

Initiative 2025-2026 #138  
Access to Private Health Insurance  
Single Payer Prohibition v1

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*Be it enacted by the People of the State of Colorado:*

**SECTION 1.** In the constitution of the state of Colorado, **add** section 17 to article XVIII as follows:

**Section 17. Right to Private Health Insurance.**

**(1) Definitions.** WITHIN THIS SECTION:

(a) “SINGLE-PAYER INSURANCE” MEANS UNIVERSAL HEALTH INSURANCE ADMINISTERED BY THE STATE OF COLORADO THAT EVERY RESIDENT OF THE STATE IS REQUIRED TO HOLD.

(b) “UNIVERSAL HEALTH INSURANCE” MEANS A PUBLIC SYSTEM THAT PROVIDES THE SAME PUBLIC HEALTH INSURANCE TO ALL RESIDENTS OF THE STATE.

**(2) Single-payer insurance prohibited.**

(a) THE STATE AND LOCAL GOVERNMENTS SHALL NOT BAN ACCESS TO PRIVATE HEALTH INSURANCE, NOR SHALL THE STATE AND LOCAL GOVERNMENTS REQUIRE RESIDENTS TO CONTRIBUTE TO OR PARTICIPATE IN A SINGLE-PAYER INSURANCE SYSTEM.

(b) NOTHING IN THIS SECTION SHALL PROHIBIT THE STATE FROM ADMINISTERING HEALTHCARE PROVIDED TO INDIVIDUALS WHO ARE QUALIFIED TO RECEIVE BENEFITS THROUGH MEDICAID OR ANY OTHER SIMILAR FEDERALLY-FUNDED PROGRAM.