



What the Big Beautiful Bill Means for Medicare in the Mountains

Since the *Big Beautiful Bill* was passed in early July, I have received many phone calls from people asking, “*Am I going to lose my Medicare?*” The short answer is that for most people, Medicare remains strong. The longer answer is a little more complicated because the support systems that hold Medicare and our health systems together in rural Colorado are fragile.

The truth is that the full impact of this bill is still taking shape. What we do know is that some of our most vulnerable neighbors, like immigrants, low-income older adults, and those relying on mental health care, could face new barriers. Here are the changes we’ll be monitoring in the months ahead.

Cuts to Medicare funding

Because the bill increases the federal deficit, an older law called PAYGO kicks in, requiring automatic spending cuts. Starting in 2026, Medicare payments to doctors and hospitals could be reduced by up to 4% per year, unless Congress steps in to waive them (as they sometimes have before). Benefits and coverage won’t change, but if providers are paid less, some may limit the number of Medicare patients they see, and/or shift costs to patients.

Immigrant eligibility narrowed

For decades, many immigrants who worked, paid taxes, and built their lives here earned Medicare at retirement. That changes on January 4, 2027, when refugees, asylum seekers, Temporary Protected Status holders, and others will lose access, even if they earned 40 work credits and paid into Medicare. Older adults in these groups will begin receiving termination notices. This does not apply to green card/permanent resident card holders.

Drug costs



The bill carves out and delays Medicare's ability to negotiate lower prices for certain rare-disease and specialty drugs, meaning some older adults may see drug costs rise. The impact will vary depending on which prescriptions you rely on and whether affordable alternatives are nearby.

Mental health

The bill also makes it harder for many to access consistent, affordable mental health care. Cuts, new eligibility checks, and extra paperwork could push people out of coverage. Rural areas like ours are especially at risk, where providers are few, travel distances are long, and budgets are thin.

Medicare Savings Programs

Finally, the bill tightens rules around Medicare Savings Programs (MSPs), which help low-income beneficiaries pay their premiums and, in some cases, copays and coinsurance. A set of long-planned improvements meant to simplify access is now delayed until October 1, 2034, with a nine-year freeze on other upgrades. For many, that means more red tape, a higher risk of losing this assistance, leading to higher out-of-pocket costs. For rural clinics and hospitals, it may mean absorbing more unpaid care.

What Can We Do

While we can't control everything coming out of Washington, there is a lot we can do right here in our Counties:

- **Stay informed and proactive.** Older adults should carefully read any Medicare or Social Security letters arriving in 2026–2027 and reach out early if coverage is at risk. Vintage, through NWCCOG, operates the State Health Insurance Program (SHIP) and trained SHIP counselors can help navigate the fine print.
- **Strengthen local safety nets.** Counties and towns can invest in navigator programs, support behavioral health clinics, and offer small grants to help providers offset uncompensated care.
- **Advocate loudly.** Our representatives in Washington need to hear from us. We can urge them to waive PAYGO cuts, protect rural hospitals, and revisit restrictions that make programs like MSPs harder to access.
- **Get creative as communities.** Mountain towns know how to work together. Sharing rides to medical appointments, organizing volunteer time at clinics, or checking in on isolated neighbors can keep care accessible even when systems are strained.
- **Plan for resilience.** Boards and councils can begin scenario-planning now, ensuring that if federal dollars shrink, there are backup plans to protect critical services like mental health and emergency care in their communities.

Our mountain communities have always risen to meet challenges, whether it be snowstorms, wildfires, or economic swings. This new policy shift may be another storm on the horizon, but storms are nothing new to us. Through awareness, advocacy, and support, we can help protect access to care for older adults, no matter what policy changes unfold. For questions about this article—or about Medicare in general—please contact Vintage, your local Area Agency on Aging and SHIP office for guidance and support.

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Western Innovation in Action: Local Energy Leadership and Housing Density



Celebrating Holy Cross Energy

This from [Big Pivots](#) written by longtime local news reporter Allen Best just before the Mountain Towns 2030 Climate Summit in Breckenridge this month, an event of which NWCCOG's Energy Program is a sponsor. Below is an excerpt, to read the whole story, [click here](#). Representative to NWCCOG from the Town of Eagle, Geoff Grimmer, who has been a part of the Town's drive toward achieving a goal to achieve net-zero emissions across all town operations by 2028, also attended Mountain Towns 2030. He was asked to comment on Holy Cross Energy's partnership in helping municipalities throughout Eagle County achieve goals set forth in the Eagle County Climate Action Plan and its influence

across the region.

Some years ago, after Bryan Hannegan took the helm at Holy Cross Energy, he said that getting to 85% to 90% would be relatively easy. Beyond that, he said, the task would be a more difficult and likely more expensive. Holy Cross is nearing the end of its easier part. Through August, it is at 87% clean energy for the year. With the windy days of autumn upon us, that puts it in good position to achieve its goal of 85%

clean energy for the year. In achieving this, Holy Cross has been able to maintain some of the cheapest electricity in Colorado. "From the perspective of climate action, Holy Cross Energy provides tremendous inspiration. Because they are approaching 100% renewable electricity for their entire service territory, they allow our towns and counties to realistically achieve Net Zero targets within ten years by electrifying transportation and buildings," said Geoff Grimmer, Councilor for the Town of Eagle. *Holy Cross is already at work on the more difficult journey beyond 85% to 90% in its demand-management and other programs. I expect to learn more in Breckenridge on Wednesday morning when Hannegan along with Chris Hansen from La Plata, Duane Highley from Tri-State and a representative of Xcel Energy hold forth on the path to 100%.*

Geoff agrees in having Holy Cross Energy as an inspiration for the region. "Having a partner like HCE on your side is a little like the Serbian basketball team having Nikola Jokic. You know there are higher ranked teams but you probably have the world's single best player. This has a massive ripple effect through every engineer, every elected leader, and every sustainability specialist. The opportunity for mentorship is there and the collective hope of the group raises a notch. We set our Net Zero 2030 target in the Town of Eagle without knowing the specifics of how we would get there. With HCE as our energy source, we are watching our GHGs decrease at a pace we had not planned for. To keep the planet habitable, we must all go forward knowing that big challenges will be addressed by utility, municipal and private actors." If you are not on the Big Pivots mailing list, it is a wealth of knowledge on the Colorado energy sector.

On the Embrace Density Front

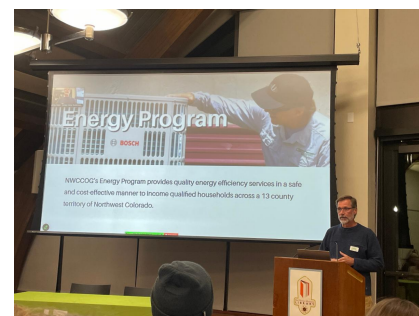
On the topic of California housing law foreshadowing efforts in Colorado, this one seems much better worded and limited than HB23-213. Again from L.A. Times on October 13, 2025: *A new housing law that takes effect July 1, 2026, will allow construction of buildings up to nine stories tall near transit hubs in eight California counties. The sweeping bill upzones areas across the state, overriding local zoning laws to allow taller, denser projects near subway stops, light rail stops and bus stops with dedicated lanes. It's a huge win for YIMBY (Yes in My Back Yard) groups and developers, my colleague Jack Flemming writes; they say the quickest way to address California's housing crisis is to build housing — especially near transit stops to encourage public transportation and cut down on vehicle pollution. But it's a blow for some cities, including L.A., which say that the bill brings a one-size-fits-all approach to a problem that needs local control.*

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NWCCOG Energy Program Presents at Western Resilience Center

Doug Jones, Energy Program Director and Nate Speerstra, Energy Program Manager represented Northwest Colorado Council of Governments at the Western Resilience Center (formerly Yampa Valley Sustainability Council) Routt County Climate Collaborative Public Open House on Wednesday, Oct. 22 in Steamboat Springs. Doug presented highlights of three *current* weatherization success stories funded through a generous grant as part of their 2022-2026 strategic Climate Action Plan and the *potential* of a future partnership to achieve more in the region in the years to come.

<https://routtclimateaction.com/>.



Event Description "Learn what local governments are doing to fight climate change at the Routt County Climate Action Plan (CAP) Collaborative Open House. Hear presentations on recent wins for decarbonization, local projects taking place with CAP funds and the most recent Greenhouse Gas Emissions Inventory. Refreshments, childcare and Spanish interpretation provided.

Resources: YVSC now WRC: <https://www.steamboatpilot.com/news/steamboat-nonprofit-changes-name-to-western-resilience-center/>

Routt County Climate Collaborative: <https://routtclimateaction.com/>.

Eagle County Active Aging Wellness Expo



Active Aging Wellness Expo

No Tricks, Just Treat Yourself to Healthy Aging!

Friday, October 31, 2025

9:00 AM to 12:00 PM

Eagle County Community Center
20 Eagle County Dr. El Jebel, Colorado

Everyone is welcome to attend this free event!

Presentations

9:30am-10:15am

Don't Wait Communicate: Planning Your
Living Will

Sue O'Bryan-Alpine Legal Services

10:30am-11:15am

More Than a Signature: The Responsibilities
of a Power of Attorney

Matthew Trinidad-Alpine Legal Services

11:15am- 12:15pm

Colorado Historical Hauntings

Christi Couch- Eagle County Healthy Aging

Community Resources

9am-12pm

- Alpine Legal Services
- Aspen Compassion
- Aspen Valley Primary Care
- Basalt Regional Library
- Eagle County Healthy Aging
- Garfield County Older Adult Programs
- Headquarters
- NW CO Council on Governments
- Parkinson's Assoc. of the Rockies
- Pitkin County Senior Services
- Right at Home
- Roaring Fork Homecare
- Trusted Flight Navigator
- Veteran Services
- Vintage
- Whitcomb Terrace

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Exposición de bienestar para el envejecimiento activo

¡Sin trucos, simplemente consiéntase con un envejecimiento saludable!

Viernes 31 de octubre de 2025

**De 9:00 a. m. a 12:00 p. m. Centro comunitario del
condado de Eagle**

20 Eagle County Dr. El Jebel, Colorado

¡Todos están invitados a asistir a este evento gratuito!

Presentaciones (Sólo en inglés)

9:30 a. m. a 10:15 a. m.

**No espere, comuníquese: Planifique su
testamento vital**

Sue O'Bryan-Alpine Legal Services

10:30 a. m. a 11:15 a. m.

**Más que una firma: Las responsabilidades de
un apoderado**

Servicios Legales Matthew Trinidad-Alpine

11:15 a. m. a 12:15 p. m.

Apariciones históricas de Colorado

**Christi Couch - Envejecimiento saludable del
condado de Eagle**

Recursos comunitarios

9 a. m. a 12 p. m.

Servicios legales alpinos

- Compasión de Aspen
- Atención primaria de Aspen Valley
- Biblioteca Regional de Basalt
- Envejecimiento saludable en el condado de Eagle
- Programas para adultos mayores del condado de Garfield
- Sede
- Consejo de Gobiernos del Condado de Noroeste
- Asociación de Parkinson de las Montañas Rocosas
- Servicios para personas mayores del condado de Pitkin
- Justo en casa
- Cuidado domiciliario de Roaring Fork
- Navegador de vuelo de confianza
- Servicios para veteranos
- Antiguo
- Terraza Whitcomb

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Northwest Region Healthcare Coalition Receives Funding for New Preparedness Initiatives

Great news from the Colorado Department of Public Health and Environment (CDPHE) — the Notice of Award (NOA) for the Hospital Preparedness Program (HPP) has officially been received! This marks a major milestone for Colorado's healthcare preparedness efforts and means that the Northwest Region Healthcare Coalition (HCC) is officially back in motion.

The 2026 budget has been approved, the contract signed by NWCCOG, and work will officially resume on October 20, 2025. The team is also updating the regional Scope of Work to reflect the new budget year.



**Northwest Region
Healthcare Coalition**

The funding from CDPHE and ASPR will allow the Northwest Region Healthcare Coalition to continue supporting members across the 10-county region. Recent efforts have focused on a series of Ski Area Mass Casualty trainings and exercises for the three Summit County ski areas—Breckenridge, Copper, and Keystone. These well-attended sessions brought together Ski Corp staff, Ski Patrol, law enforcement, fire departments, Summit County Coroners, Dispatch, Emergency Management, and Common Spirit's Emergency and Urgent Care Centers. Building on this success, the HCC is looking forward to a potential full-scale exercise in the spring of 2026.

This funding also ensures that healthcare and emergency partners in the Northwest Region can access updated emergency preparedness plans, policies, and procedures—tools that will enhance response capabilities across both rural and frontier areas.

Additionally, the HCC will receive supplemental H5N1 (Avian Influenza) funding for 2025–2026 to strengthen preparedness and response capabilities for Emergency Medical Services (EMS). These funds will support training and protocols for safely responding to and transporting patients with Highly Pathogenic Influenza (HPI) and other infectious diseases such as COVID, chickenpox, and hemorrhagic fever. Currently, EMS units that transport HPI patients must undergo extensive decontamination before returning to service, which can temporarily reduce 911 response capacity. This new funding will help

address those challenges and improve overall readiness.

"Budget Period 2 is going to be amazing. We have a lot of work to do in an eight-month period, but with renewed momentum, strong partnerships, and dedicated regional support, the Northwest Region Healthcare Coalition is ready to rise to the challenge," said Steve Hilley, Readiness and Response Coordinator for the Northwest Regional Healthcare Coalition.

A huge thank you to everyone who supported and stayed patient through this process. With 2026 funding secured, the Northwest Region Healthcare Coalition is ready to re-engage, reconnect, and continue its vital work—strengthening healthcare preparedness across our Colorado communities.

NWCCOG Teambuilding with a View



The NWCCOG crew traded spreadsheets for spelunking and emails for elevation during our annual staff day at Glenwood Caverns Adventure Park! On October 2nd, the team took full advantage of a bluebird fall day — riding the gondola up the mountain, exploring the fairy-lit caves, and (for the brave-hearted among us) taking a spin on the Alpine Coaster and Giant Canyon Swing.

Between the laughter, the scenic views, and a few screams echoing from the rides, the day was a reminder that sometimes the best way to recharge collaboration is through shared adventure (and maybe a funnel cake or two).

Upcoming Board Meetings

Thursday, October 23, 2025 – Silverthorne Conference Room NWCCOG Office

Full Council & EDD Board Meeting AND Executive Committee Meeting

Primary Agenda Items: Review of draft 2026 budget, approve 2026 meeting schedule, approve Q3 Financials; EDD Board meeting.

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