295</td>
<td>$320,728</td>
</tr>
</tbody>
</table>

### Liabilities and net assets

<table>
<thead>
<tr>
<th><strong>Liabilities and net assets</strong></th>
<th><strong>2014</strong></th>
<th><strong>2013</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
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<td>$19,464</td>
</tr>
<tr>
<td>Grants payable</td>
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<tr>
<td>Total current liabilities</td>
<td>$19,873</td>
<td>$29,464</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>$190,829</td>
<td>$185,790</td>
</tr>
<tr>
<td>Temporarily restricted</td>
<td>$105,593</td>
<td>$105,474</td>
</tr>
<tr>
<td>Total net assets</td>
<td>$296,422</td>
<td>$291,264</td>
</tr>
<tr>
<td>Total liabilities and net assets</td>
<td>$316,295</td>
<td>$320,728</td>
</tr>
</tbody>
</table>

### New funders for 2014

CCLP is pleased to welcome new grantmakers among its supporters including the Temple Hoyme Buell Foundation, the Jay and Rose Phillips Family Foundation and the Virginia W. Hill Foundation.

On Oct. 17, 2014, CCLP hosted its first-ever Pathways from Poverty Breakfast, featuring a keynote address by Georgetown Law Professor Peter Edelman, formerly the Assistant Secretary of Health and Human Services in the Clinton administration. The event was a big success, raising just over $2,000 to support CCLP’s work.

Our second Pathways from Poverty Breakfast is slated for Oct. 9, 2015 at the History Colorado Center. It will feature a keynote address from Lawrence Mishel of the Economic Policy Institute. Information about this event can be found at www.cclponline.org.

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### How to get involved

**Stay in touch with us.**
Get e-mail updates at www.cclponline.org.

**Check out our materials.**
Research papers, publications and background documents are available on our website to help you get up to speed on issues that matter most.

**Tell a friend.** Pass this report to someone you know who cares about justice and economic security for all Coloradans.

**Donate.** We can’t do our work without the generous financial support of our donors. Give online at www.cclponline.org/
Looking ahead to 2016 and beyond

CCLP is continuing to explore new ways to forge pathways from poverty beyond 2015.

Beginning in 2014, our Executive Director Claire Levy began looking into policy solutions that could alleviate the state’s affordable housing crisis. Levy developed the concepts that led to House Bill 1384, which would have invested millions of dollars in building, rehabilitating and preserving affordable housing and providing financial assistance so that Colorado’s lowest-income households can afford rent. While the bill sailed through the Colorado House, it died in the Senate during the final days of the session.

Undeterred, CCLP will push to make housing affordable for low-income Coloradans in 2016 and will continue working with stakeholders on legislative remedies for this serious problem which is driving many Coloradans to the brink of homelessness.

Breaking some new ground as an organization, CCLP is analyzing policies that advance employment opportunities for Coloradans with criminal records. Obtaining a steady job is an important determinant of whether those leaving the criminal justice system will be successful in reintegrating into society, and supporting themselves and their families. Additionally, CCLP and the Colorado Criminal Justice Reform Coalition are working on a joint project to foster the connection between health and justice systems so that justice-involved populations can access health care coverage.

Addressing wage stagnation and fair labor practices will be high on our agenda in 2016, as well as improving consumer information about private occupational schools and increasing the availability of child care assistance. Increasing training and employment opportunities for those who lack a high school diploma and addressing issues relating to Colorado’s graying population will be on our agenda. CCLP also will monitor performance around timely processing of SNAP applications under the Settlement Agreement with the Colorado Department of Human Services and take any action necessary to ensure that Coloradans get timely access to food assistance.

Regarding healthcare policy, we’ll continue to monitor Medicaid eligibility issues. We’ll also continue to ensure the successful implementation of Colorado’s Accountable Care Collaborative, which is the platform for payment and delivery system reform in the Medicaid program. We’ll build on our work to encourage the Colorado Division of Insurance and private insurers to adopt policies that will make specialty drugs more affordable for all Coloradans. We’ll continue to guide Connect for Health Colorado’s success in delivering quality, affordable health coverage by actively participating in legislative review committees and on an advisory basis.

As nonprofits that serve the elderly through the PACE program ask to convert to for-profit status, CCLP will carefully scrutinize such conversions so that public dollars are preserved for older and disabled Coloradans who need support.

Finally, we are optimistic about the Colorado Commission on Affordable Health Care, formed from our flagship healthcare bill from 2014, Senate Bill 187. The commission, which includes our own Elisabeth Arenales among its members, is charged with producing recommendations to control costs and improve quality in healthcare. Hopefully, the commission will bear fruit not only for low-income Coloradans, but all Coloradans while advancing our state’s reputation for innovation in healthcare.

As we close the books on another year, we at CCLP eagerly anticipate exciting new chapters in our ongoing mission.