

**GUNNISON COUNTY BOARD OF COMMISSIONERS**  
**MEETING AGENDA – REVISION #1**

**DATE:** Tuesday, September 9, 2025

**Page 1 of 1**

**PLACE:** Board of County Commissioners' Meeting Room at the Gunnison County Courthouse  
(REMOTE OPTION BELOW)

**GUNNISON COUNTY BOARD OF COUNTY COMMISSIONERS WORK SESSION:**

8:30 am

- Gunnison Valley Health Board of Trustees Update

9:40 am

- Gunnison County Treasurer/Public Trustee Vacancy Interview; Teresa Brown
- Adjourn

**ADDED GUNNISON COUNTY BOARD OF COUNTY COMMISSIONERS SPECIAL MEETING:**

10:10 am

- Call to Order
- Delegation of Authority; Grant Agreement Under the Fiscal Year 2024 Safe Streets and Roads for All Grant Program; Federal Award No. 693JJ32540753; Public Works; 60 months; \$19,082,000, County share \$3,816,400
- Adjourn

Please Note: Packet materials for the above discussions will be available on the Gunnison County website at <http://www.gunnisoncounty.org/meetings> prior to the meeting.

**ZOOM MEETING DETAILS:**

Join Zoom Meeting: <https://gunnisoncounty-org.zoom.us/j/89798905619>

One tap mobile

+12532158782,,82753657556#,,,,\*471302# US (Tacoma)

+13462487799,,82753657556#,,,,\*471302# US (Houston)

**AGENDA ITEM or FINAL CONTRACT REVIEW SUBMITTAL FORM**

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**Agenda Item:** Gunnison Valley Health Board of Trustees Update

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**Action Requested:** Discussion

**Parties to the Agreement:**

**Term Begins:**

**Term Ends:**

**Grant Contract #:**

**Summary:**

Gunnison Valley Health Board of Trustees Update

**Fiscal Impact:**

**Submitted by:** Holly Perry

**Submitter's Email Address:** hperry@gunnisoncounty.org

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**Finance Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

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**County Attorney Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

Certificate of Insurance Required

Yes  No

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**County Manager Review:**

Comments:

Reviewed by: GUNCOUNTY1\Hperry

Discharge Date: 9/5/2025

Consent Agenda

Regular Agenda

Worksession

Time Allotted: 70

Agenda Date: 9/9/2025

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# GVH Update for Gunnison County BOCC

Jason Amrich, MBA, PT, FACHE – CEO, Gunnison Valley Health

Mark Kaufman, MD - Chair, GVH Board of Trustees

September 9, 2025



# Conversation Outline



## National Rural Hospital Trends

Colorado rural hospital trends  
GVH Services 2024



## Healthcare Headwinds

“One Big Beautiful Bill Act” (OBBBA) impact on Medicaid  
Impact of Federal Actions on Colorado’s health insurance market, Connect for Health Colorado (Obamacare/ACA)  
Medicare Advantage



## GVH

Some Good News  
GVH Approach to Healthcare Headwinds: Abundance versus Scarcity Mindsets  
Opportunities  
Looking to the Future



## Q & A



# National Rural Hospital Trends

- 48% of rural hospitals have a negative operating margin
  - “No margin, no mission”
- National median rural hospitals’ operating margin is 1%
- 432 rural hospitals are vulnerable to closure
- Expanding “care deserts” for OB and chemotherapy
  - 293 rural hospitals stopped offering OB services between 2011 and 2023 (24%)
  - 424 rural hospitals ceased offering chemotherapy between 2014 and 2023 (21%)





# 432 rural hospitals are vulnerable to closure

Figure 1: Rural hospitals vulnerable to closure

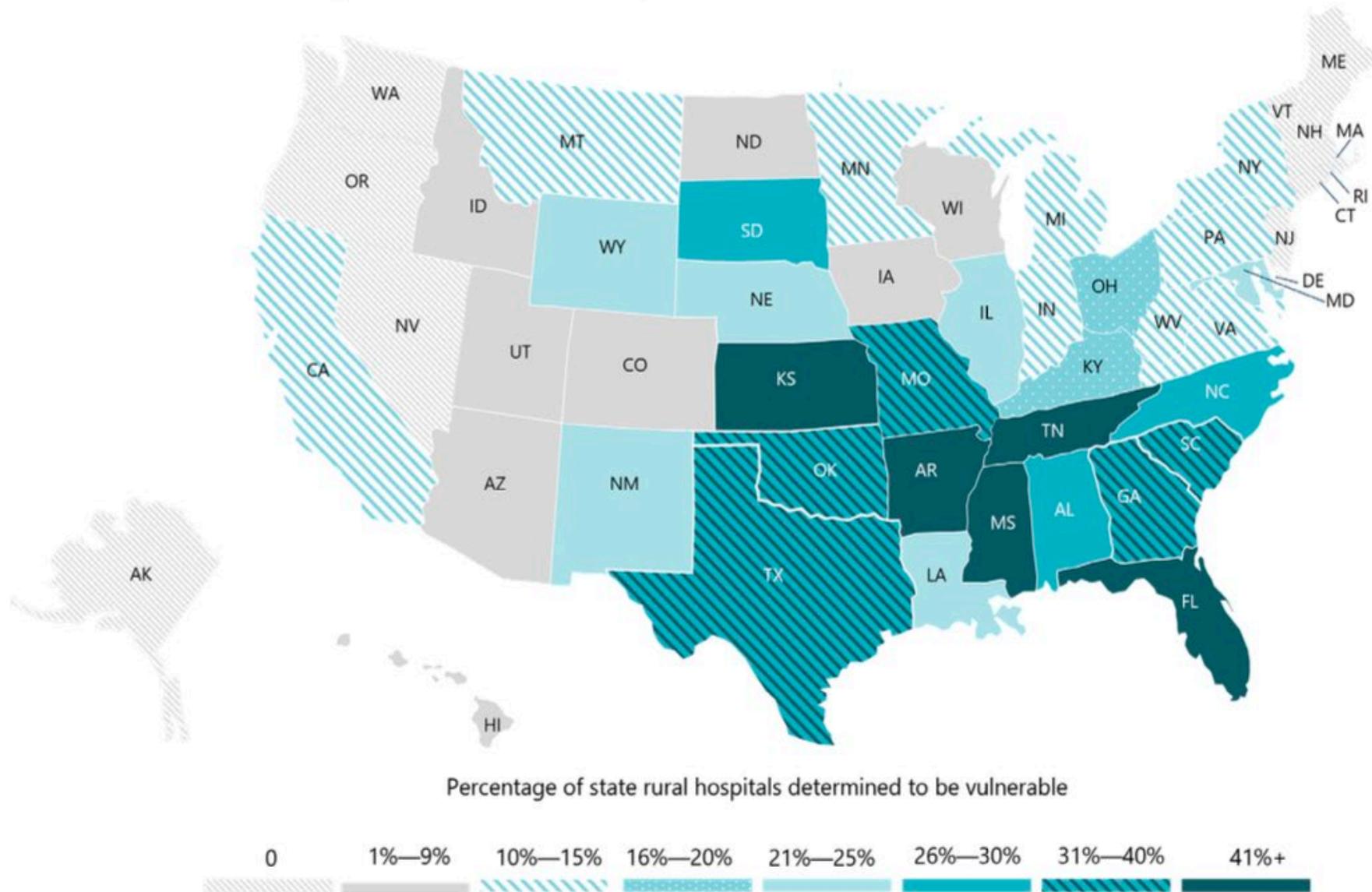
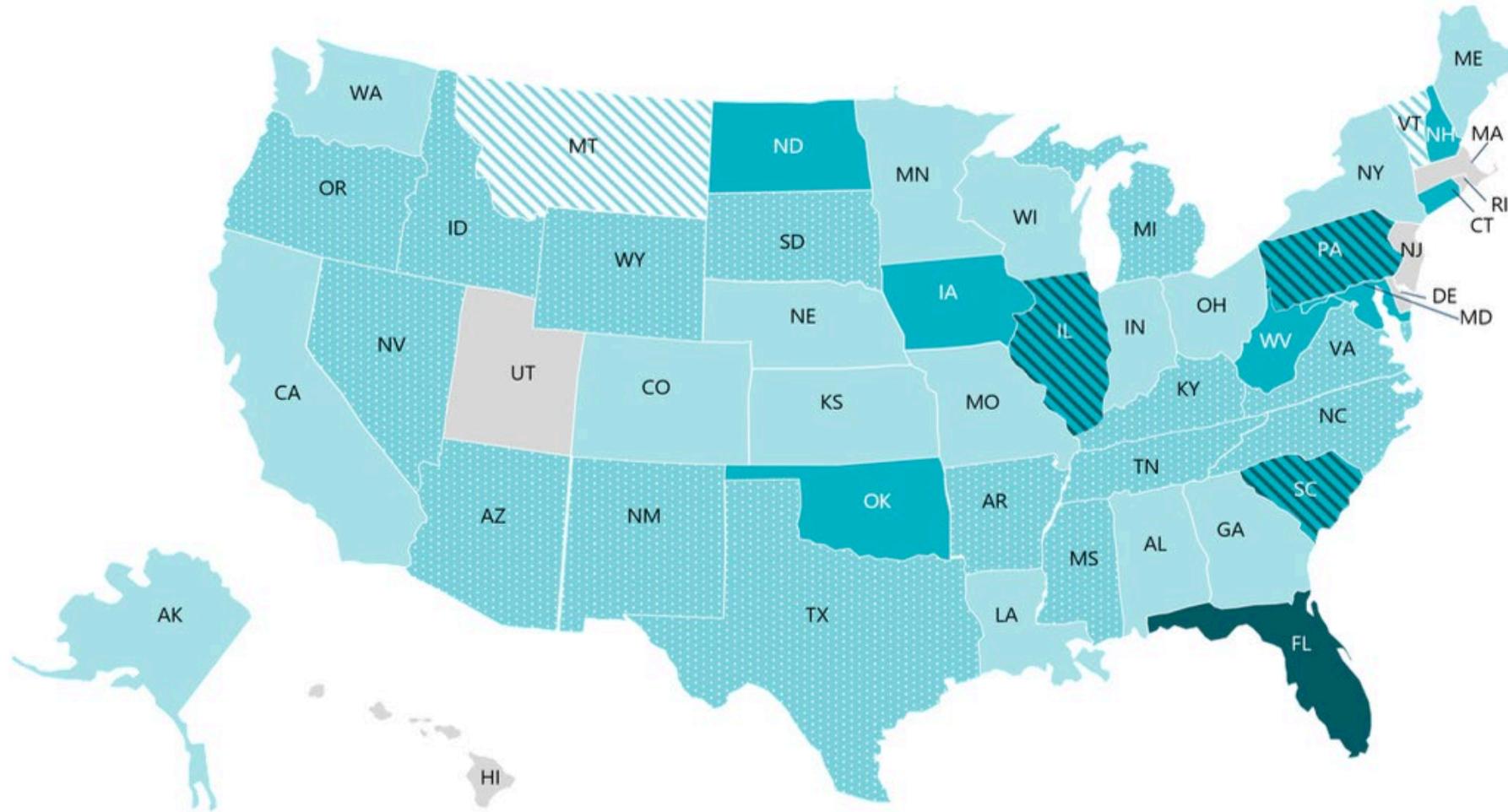


Figure 2: Diminishing access to rural obstetrics care



Percentage of rural hospitals that stopped offering OB between 2011 and 2023.



# GVH Services 2024

<b>1,674 Oncology Visits</b>	<b>134 Births</b>
6,174 Emergency Room Visits	17,919 Primary Care Visits
5,540 Urgent Care Visits	1,527 Surgeries
2,849 Mountain Clinic Visits	24,592 Radiology Visits
9,968 Behavioral Health Visits	114,373 Lab Tests
10,330 Specialty Provider Visits	15,298 Rehabilitation Visits



# *Healthcare Headwinds*

- H.R.1 – “One Big Beautiful Bill Act” (OBBBA)
  - Budget reconciliation bill that President Trump signed on July 4
  - Major cuts to Medicaid eligibility and funding
- Impact of Federal Actions on Colorado’s Health Insurance Marketplace (Connect for Health Colorado)
- Medicare Advantage

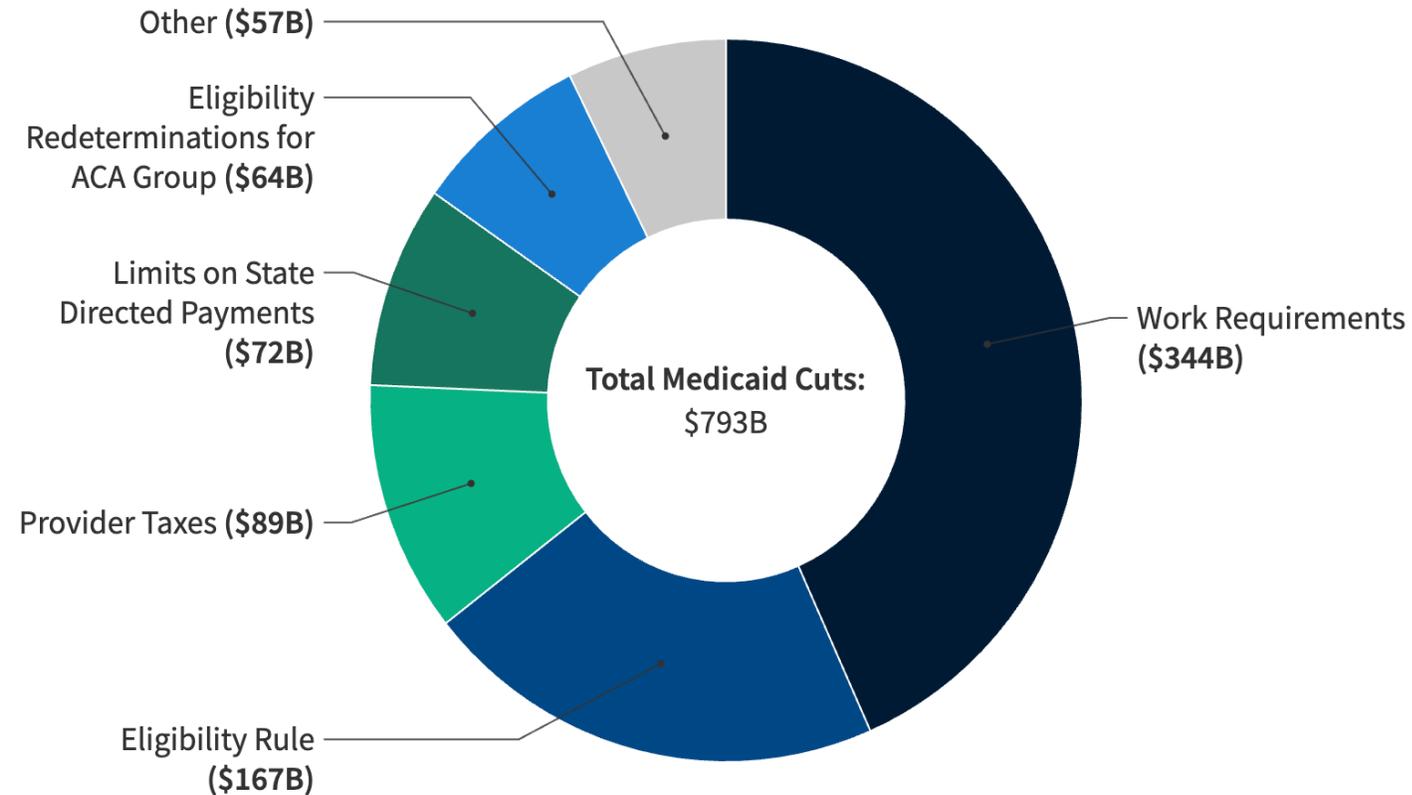


# Healthcare Headwinds: OBBBA and Medicaid Cuts

Figure 1

## CBO Estimates of Federal Medicaid Cuts in the House Reconciliation Bill

10-year federal spending cuts, by policy



Note: Total includes \$70B in estimated Medicaid spending interactions. See Methods in "Allocating CBO's Estimates of Federal Medicaid Spending Reductions and Enrollment Loss Across the States: House Reconciliation Bill" for more details.

Source: [KFF analysis of CBO estimates of the House Reconciliation Bill](#) • [Get the data](#) • [Download PNG](#)

**KFF**

# Healthcare Headwinds – OBBBA and Medicaid

Policy	Potential Impact	Effective Date
<i>“Increasing Personal Accountability”</i>		
<b>Work requirements:</b> Adds work requirements of 80 hours per month for certain nonpregnant, nondisabled adult Medicaid beneficiaries	HCPF estimates 377,000 Coloradans could be at risk of losing coverage, and administration costs would exceed \$57 million per year <sup>3</sup>	<b>Dec. 31, 2026</b>
<b>Cost sharing requirements:</b> Requires Medicaid expansion enrollees with incomes above 100% of the federal poverty level to pay up to \$35 in cost sharing per service	HCPF estimates 60,000 Coloradans would be subject to this requirement	<b>Oct. 1, 2028</b>



# Healthcare Headwinds – OBBBA and Medicaid

Policy	Potential Impact	Effective Date
<b><i>“Reducing Fraud and Improving Enrollment Processes”</i></b>		
<b>Redetermination:</b> Requires states to redetermine Medicaid eligibility every six months for Medicaid expansion population adults	HCPF estimates about 377,000 Coloradans would be subject to these redetermination requirements <sup>1</sup>	<b>Jan. 1, 2027</b>
<b>Coverage for undocumented:</b> Prohibits federal payments to states for medical assistance to individuals who are undocumented	HCPF estimates that the state could lose \$300 million in federal funding and/or 21,000 people in Colorado could lose coverage <sup>2</sup>	<b>Oct. 1, 2026</b>
<b><i>“Stopping Abusive Financing Practices”</i></b>		
<b>Provider fees/taxes:</b> Freezes existing provider taxes (e.g., Colorado’s CHASE Fee) at the date of enactment; will decrease the upper payment limit threshold by 0.5% each year starting in fiscal year (FY) 2028 until it reaches 3.5% in 2032 <ul style="list-style-type: none"> <li>On July 3, Colorado’s Medical Services Board approved language to move the fee portion of the CHASE Fee to the upper payment limit of 6% in order to lock in the maximum federal match rate</li> </ul>	CHA estimates this will result in \$10.4 billion in lost federal matching funds for the CHASE Fee over the five years (2028-32)	<b>Reductions start FY 2028</b>



# Healthcare Headwinds – OBBBA and Medicaid

On average, rural hospitals are slated to lose 21 cents out of every dollar they receive in Medicaid funding. Total cuts in Medicaid reimbursement for rural hospitals—including both federal and state funds—over the ten-year period covered by the bill would reach **almost \$70 billion** for hospitals in rural areas.<sup>15</sup> The Senate bill's cuts to rural hospitals are more than 15% greater than the already highly damaging \$60 billion in cuts under the House bill.

**Figure 1: Rural Hospitals Could Lose 21 Cents Out of Every Dollar They Receive in Medicaid Funding**



# Healthcare Headwinds - OBBBA



In 2024, GVH's total patient revenue was \$84M



Medicaid comprised 11.4% of our payer mix



Thus, \$9.4M came from Medicaid sources



***A 21% loss of Medicaid reimbursement results in a \$2M reduction in revenue to GVH every year***



# Impacts of Federal Actions on Colorado's Health Insurance Market

For the  
Executive Committee of the Legislative Council

Commissioner Michael Conway  
July 30, 2025

# Healthcare Headwinds: Impact of Federal Actions on Connect for Health Colorado

- Expiration of federal tax credits (ePTCs) that have reduced premiums on the ACA marketplace (Connect for Health Colorado)
- Decrease in federal pass-through funding to Colorado
- New CMS marketplace rules
  - Eligibility changes
  - Eliminates special enrollment period for low-income Coloradans
  - Elimination of tax credits for some special enrollment periods
  - Increase in maximum out of pocket costs
  - Eliminates subsidized coverage for many lawfully present immigrants

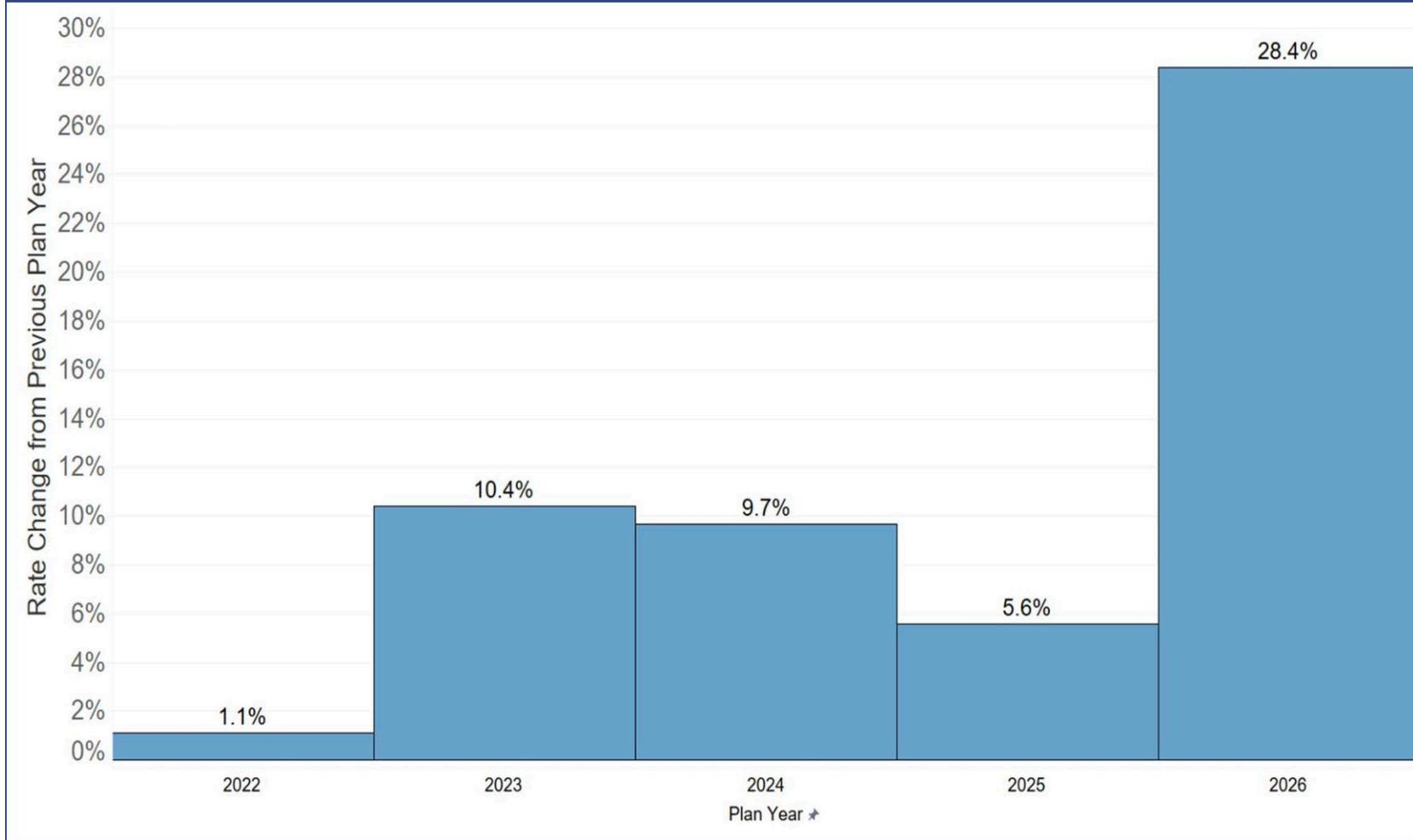


# Healthcare Headwinds: Impact of Federal Actions on Connect for Health Colorado

- \$105M cut in federal subsidies for the 321,000 people on the state's health insurance exchange (Connect for Health Colorado)
- Predicted that 110,000 Coloradans will lose coverage in Colorado's individual market in 2026
- Anticipated that insurers will request an average premium increase of 26% for coverage in 2026
- For those who had received subsidies, premiums are expected to increase 104%
- Number of Gunnison County residents insured via Connect for Health Colorado probably between 1,700 and 3,400



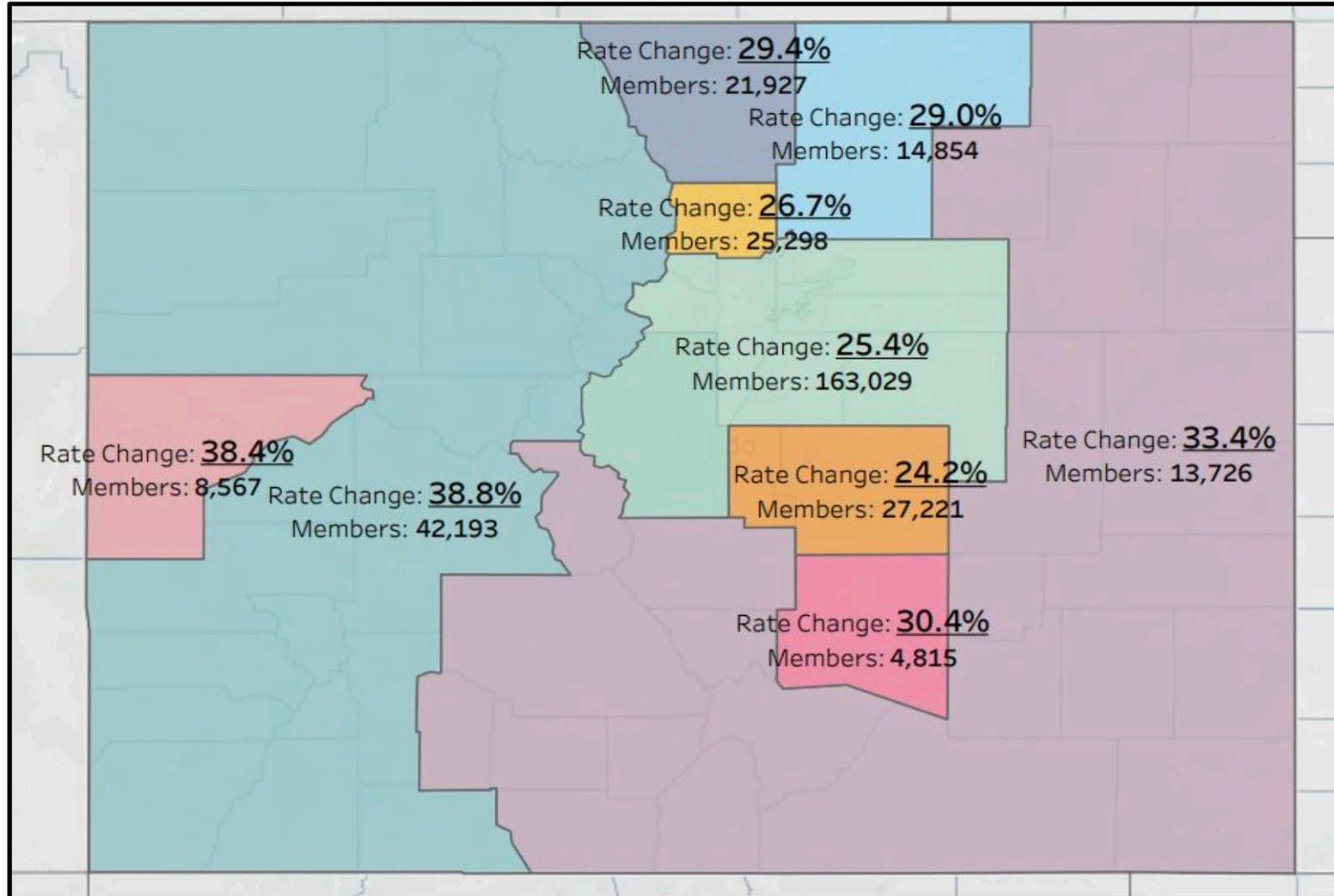
# Average Statewide Premium Increases



# 2026 Proposed Premium Increases as a Result of ePTC Expiration

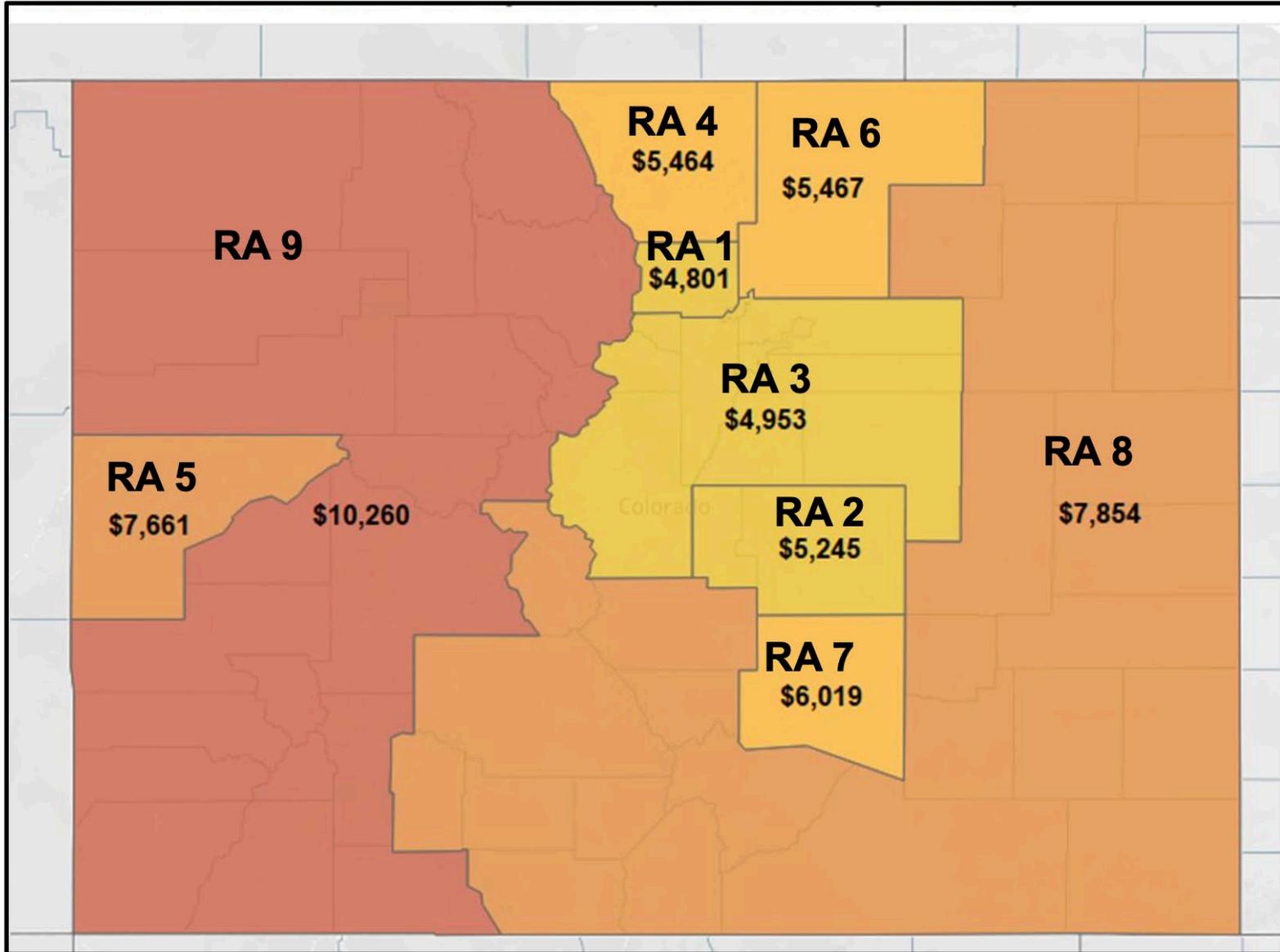
## Rating Area

-  1 Boulder
-  2 CO Springs
-  3 Denver
-  4 Ft Collins
-  5 Grand Junction
-  6 Greeley
-  7 Pueblo
-  8 East
-  9 West



These premium increases will impact 321,000 Coloradans

# 2026 Annual Premium Increases for a Family of Four\* as a Result of ePTC Expiration



Family of Four Premium Increase		
Rating Area (RA)	2026 Annual Premium	Premium Increase
1 - Boulder	\$24,453	\$4,801
2 - CO Springs	\$26,027	\$5,244
3 - Denver	\$25,129	\$4,953
4 - Fort Collins	\$25,676	\$5,463
5 - Grand Junction	\$29,091	\$7,660
6 - Greeley	\$25,686	\$5,467
7 - Pueblo	\$26,419	\$6,018
8 - East	\$32,309	\$7,854
9 - West	\$36,832	\$10,260

# Impacts of Federal Changes on GVH

\$2 million annual loss of current Medicaid funding

Higher health insurance premiums on the exchange

People, typically those most healthy, will increasingly drop health insurance coverage (adverse selection)

More uninsured and underinsured patients

GVH will provide more uncompensated care going forward



# Healthcare Headwinds: Medicare Advantage

- Alternative to traditional Medicare
- Restricted provider network
- Often enhanced benefits (vision, hearing, drugs) at no extra cost to the patient
- GVH reimbursement with Medicare Advantage
  - Subject to prior authorizations, denials and intentional delays
  - GVH paid a % of the Medicare fee schedule as opposed to cost-based reimbursement under traditional Medicare
  - Significantly lower reimbursement to GVH



# GVH: Now for Some Good News

Experienced management leadership team

Excellent clinical care

Recently added new services

- Dermatology/Mohs surgery
- Cataract surgery
- Orthopedic subspecialists

Epic electronic health record implementation

- MyChart (patient portal)
- On-line appointments
- Consolidation of health records among institutions



# GVH: More Good News

Completion of EMS building: on time and on budget

GVH Advocacy led by GVH CEO Jason Amrich

- Board member of the Colorado Hospital Association
- Co-leader of the Colorado Rural Futures Group
- Board member of the Colorado Healthcare Affordability and Sustainability Enterprise (CHASE) Board
- Board member of the Western Healthcare Alliance (WHA)

GVH Recognition

- American Heart Association Stroke Silver quality achievement award - 2024
- Becker's Top 150 Places to Work in Healthcare -2025
- Senior Care Center rated "5 Stars" for Medicaid and Medicare services – 2025
- OB Baby Friendly Designation - 2023



# GVH Approach to Healthcare Headwinds: Abundance vs. Scarcity Mindset

## How Each Mindset Would Address \$2M Loss

### Scarcity Approach

(Typical Hospital Response)

- Cut services and staff proportionally
- Reduce hours or eliminate programs
- Compete with other hospitals for remaining funding
- Focus on "doing less with less"
- Defensive positioning

### Abundance Approach

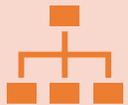
(Strategic Growth Response)

- Diversify revenue streams
- Strengthen community partnerships
- Innovate care delivery models
- Create collaborative solutions
- Position for strategic growth

# GVH Approach to Healthcare Headwinds: Abundance vs. Scarcity Mindset



While there is an important place for cost cutting and expense reduction...



And the GVH management team compiling a list of what ifs...



***The management team and the Board of Trustees are choosing an Abundance Mindset to address our healthcare headwinds***



# Abundance Mindset Opportunities



Improve GVH customer experience and service



Optimize revenue cycle management



Complete physician integration and alignment with GVH's strategic priorities



Evaluate new business models and service lines

Concierge Medicine

Virtual ICU and Step-Down Services

Retail Medicine: Plastics; Cosmetics; Destination Medicine

Other Direct Pay services (not typically covered by insurance)



Telehealth expansion



# Abundance Mindset Opportunities



Seek new strategic partnerships with other healthcare organizations



Join or create shared services purchasing groups



Bring additional specialists to GVH through partnerships



Build relationships with foundations and trusts



Develop Community Ownership Model

Naming opportunities and recognition programs

Endowment funds for specific services

Community member investment opportunities



# Looking to the Future

A new Gunnison Medical Office Building is under active evaluation. Why?

- GVH Family Medicine facility in Gunnison is almost “third world” quality
- Space issues make it challenging to maintain patient confidentiality
- Current facilities limit provider schedules and patient access
- Difficult to recruit new providers to such outdated facilities

We are considering a ballot measure for tax support of GVH



# GVH Update

Questions?

Comments?

Thoughts?





GUNNISON VALLEY HEALTH

## MONTHLY FINANCIAL SUMMARY - July 2025 & YTD

### 1. EXECUTIVE SUMMARY

**REVENUES: month of July** financial performance demonstrated:

- **Gross Revenues** are **better than** budget by **9.5%**
- **Net Revenues** are **better than** budget by **19.2%** increased revenue primarily driven by ER, Pro Fees and OP. Revenue deductions are **3% over** budget driven by Medicare and Medicaid contractual adjustments.

**Year To Date (YTD)** performance demonstrated:

- **Gross Revenue** was **better than** budget by **4.5%**
- **Net Revenue** was **better than** budget **1.9%**
- **Days Cash on Hand:** July ended at **150 days** (\$38.8m in cash balances)
- **A/R Days:** July ended at **91.5 days** (2.5 days **lower** than June).





GUNNISON VALLEY HEALTH

## MONTHLY FINANCIAL SUMMARY - July 2025 & YTD

### 1. EXECUTIVE SUMMARY

#### EXPENSES: Month of July

- **Over** budget during June by **(16.3%)** driven by physician fees, purchased services (signature billing & Legal fees), Interest (Skyrock) and collection fees.

#### Year to Date

- **Over** budget by **(2.7%)** YTD driven by Physician Fees, purchased services (signature billing) and Interest (SkyRock and lease accounting) and Travel related to the Epic go-live.

#### NON-OPERATING REVENUE:

- It was **better than** budget by **\$32k** for the month resulting from Foundation donation of \$222k, property tax revenue of \$177k, and Investment interest income and change in market value of \$35k. YTD was **180% better than** budget mainly due to the Foundation donations for the EMS and EHR projects, the SCC ERC credit and Interest Income and Change in market value on investments.

#### NET INCOME:

- It was **better than** budget by **34.7%** for the month and **152.2% better than** the YTD budget.
- The result was a net income for the month of **\$1.8m**, bringing the overall YTD Net Income to **\$5.9m**, GVH (including ASC) **\$6.0m** and SCC **(\$90,871)**.





GUNNISON VALLEY HEALTH

MONTHLY FINANCIAL SUMMARY - July 2025 & YTD

1. EXECUTIVE SUMMARY

Health System	JUL 2025 Actual	JUL 2025 Budget	VAR \$	VAR %	FY2025 Actual	FY2025 Budget	VAR \$	VAR %
Gross Revenue	17,195,151	15,704,201	1,490,950	9.5%	103,315,722	98,883,749	4,431,973	4.5%
Net Revenue	11,128,368	9,332,861	1,795,506	19.2%	59,829,929	58,727,570	1,102,359	1.9%
Contractual Adj. %	39.2%	41.8%	2.6%	6.1%	45.0%	42.7%	-2.3%	-5.4%
Expenses	9,796,403	8,423,609	(1,372,794)	-16.3%	60,241,105	58,641,470	(1,599,635)	-2.7%
EBITDA - Debt Service	2,207,686	1,586,379	621,307	39.2%	5,113,075	4,847,647	265,428	5.5%
Operating Income	1,331,965	909,252	422,713	46.5%	(411,176)	86,100	(497,276)	-577.6%
Non-Operating Revenue	434,873	402,533	32,340	8.0%	6,326,758	2,259,124	4,067,634	180.1%
Net Income	1,766,838	1,311,785	455,053	34.7%	5,915,582	2,345,224	3,570,358	152.2%



# Strengthening Community Health

- **Community Health Needs Assessment (CHNA)**

- <https://www.gunnisonvalleyhealth.org/survey/>

- Open through **September 19<sup>th</sup>**

- The CHNA is very important to GVH as we are constantly looking for ways to increase access and provide the services people need locally.

- Hearing from the community helps us to direct our resources to the areas that will have the greatest impact.

- GVH's Behavioral Health Services, Women's Health Service Line, and Dermatology Services are all a result from past CHNAs.

- **Community Blood Draws**

- This Summer, GVH's blood draw events attracted 1751 community members between Gunnison and Crested Butte for our annual event.

- 1041 in Gunnison

- 710 in Crested Butte (New Record!)

- This event is often a primary access point for community members seeking care and gaining insight into their health.



**BOARD OF COUNTY COMMISSIONERS OF GUNNISON COUNTY  
RESOLUTION NO. 2025 - \_\_\_\_**

**A RESOLUTION APPROVING PROPOSED LOAN TRANSACTION OF THE BOARD OF TRUSTEES FOR THE GUNNISON VALLEY HOSPITAL D/B/A GUNNISON VALLEY HEALTH WITH PNC BANK, NATIONAL ASSOCIATION**

**WHEREAS**, the Board of Trustees for the Gunnison Valley Hospital d/b/a Gunnison Valley Health (“GVH”) desires to secure additional financing for operational and capital purposes;

**WHEREAS**, in furtherance of this initiative, GVH has proposed entering into an agreement with PNC Bank, National Association upon certain material terms, including (i) a revolving credit facility in an aggregate principal amount not to exceed \$3,000,000, and (ii) a term loan in an aggregate principal amount of \$3,200,000 to GVH (the “Proposed Loan Transaction”);

**WHEREAS**, at the request of GVH, the Board of Commissioners has reviewed and considered the Proposed Loan Transaction; and

**WHEREAS**, the Board of Commissioners finds that supporting GVH’s access to necessary financing serves a public purpose and promotes the health and welfare of Gunnison County residents.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of County Commissioners of Gunnison County that the Proposed Loan Transaction is approved.

**THIS RESOLUTION AND THE APPROVAL GRANTED HEREBY** shall not be effective unless and until a copy is recorded in the Office of the Clerk and Recorder of Gunnison County.

**INTRODUCED** by Commissioner \_\_\_\_\_,

seconded by Commissioner \_\_\_\_\_, and adopted on this \_\_\_\_ day of September, 2025.

**BOARD OF COUNTY COMMISSIONERS  
OF GUNNISON COUNTY**

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

**ATTEST:**

\_\_\_\_\_  
Gunnison County Deputy Clerk

**AGENDA ITEM or FINAL CONTRACT REVIEW SUBMITTAL FORM**

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**Agenda Item:** Gunnison County Treasurer/Public Trustee Vacancy Interview; Teresa Brown

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**Action Requested:** Discussion

**Parties to the Agreement:**

**Term Begins:**

**Term Ends:**

**Grant Contract #:**

**Summary:**

Treasurer/Public Trustee Interview; T. Brown

**Fiscal Impact:**

**Submitted by:** Holly Perry

**Submitter's Email Address:** hperry@gunnisoncounty.org

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**Finance Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

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**County Attorney Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

Certificate of Insurance Required

Yes  No

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**County Manager Review:**

Comments:

Reviewed by: GUNCOUNTY1\Hperry

Discharge Date: 9/5/2025

Consent Agenda

Regular Agenda

Worksession

Time Allotted: 30

Agenda Date: 9/9/2025

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August 8, 2025

Teresa Brown

Gunnison County Chief Deputy Treasurer/Public Trustee

[tbrown@gunnisoncounty.org](mailto:tbrown@gunnisoncounty.org)

970-641-7954



Dear Board of County Commissioners,

I am writing to express my interest in the Gunnison County Treasurer appointment following the retirement of Gunnison County Treasurer Debbie Dunbar. It would be an honor and privilege to continue my tenure with Gunnison County as the next Gunnison County Treasurer. I have worked in both the Treasurer and Public Trustee offices for the past 25 years under our former County Treasurer's Alva May Dunbar and Melody Marks and currently Debbie Dunbar. I have held the position as Deputy Treasurer and Deputy Public Trustee for Debbie since 2015 and for Melody Marks before her retirement.

In 2007 I was given to sole responsibly of the Public Trustee office, both facilitating all of the Public Trustee foreclosures and Release of Deeds of Trust while also working alongside fellow employees handling the day-to-day workload of the Treasurer's Office. Through this, I have gained widespread knowledge in the daily operations of both offices. I believe the experience I have gained over the past 25 years along with the relationships I have built with the other county offices will give me the ability to jump into the role running.

I have a strong commitment to the Gunnison County organization as it has given so much to me over the years and has become not just a place I show up to go to work but also a family.

Thank you for considering me for the Gunnison County Treasurer/Public Trustee appointment.

Sincerely,

A handwritten signature in blue ink that reads "Teresa Brown".

Teresa Brown

Chief Deputy Public Trustee

970-641-7954

[eforeclosure@gunnisoncounty.org](mailto:eforeclosure@gunnisoncounty.org)