

STATE OF COLORADO

COLORADO ECONOMIC SECURITY & AI WORKFORCE TRANSITION ACT

VERSION 3.0

December 9, 2025

A BILL

FOR AN ACT CONCERNING COMPREHENSIVE ECONOMIC SECURITY FOR ALL COLORADO RESIDENTS, INCLUDING UNIVERSAL HEALTHCARE, WORKER PROTECTION FROM ARTIFICIAL INTELLIGENCE DISPLACEMENT, STATE-RUN LIFE INSURANCE, ECONOMIC INDEPENDENCE FROM FEDERAL SYSTEMS, ELIMINATION OF HOMELESSNESS, EDUCATION INDEPENDENCE, ENHANCED STATE DEFENSE CAPABILITIES, AND RELATED MATTERS.

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"It doesn't matter where you started, what matters is where you finish and the journey along the way."

— mav QBJ

VERSION CHANGELOG

Version 3.0 - December 9, 2025

NEW IN THIS VERSION:

- **Section 8: Zero Homeless Colorado** - Comprehensive homelessness elimination program with tiny house communities, HOA management, sponsor program, and job placement pipeline
- **Section 9: Colorado Business Success Team** - One-stop support center for all businesses with interstate and federal agency connections
- **Section 10: Colorado Clean Energy Independence** - Expanded renewable energy infrastructure with 80% renewable by 2035, 100% by 2040 goals
- **Section 11: Colorado Sanctuary State** - Enhanced immigration protections, closure of state-supported ICE facilities, single federal-only facility exception in Kit Carson County (Limon area)
- **Section 12: Colorado Democracy Protection** - Automatic voter registration, same-day registration, voting rights restoration upon prison release
- **Section 13: Colorado Human Trafficking Justice Act** - 20-year mandatory minimum per count, consecutive sentencing up to life, enhanced victim protections
- **Section 14: Colorado Tribal Partnership** - Automatic inclusion for tribes with opt-out provision, tribal consultation requirements, revenue sharing
- **Section 15: Colorado Education Independence** - Phased transition from federal education system, goal of free K-college education
- **Section 16: Colorado Prosperity Partnership** - New revenue sources from luxury property tax, high-income surcharge, corporate minimum tax, vacation rental fees with benefits for contributors
- **Section 7: Colorado Shield (Enhanced SDF)** - Weather monitoring, highway surveillance for human trafficking, AI search and rescue drones, border defense readiness, 7-day data retention, civilian oversight
- **Section 17: Fund Integrity and Anti-Corruption** - Constitutional protection of funds, criminal penalties for misuse, citizen enforcement rights
- Cannabis revenue increased to \$600-650M through 5% additional tax, consumption lounges, cannabis tourism
- Updated budget projections with \$520M-\$1.17B annual surplus

Version 2.1 - December 2025

- Added Section 3.7: Healthy Colorado Food Policy
- Health-impact taxes on sugary beverages, high-sugar/high-fat foods, ultra-processed foods
- Healthy food access and affordability programs

Version 2.0 - November 2025

- Added Section 5: Life Security Program (state-run life insurance)
- Enhanced AI worker protections with position restoration
- Integration of all programs into unified economic security system

Version 1.0 - October 2025

- Initial draft with Care Without Fear, AI Worker Protection, Economic Independence Framework
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SECTION 1: TITLE, LEGISLATIVE FINDINGS, AND DEFINITIONS

1.1 Short Title

This Act shall be known and may be cited as the "Colorado Economic Security and AI Workforce Transition Act" or "CESA" or "Colorado 2035."

1.2 Legislative Findings

The General Assembly of the State of Colorado hereby finds and declares that:

- (1) The rapid advancement of artificial intelligence and automation technologies poses an unprecedented threat to employment stability, with projections indicating that 30-40% of current jobs may be displaced within the next decade;
- (2) The current healthcare system in the United States places an unsustainable financial burden on working families and businesses, with Colorado residents paying among the highest healthcare costs in the nation;
- (3) Federal government dysfunction, political polarization, and uncertainty regarding the future of programs such as Social Security and Medicare necessitate state-level solutions to ensure the economic security of Colorado residents;
- (4) The sudden death of a family breadwinner can devastate families financially, and private life insurance is often unaffordable, inaccessible to those with pre-existing conditions, or inadequate;
- (5) Rising rates of obesity, diabetes, and cardiovascular disease driven by unhealthy food consumption create substantial healthcare costs that could be reduced through prevention-focused food policy;
- (6) Homelessness represents both a humanitarian crisis and an economic inefficiency that can be eliminated through coordinated housing, employment, and support services;

- (7) Colorado possesses abundant renewable energy resources that can provide energy independence, reduce costs, and protect the environment;
- (8) The federal education system is increasingly subject to political agendas that may not serve the best interests of Colorado students, families, and communities;
- (9) Human trafficking is a grave crime against humanity that demands severe penalties and comprehensive enforcement;
- (10) Colorado's sovereign tribal nations are valued partners whose members deserve access to all state programs while maintaining their sovereignty;
- (11) Economic security requires protection from multiple risks including job loss, illness, death, and systemic economic disruption;
- (12) An integrated approach addressing healthcare, worker protection, family security, housing, education, and economic independence will create a more resilient and prosperous Colorado;
- (13) Colorado has both the resources and the responsibility to lead the nation in creating a comprehensive economic security system that serves as a model for other states.

1.3 Purpose

The purposes of this Act are to:

- (1) Establish universal healthcare coverage for all Colorado residents through the Care Without Fear system;
- (2) Protect workers displaced by artificial intelligence and automation with income security and retraining;
- (3) Create a state-run life insurance program that is affordable, accessible, and portable;
- (4) Reduce economic dependence on federal programs and prepare Colorado for potential federal dysfunction;
- (5) Eliminate homelessness in Colorado within five years through the Zero Homeless Colorado program;
- (6) Establish a comprehensive business support system to help Colorado businesses thrive;
- (7) Achieve energy independence through expansion of renewable energy infrastructure;
- (8) Protect immigrants from federal overreach while maintaining public safety;
- (9) Ensure voting access for all eligible Colorado residents;
- (10) Impose severe penalties on human traffickers and protect victims;
- (11) Honor tribal sovereignty while ensuring tribal members have access to all state programs;

(12) Transition Colorado's education system away from federal control toward state-managed, eventually free education;

(13) Generate revenue fairly through progressive taxation that asks more of those who have benefited most;

(14) Protect all funds established under this Act from misuse, corruption, or diversion;

(15) Make Colorado the most attractive state for both workers and businesses by creating comprehensive economic security.

1.4 Definitions

As used in this Act, unless the context otherwise requires:

"Artificial Intelligence" or "AI" means any machine-based system that can, for a given set of human-defined objectives, make predictions, recommendations, or decisions influencing real or virtual environments, including machine learning, deep learning, neural networks, natural language processing, computer vision, and robotic process automation.

"AI Displacement" means the elimination, substantial reduction, or fundamental transformation of a job position due to the implementation of artificial intelligence, automation, or related technologies where the work previously performed by a human employee is now performed primarily by AI systems.

"Care Without Fear" means the universal healthcare system established under Section 2 of this Act.

"Colorado Qualified Business" means a business entity that meets the requirements established under Section 4.8 of this Act, including compliance with AI displacement requirements, participation in state programs, and good standing with state regulations.

"Colorado Resident" means any individual who has established domicile in Colorado, regardless of immigration status, including individuals who have lived in Colorado for 90 or more consecutive days with intent to remain.

"Colorado Shield" means the enhanced State Defense Force capabilities established under Section 7 of this Act, including weather monitoring, highway surveillance, search and rescue, and border defense readiness.

"Contribution Level" means the percentage of income (1-5%) that a participant in the Life Security Program elects to contribute.

"CRSP" means the Colorado Retirement Security Program established under Section 6 of this Act.

"Death Benefit" means the lump sum payment made to designated beneficiaries upon the death of a Life Security Program participant.

"Department" means the Colorado Department of Labor and Employment unless otherwise specified.

"Health-Impact Tax" means the taxes imposed under Section 3.7 on sugary beverages, high-sugar high-fat foods, ultra-processed foods, and chain restaurant prepared foods.

"Human Trafficking" means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act or labor or services through the use of force, fraud, or coercion, as further defined in Section 13.

"Life Security Program" means the state-run life insurance program established under Section 5 of this Act.

"Position Restoration" means the requirement under Section 4.6 that when an AI-displaced worker dies, the employer must hire a replacement at the same salary level.

"Prosperity Partnership" means the revenue and benefits program established under Section 16 for high-income earners, luxury property owners, and corporations.

"Small Business" means a business entity with fewer than 500 employees and less than \$50 million in annual revenue.

"Sponsor" means a trained individual who provides guidance, support, and accountability to a participant in the Zero Homeless Colorado program.

"State Defense Force" or "SDF" means the Colorado State Defense Force established under Section 7 of this Act, a state military force under the command of the Governor that cannot be federalized.

"Tribal Nation" means the Ute Mountain Ute Tribe or the Southern Ute Indian Tribe, recognized as sovereign nations.

"Zero Homeless Colorado" means the comprehensive homelessness elimination program established under Section 8 of this Act.

SECTION 2: CARE WITHOUT FEAR - UNIVERSAL HEALTHCARE SYSTEM

2.1 Establishment

There is hereby established the "Care Without Fear" universal healthcare system, which shall provide comprehensive healthcare coverage to all Colorado residents regardless of employment status, income level, pre-existing conditions, or immigration status.

2.2 Coverage

(a) Care Without Fear shall provide coverage for:

- Primary and preventive care, including annual physicals, immunizations, screenings, and wellness visits
- Specialist care and consultations
- Hospital services, including inpatient, outpatient, and emergency care
- Surgical procedures
- Prescription medications, including brand-name and generic drugs
- Mental health services, including therapy, counseling, psychiatric care, and substance abuse treatment
- Dental care, including preventive, restorative, and emergency dental services
- Vision care, including eye exams, glasses, and contact lenses
- Maternity and newborn care
- Pediatric services
- Laboratory and diagnostic services
- Rehabilitation services, including physical therapy, occupational therapy, and speech therapy
- Home health services
- Hospice and palliative care
- Medical equipment and supplies
- Ambulance and emergency medical transport
- Telehealth services

(b) Care Without Fear coverage shall have **no copays, deductibles, coinsurance, or out-of-pocket maximums** for covered services.

(c) Coverage shall continue regardless of employment status. Losing a job does not affect healthcare coverage.

2.3 Eligibility

(a) All Colorado residents are eligible for Care Without Fear coverage, including:

- Individuals employed full-time, part-time, or seasonally
- Self-employed individuals and independent contractors
- Unemployed individuals

- Retired individuals
- Students
- Children and dependents
- Individuals regardless of immigration status
- AI-displaced workers receiving payments under Section 4
- Life Security Program participants
- Individuals experiencing homelessness
- Tribal members residing in Colorado

(b) Residency Requirement: Individuals must have established domicile in Colorado, defined as living in Colorado for 90 or more consecutive days with intent to remain, OR having established a permanent address in Colorado.

(c) Visitors and Emergency Care: Non-residents visiting Colorado shall receive emergency care, with costs recovered through the tourism fee system established in Section 6.

2.4 Funding

(a) Care Without Fear shall be funded primarily through an increase in the Colorado state income tax rate of **2.2 percentage points**, from 4.4% to 6.6%.

(b) Cost comparison for typical family:

Annual Income	Tax Increase	Typical Insurance Cost	Net Annual Savings
\$50,000	\$1,100	\$9,000 - \$12,000	\$7,900 - \$10,900
\$70,000	\$1,540	\$12,000 - \$15,000	\$10,460 - \$13,460
\$100,000	\$2,200	\$15,000 - \$20,000	\$12,800 - \$17,800
\$150,000	\$3,300	\$18,000 - \$25,000	\$14,700 - \$21,700

(c) Additional funding from Health-Impact Food Taxes (Section 3.7), tourism fees (Section 6), and business contributions.

2.5 Administration

(a) The Colorado Department of Health Care Policy and Financing shall administer Care Without Fear.

(b) A Care Without Fear Board shall be established, consisting of:

- Three members appointed by the Governor

- Two members appointed by the State Senate
- Two members appointed by the State House of Representatives
- Two healthcare professionals elected by healthcare provider associations
- Two patient advocates elected by patient advocacy organizations

(c) The Board shall set reimbursement rates, establish quality standards, review appeals, and ensure adequate provider networks throughout Colorado.

2.6 Provider Participation

(a) All licensed healthcare providers in Colorado may participate in Care Without Fear.

(b) Reimbursement rates shall be set at levels sufficient to ensure provider participation and quality care, benchmarked to Medicare rates plus adjustments for Colorado cost of living.

(c) Administrative simplification: Providers shall submit claims through a single, unified system, reducing administrative costs currently spent on multiple insurance billing systems.

2.7 Business Benefits

Businesses operating in Colorado shall realize the following benefits from Care Without Fear:

- Elimination of employer-sponsored health insurance costs (average savings: **\$14,000-\$20,000 per employee annually**)
- Elimination of workers' compensation medical costs (integrated into Care Without Fear)
- Elimination of benefits administration costs
- No COBRA administration requirements
- Healthier workforce due to preventive care access
- Competitive advantage in recruiting workers from other states

2.8 Transition

(a) Implementation shall occur over a 24-month period following passage of this Act.

(b) Individuals with existing insurance may maintain it during the transition period.

(c) Employers currently providing health insurance shall redirect those funds to employee compensation, business investment, or other purposes at their discretion.

2.9 Coordination with Federal Programs

- (a) Colorado shall seek all available federal waivers and funding to support Care Without Fear.
- (b) Medicare and Medicaid funding currently flowing to Colorado shall be redirected to Care Without Fear to the maximum extent permitted by federal law.
- (c) Care Without Fear shall serve as the secondary payer for individuals with Medicare or other federal coverage.

SECTION 3: FUNDING SOURCES

3.1 Primary Revenue Sources

The programs established under this Act shall be funded through the following sources:

(a) Income Tax Increase

An increase in the Colorado state income tax rate of 2.2 percentage points, from 4.4% to 6.6%, generating approximately **\$3.7 billion annually**.

(b) Tourism Fees

Accommodation/Activity	Fee
Hotels and motels	\$20 per night
Ski lift tickets	\$12 per ticket
Short-term rentals (Airbnb, VRBO)	\$14 per night
Resort properties	\$26 per night

Estimated annual revenue: \$720 million

(c) Business Contributions

A 2.5% payroll contribution from employers with more than 50 employees, generating approximately **\$1 billion annually**. This contribution replaces healthcare, workers' compensation, and other benefit costs, resulting in net savings for most businesses.

(d) Life Security Program Contributions

Worker contributions to the Life Security Program (1-5% of income, worker's choice), generating approximately **\$1 billion annually**.

(e) Cannabis Taxes (Enhanced)

Existing cannabis tax revenue plus a 5% additional tax, streamlined licensing for new businesses, statewide consumption lounges, and cannabis tourism promotion, generating approximately **\$600-650 million annually**.

(f) Health-Impact Food Taxes

Taxes on sugary beverages, high-sugar/high-fat foods, ultra-processed foods, and chain restaurant prepared foods as detailed in Section 3.7, generating approximately \$405-570 million annually gross, with **net revenue of \$195-290 million** after healthy food programs.

(g) Prosperity Partnership Revenue

Revenue from luxury property taxes, high-income surcharges, corporate minimum taxes, and vacation rental fees as detailed in Section 16, generating approximately **\$500-725 million annually**.

(h) Other Sources

- Federal grants and waivers
- Investment returns on fund balances
- Penalties and fees for non-compliance
- Asset forfeiture from human trafficking convictions

Estimated additional revenue: \$200 million annually

3.2 Revenue Summary

Source	Annual Revenue
Income Tax Increase (2.2%)	\$3.7 billion
Tourism Fees	\$720 million
Business Contributions (2.5% payroll)	\$1.0 billion
Life Security Contributions	\$1.0 billion
Cannabis Taxes (Enhanced)	\$600-650 million
Health-Impact Food Taxes (Net)	\$195-290 million
Prosperity Partnership Revenue	\$500-725 million
Other Sources	\$200 million
TOTAL ANNUAL REVENUE	\$7.9-8.3 billion

3.3 Fund Allocation

All revenues collected under this Act shall be deposited into dedicated funds as established in Section 17 (Fund

SECTION 3.7: HEALTHY COLORADO FOOD POLICY

3.7.1 Legislative Findings

The General Assembly finds that:

- (1) Colorado faces significant public health challenges including rising rates of obesity, diabetes, and cardiovascular disease;
- (2) Healthcare costs are driven significantly by preventable diet-related diseases;
- (3) Healthy food is often more expensive than unhealthy food, creating barriers for families facing financial hardship;
- (4) A health-based food pricing system can simultaneously generate revenue for healthcare while improving public health outcomes;
- (5) Evidence from other jurisdictions demonstrates that health-based food pricing reduces consumption of unhealthy items and improves dietary choices;
- (6) Making healthy food affordable and accessible to all Colorado residents is essential to the success of the Care Without Fear system;
- (7) Prevention is more cost-effective than treatment, and dietary intervention is one of the most impactful prevention strategies available.

3.7.2 Health-Impact Food Taxes

(a) Sugary Beverage Tax

Rate: 2 cents per fluid ounce

Applicable Products:

- Carbonated soft drinks with added sugar
- Energy drinks with added sugar
- Sweetened tea and coffee beverages
- Sports drinks with added sugar

- Fruit drinks with less than 70% real fruit juice
- Any beverage with added caloric sweeteners

Exemptions:

- 100% fruit or vegetable juice
- Milk and milk-based beverages
- Beverages with no caloric sweeteners (diet drinks)
- Infant formula
- Medical nutritional supplements
- Alcoholic beverages (separately taxed)

Collection: Tax collected at wholesale/distributor level, passed through to retail price

Estimated Revenue: \$150-200 million annually

(b) High-Sugar High-Fat Food Tax

Rate: 8% additional sales tax

Applicable Products - Foods meeting ANY of the following criteria:

- More than 20% of calories from added sugars
- More than 35% of calories from saturated fat
- Minimal nutritional value (less than 5% daily value of essential nutrients per serving)

Categories typically included:

- Candy and confections
- Potato chips and cheese puffs
- Cookies, pastries, and sweet baked goods
- Ice cream and frozen desserts
- Sugar-sweetened cereals

Exemptions:

- Foods with significant nutritional content (nuts, nut butters, cheese, dark chocolate 70%+)
- Baked goods made fresh in-store bakeries (local small businesses)

- Products specifically designed for medical or dietary needs

Estimated Revenue: \$100-150 million annually

(c) Ultra-Processed Food Tax

Rate: 5% additional sales tax

Applicable Products (NOVA classification system):

- Instant noodles and soups
- Frozen prepared meals with minimal whole food content
- Reconstituted meat products (nuggets, processed patties)
- Mass-produced packaged snacks with industrial ingredients
- Shelf-stable meals with extensive preservatives and additives

Exemptions:

- Canned/frozen vegetables and fruits (minimally processed)
- Whole grain pasta and rice products
- Plain frozen proteins
- Minimally processed convenience items (pre-cut vegetables, bagged salads)
- Products from small-scale local food producers (fewer than 3 locations)

Estimated Revenue: \$75-100 million annually

(d) Chain Restaurant Prepared Food Tax

Rate: 3% additional sales tax on prepared food

Applicable Establishments:

- Restaurant chains with 10 or more locations nationally
- Fast food and quick-service restaurants
- Large-scale food court vendors

Exemptions:

- Locally-owned restaurants (fewer than 10 locations)
- Sit-down table-service restaurants

- Salad bars and made-to-order healthy options within taxed establishments
- Grocery store delis and prepared food sections
- Non-profit food service (hospitals, schools)

Estimated Revenue: \$80-120 million annually

3.7.3 Healthy Food Access and Affordability Program

(a) Complete Sales Tax Exemption

The following foods shall be exempt from ALL state and local sales taxes:

Fresh Produce:

- All fresh fruits and vegetables
- Pre-cut and packaged fresh produce
- Frozen fruits and vegetables without added sugar or sauce
- Dried fruits without added sugar

Whole Grains:

- Brown rice, quinoa, oats, barley, millet
- Whole wheat bread, pasta, and tortillas
- Whole grain cereals with minimal added sugar

Lean Proteins:

- Fresh or frozen chicken breast, turkey, fish
- Dried beans, lentils, and legumes
- Tofu and tempeh
- Eggs

Healthy Dairy:

- Low-fat milk (1% or skim)
- Plain yogurt
- Low-fat cheese

Nutritious Staples:

- Unsalted nuts and seeds
- Olive oil and other healthy cooking oils
- Herbs, spices, and seasonings without added sugar/salt
- Whole grain flours

(b) Point-of-Sale Healthy Food Subsidy

Eligibility: Recipients of:

- SNAP/EBT benefits
- WIC benefits
- Care Without Fear services at reduced/community-service contribution level
- Household income below 200% of federal poverty level

Benefit: 50% discount on all tax-exempt healthy foods

Implementation:

- Automatic discount at checkout when eligible card used
- Integrated with existing SNAP/EBT infrastructure
- No additional paperwork or stigma
- Applies at all participating grocery stores and farmers markets

Estimated Cost: \$100-125 million annually

(c) Fresh Food Access Program

Monthly Produce Box:

Eligible Recipients:

- Care Without Fear participants with household income below 150% federal poverty level
- Families with children under 18
- Seniors age 65+
- Individuals with chronic diet-related conditions (diabetes, heart disease, hypertension)

Contents:

- 15-20 pounds of fresh seasonal produce

- Mix of fruits and vegetables
- Sourced from Colorado farms when available
- Nutritional information and recipe cards included

Distribution:

- Pick-up at community centers, libraries, food banks
- Home delivery for seniors and disabled individuals
- No cost to recipients
- Dignified distribution (presented as healthcare benefit, not charity)

Basic Staples Program - Monthly Allotment:

- Whole grains (rice, oats, pasta) - 5 pounds
- Dried beans and lentils - 3 pounds
- Eggs - 1 dozen
- Cooking oil - 1 bottle
- Basic seasonings

Estimated Cost: \$50-75 million annually

(d) Farmers Market Matching Program

SNAP/EBT benefits used at Colorado farmers markets receive **dollar-for-dollar match up to \$20 per market visit.**

- Encourages purchase of fresh local produce
- Supports Colorado farmers and agricultural economy

Estimated Cost: \$10-15 million annually

(e) School Healthy Lunch Enhancement

All school breakfast and lunch programs receive supplemental funding to:

- Eliminate "a la carte" junk food options
- Increase fresh fruit and vegetable offerings
- Provide free meals to all students (universal school meals)
- Source from Colorado farms when possible

Estimated Cost: \$40-50 million annually

3.7.4 Net Revenue Summary

Category	Amount
Gross Revenue from Health-Impact Taxes	\$405-570 million
Minus: Healthy Food Programs	(\$210-280 million)
NET REVENUE TO CARE WITHOUT FEAR	\$195-290 million

3.7.5 Small Business Protection

- Locally-owned restaurants (fewer than 10 locations) exempt from prepared food tax
 - In-store bakeries exempt from high-sugar tax
 - Small-scale food producers (fewer than 3 locations) exempt from ultra-processed tax
 - State provides free point-of-sale system updates for small retailers
 - Compliance assistance and education
 - 6-month grace period for implementation
-

SECTION 4: AI WORKFORCE PROTECTION
FRAMEWORK

4.1 Purpose

This Section establishes protections for workers whose jobs are eliminated or substantially reduced due to artificial intelligence, automation, or related technologies, ensuring that the economic benefits of AI are shared between businesses and the workers they displace.

4.2 AI Displacement Defined

(a) A worker is considered "AI-displaced" when:

- (1) The worker's position is eliminated and the work previously performed is now performed primarily by AI systems;

- (2) The worker's hours are reduced by 50% or more due to AI implementation;
 - (3) The worker's job duties are fundamentally transformed such that the position no longer requires the worker's skills;
 - (4) The worker is terminated within 12 months of AI implementation in their department or function and the employer cannot demonstrate the termination was unrelated to AI.
- (b)** Determination of AI displacement shall be made by the Department of Labor and Employment based on employer reports, worker claims, and investigation as necessary.

4.3 Employer Obligations

(a) Employers who displace workers through AI shall:

- (1) Provide 90 days advance notice of AI displacement;
- (2) Offer retraining opportunities for positions within the company;
- (3) Pay AI displacement compensation as specified in Section 4.4;
- (4) Report all AI displacements to the Department within 30 days;
- (5) Maintain records of AI implementation and workforce changes for 7 years.

4.4 AI Displacement Compensation

- (a) Base Payment:** AI-displaced workers shall receive **50% of their final salary, paid indefinitely** for the remainder of their lives or until they choose to discontinue payments.
- (b) Calculation:** The payment shall be based on the worker's average salary over the 24 months preceding displacement, or their final salary, whichever is higher.
- (c) Cost-of-Living Adjustments:** Payments shall be adjusted for inflation **every 16 months**, based on the Colorado Consumer Price Index.
- (d) Dual Income:** AI-displaced workers may seek and accept other employment while continuing to receive AI displacement payments. **There is no reduction in payments based on new income.**

4.5 Business Benefits and Incentives

To ensure AI adoption remains economically beneficial for businesses:

- **Tax Credit:** Employers receive a 25% tax credit on AI displacement payments
- **No Healthcare Costs:** AI-displaced workers remain covered by Care Without Fear at no additional cost to the employer

- **No Workers' Compensation:** AI systems do not require workers' compensation coverage
- **Legal Protection:** Compliance with this Section provides safe harbor from AI-related employment lawsuits
- **Qualified Business Status:** Compliance qualifies businesses for state contract preferences

Example Cost Analysis

Replacing a \$65,000/year customer service position with AI:

Item	Amount
AI Displacement Payment	\$32,500/year (50% of salary)
Tax Credit	-\$8,125 (25% of payment)
Net Payment Cost	\$24,375/year
AI System Maintenance	~\$5,000/year
Total Annual Cost	\$29,375
Previous Employee Cost	~\$87,000 (salary + benefits + overhead)
ANNUAL SAVINGS	\$57,625 per position

4.6 Position Restoration

- (a) When an AI-displaced worker dies, the employer that displaced them shall **hire a replacement worker at the same salary level** the deceased worker was earning at the time of displacement (adjusted for inflation).
- (b) The replacement position shall involve oversight, quality control, or complementary work related to the AI systems that perform the work previously done by the deceased worker.
- (c) This requirement ensures continued employment circulation and economic activity even as AI takes over specific tasks.
- (d) Failure to restore positions within 90 days of an AI-displaced worker's death shall result in penalties equal to two years of the required salary.

4.7 AI Displacement Insurance Fund

- (a) There is hereby established the **Colorado AI Displacement Insurance Fund**.
- (b) All employers with more than 50 employees shall contribute **2.5% of payroll** to the Fund.
- (c) **The Fund shall:**
- Guarantee AI displacement payments if an employer becomes insolvent
 - Cover payments during disputes or appeals

- Fund retraining programs for AI-displaced workers
- Support transition services and job placement
- Maintain reserves equal to at least 18 months of projected obligations

4.8 Colorado Qualified Business Status

(a) Businesses that comply with all requirements of this Section shall be designated as "Colorado Qualified Businesses" and shall receive:

- Priority consideration for state contracts (5-10% bid preference)
- Expedited permitting and regulatory approvals
- Access to state economic development resources
- Recognition in state business directories and marketing
- Eligibility for additional state incentives and programs

4.9 Retraining and Support Services

(a) AI-displaced workers shall have access to:

- Free vocational retraining in high-demand fields
- Career counseling and job placement assistance
- Resume writing and interview preparation
- Relocation assistance for new employment opportunities
- Entrepreneurship training and small business support
- Mental health support and transition counseling

(b) Priority hiring: Employers receiving state contracts or incentives shall give priority consideration to AI-displaced workers for appropriate positions.

SECTION 5: LIFE SECURITY PROGRAM

5.1 Establishment

There is hereby established the "**Colorado Life Security Program**," a state-run life insurance system that

provides affordable, accessible death benefits to all Colorado workers regardless of health status, age, or employment type.

5.2 Key Features

- **Universal Access:** No health questions, no medical underwriting, cannot be denied for pre-existing conditions
- **Affordable:** 50-75% cheaper than comparable private insurance due to no profit motive and administrative efficiency
- **Portable:** Coverage follows the worker between jobs, including self-employment and gig work
- **Pre-Tax Contributions:** Contributions reduce taxable income
- **Tax-Free Benefits:** Death benefits paid to beneficiaries are not subject to income tax
- **State-Backed:** Fund cannot go bankrupt; backed by full faith and credit of Colorado
- **Simple:** Automatic enrollment, payroll deduction, online management

5.3 Contribution Levels

- (a) Workers may elect contribution levels from **1% to 5%** of their income. Default enrollment is at 1%.
- (b) Workers may change their contribution level once per year during open enrollment or upon qualifying life events.
- (c) Workers may opt out entirely, though this is not recommended.

Level	Annual Cost (\$50K salary)	Monthly Cost*	Year 1 Benefit	Year 10 Benefit	Year 25 Benefit
1%	\$500	\$32	\$50,000	\$150,000	\$250,000
2%	\$1,000	\$63	\$75,000	\$275,000	\$500,000
3%	\$1,500	\$94	\$100,000	\$400,000	\$750,000
4%	\$2,000	\$125	\$125,000	\$525,000	\$1,000,000
5%	\$2,500	\$156	\$150,000	\$650,000	\$1,250,000

*Effective after-tax cost; actual pre-tax cost is higher but reduces taxable income

5.4 Eligibility

- (a) All individuals with Colorado income are eligible, including:
- Full-time W-2 employees

- Part-time workers
- Self-employed individuals
- Independent contractors
- Gig workers (Uber, DoorDash, freelancers)
- Business owners
- Seasonal workers
- Agricultural workers
- AI-displaced workers receiving payments under Section 4
- Anyone with Colorado work income

(b) No one is excluded based on health status, pre-existing conditions, age, employment type, or income level.

5.5 Death Benefit Payment

(a) Upon participant's death, designated beneficiaries receive:

- Lump sum payment within 30 days of death certificate submission
- Tax-free benefit (no federal or state income tax)
- Full amount based on contribution level and years of participation
- Emergency advance of \$10,000 available within 5 days if needed

5.6 Enhanced Benefits for AI-Displaced Workers

When an AI-displaced worker dies, their family receives:

- Full Life Security death benefit based on contributions
- 75% of AI displacement payments for 24 months after death
- Immediate \$10,000 death benefit from AI Displacement Insurance Fund
- Continued Care Without Fear coverage for surviving family members
- Grief counseling and support services

5.7 Fund Management

(a) The Colorado Life Security Fund shall be established as a separate fund within the State Treasury.

(b) The Department of Insurance shall administer the Fund with actuarial oversight.

- (c) The State Treasurer shall manage investments using a conservative strategy focused on preservation of capital and stable returns.
- (d) Annual independent audits shall be conducted and published.

5.8 Comparison to Private Insurance

Feature	Private Insurance	Life Security Program
Health Questions	Yes, can be denied	No, cannot be denied
Pre-existing Conditions	May increase cost or deny	No impact
Age Impact	Rates increase with age	Based on income only
Portability	Often tied to employer	Follows you everywhere
Cost (Level 1 equivalent)	\$50-150/month after-tax	~\$32/month effective
Cancellation	Insurer can cancel	Cannot be cancelled
Claim Denial	Common disputes	No claim denials if contributed

SECTION 6: ECONOMIC INDEPENDENCE
FRAMEWORK

6.1 Purpose

This Section establishes mechanisms to reduce Colorado's dependence on federal programs and funding, ensuring that Colorado can continue to provide essential services to residents regardless of federal government dysfunction or policy changes.

6.2 Colorado Retirement Security Program (CRSP)

(a) **Establishment:** There is hereby established the Colorado Retirement Security Program as an alternative or supplement to federal Social Security.

(b) **Participation Options:**

1. Federal Social Security only (status quo)
2. CRSP only (for those eligible to opt out of Social Security)
3. Both Federal Social Security and CRSP (supplemental retirement security)

- (c) **Contribution Rate:** Same as Social Security (6.2% employee, 6.2% employer) for those who choose CRSP instead of or in addition to Social Security.
- (d) **Benefits:** CRSP shall provide retirement benefits comparable to Social Security, with investments managed by the State Treasurer using a diversified, professionally managed portfolio.
- (e) **Independence:** CRSP funds are entirely controlled by Colorado, independent of federal government decisions about Social Security.

6.3 Tourism Revenue System

- (a) Colorado receives approximately 86 million visitors annually who use state infrastructure, emergency services, and healthcare facilities. Tourism fees ensure visitors contribute fairly to these services.
- (b) **Fee Schedule:**

Accommodation Type	Fee Per Night/Ticket
Hotels and Motels	\$20
Short-term Rentals (Airbnb, VRBO)	\$14
Resort Properties	\$26
Ski Lift Tickets	\$12 per ticket

- (c) **Estimated Revenue:** \$720 million annually
- (d) **Use of Funds:** Tourism fees shall fund visitor emergency care costs, infrastructure maintenance in high-tourism areas, and general Care Without Fear operations.

6.4 Economic Resilience Fund

- (a) There is hereby established the **Colorado Economic Resilience Fund** to ensure Colorado can continue essential operations in the event of federal funding disruption.
- (b) The Fund shall maintain reserves sufficient to operate all state programs for a minimum of 6 months without federal funding.
- (c) Target reserve: \$3-5 billion, built over 10 years through budget surpluses and dedicated appropriations.
- (d) The Fund may only be accessed upon declaration of federal funding emergency by the Governor with legislative approval.

6.5 Federal Funding Strategy

- (a) Colorado shall continue to accept and maximize federal funding for all programs where such funding does not compromise state autonomy or values.

(b) Colorado shall build parallel state capacity so that federal funding disruption does not disrupt services.

(c) This is a strategy of **resilience, not secession**. Colorado remains committed to the federal system while prudently preparing for uncertainty.

SECTION 7: COLORADO SHIELD - ENHANCED STATE DEFENSE FORCE

7.1 Establishment and Purpose

(a) There is hereby established the **Colorado State Defense Force ("SDF")**, a state military force under the command of the Governor that cannot be federalized or called into federal service.

(b) The enhanced capabilities of the SDF shall be known as "**Colorado Shield**," providing comprehensive monitoring, response, and defense capabilities for the state.

7.2 Organization

(a) **Personnel:** Authorized strength of 3,500 members, including:

- Emergency response and disaster relief units
- Search and rescue teams
- Infrastructure protection units
- Cyber defense personnel
- Drone operations specialists
- Border security coordination teams (activated Year 3+)
- Administrative and support staff

(b) **Command:** The SDF shall be commanded by an Adjutant General appointed by the Governor, with headquarters in Denver and regional commands throughout the state.

7.3 Colorado Shield Capabilities

(a) **Weather and Disaster Monitoring Network**

- Network of weather stations, satellites, and sensor arrays across Colorado

- AI-powered early warning systems for wildfires, floods, avalanches, and severe storms
- Integration with existing NOAA systems plus independent state capability
- Real-time data sharing with all emergency services
- Public alert system for imminent threats

Estimated Cost: \$50-75 million setup, \$15-20 million annual operation

(b) Highway Surveillance System

- AI-powered drone surveillance on major highways entering Colorado
- **Heat mapping technology to detect human trafficking** (unusual numbers of people in vehicles)
- License plate recognition integrated with law enforcement databases
- Coordination with Colorado State Patrol
- Focus on detecting human trafficking, NOT general immigration enforcement

Estimated Cost: \$100-150 million setup, \$40-50 million annual operation

(c) AI Search and Rescue Drone Fleet

- Rapid-deployment drone squadrons stationed across the state
- Thermal imaging for finding lost hikers, avalanche victims, crash survivors
- AI pattern recognition for search efficiency
- Integration with mountain rescue teams and sheriff's offices
- 24/7 readiness with response time under 30 minutes statewide

Estimated Cost: \$30-50 million setup, \$10-15 million annual operation

(d) Border Defense Readiness

- Training and equipment for potential border security operations
- Coordination capability with federal border patrol when appropriate
- Independent operation capability if federal cooperation breaks down
- Legal framework for activation by Governor
- NOT active border patrol, but READY if needed

Estimated Cost: \$20-30 million setup, included in SDF operating budget

7.4 Data Protection and Privacy

(a) Data Retention: All surveillance data shall be **automatically deleted after 7 days** unless flagged as part of an active criminal investigation.

(b) Prohibited Uses - Colorado Shield surveillance systems shall NOT be used for:

- Cooperation with U.S. Immigration and Customs Enforcement (ICE)
- Tracking any specific individual based on immigration status
- General surveillance of lawful activity
- Political monitoring or suppression of lawful protest
- Any purpose not directly related to public safety, disaster response, or criminal detection

(c) Exception - Amber Alert: When an Amber Alert has been issued, Colorado Shield systems may be used to track specific vehicles or individuals identified in the alert until the alert is resolved.

7.5 Civilian Oversight

(a) A Colorado Shield Civilian Oversight Board shall be established, consisting of 7 members appointed by the Governor (3), Senate (2), and House (2).

(b) The Board shall:

- Review all Colorado Shield operations quarterly
- Investigate complaints of misuse or privacy violations
- Publish annual transparency reports on surveillance activities
- Recommend policy changes to protect civil liberties
- Have authority to suspend specific operations pending investigation

7.6 Budget

Component	Setup Cost	Annual Operating
Base SDF Operations	N/A	\$130 million
Weather/Disaster Monitoring	\$50-75 million	\$15-20 million
Highway Surveillance	\$100-150 million	\$40-50 million
Search & Rescue Drones	\$30-50 million	\$10-15 million
Border Defense Readiness	\$20-30 million	Included above

Component	Setup Cost	Annual Operating
TOTAL	\$200-305 million (Years 1-3)	\$195-215 million annually

SECTION 8: ZERO HOMELESS COLORADO

8.1 Goal and Purpose

(a) **Goal:** Zero homelessness in Colorado within five years of implementation.

(b) **Purpose:** This Section establishes a comprehensive system to eliminate homelessness through housing production, community integration, sponsor support, and employment pipelines.

8.2 Housing Production

(a) Tiny House Partnership

- State contracts with Colorado-based tiny house builders for mass production
- **Goal: 2,000-3,000 units per year**
- Cost per unit: \$40,000-60,000 (significantly cheaper than traditional construction)
- Quality construction meeting all building codes and safety standards
- Creates construction jobs and builds local manufacturing capacity
- Training programs for formerly homeless individuals in construction trades

(b) Modular and Prefab Housing

In addition to tiny houses, the state shall utilize modular and prefabricated housing for faster construction of larger units for families.

(c) Land Acquisition

The state shall purchase land in high-demand areas for housing communities, prioritizing locations near employment centers, public transportation, and services.

8.3 HOA-Managed Communities

(a) All state-built housing communities shall be governed by **Homeowner Associations (HOAs)**.

(b) HOA Responsibilities:

- Maintain property standards and community appearance
- Manage common areas, landscaping, and facilities
- Enforce reasonable community rules
- Coordinate community events and activities
- **Ensure grounds stay clean and well-maintained**

(c) Resident Participation: Residents participate in HOA governance, building ownership mentality and community investment. HOA fees shall be minimal and income-based.

(d) Integration: These are **real neighborhoods, not isolated "homeless housing."** Design and management shall remove stigma and create dignified living environments.

8.4 Sponsor Program

(a) Every individual housed through Zero Homeless Colorado shall be paired with a trained **Sponsor**.

(b) Sponsor Responsibilities:

- Weekly check-ins minimum (more frequent initially)
- Assist with job training and employment search
- Help navigate appointments, benefits, and services
- Provide life skills guidance (budgeting, cooking, household management)
- Support goal-setting and accountability
- Connect to mental health and addiction services as needed
- Celebrate successes and provide encouragement

(c) Professional Sponsors: Sponsors are **paid positions** (not volunteers) for accountability and quality.

Caseload limit: 10-15 individuals per sponsor.

(d) Gradual Reduction: Support intensity decreases as individuals stabilize, but sponsors remain available for ongoing support as needed.

8.5 Employment Pipeline

(a) Job Placement Goal: Employment placement within **30 days of housing**.

(b) Employment Services:

- Skills assessment and career counseling

- Training programs matched to local employer needs
- Partnerships with businesses committed to hiring program participants
- Wage subsidies for employers during training period (state pays portion of wages)
- Transportation assistance to and from work
- Work clothing and equipment assistance
- Career advancement pathway, not just entry-level placement

8.6 Wraparound Services

All Zero Homeless Colorado participants have access to:

- Care Without Fear healthcare (Section 2)
- Mental health and addiction services
- Childcare for parents in program
- Life Security Program enrollment (Section 5)
- Healthy food access (Section 3.7)
- Financial literacy and budgeting education
- Legal assistance for outstanding issues

8.7 Prevention

(a) Emergency Rental Assistance: Up to 6 months rent for families facing eviction.

(b) Utility Assistance: Prevent shutoffs that lead to eviction.

(c) Legal Aid: Free legal representation for tenants facing wrongful eviction.

(d) Notice Requirement: 90-day notice required before eviction (gives time for intervention).

8.8 Rent Stabilization

(a) Annual rent increases capped at **inflation plus 3%**.

(b) Exemptions for new construction (first 15 years) to encourage building.

(c) Exemptions for small landlords (fewer than 4 units).

(d) No rent increase allowed if unit has unaddressed code violations.

8.9 Transition to Independence

- (a) After 2-3 years of stability, residents may purchase their unit at subsidized price, or transition to market-rate housing with assistance.
- (b) Some residents may stay long-term (seniors, disabled individuals) - this is acceptable and planned for.
- (c) Success measured by stability, employment, and wellbeing - not just "moving out."

8.10 Veterans Priority

- (a) Zero veteran homelessness is a specific sub-goal.
- (b) Veterans receive priority access to all housing programs.
- (c) Integration with VA services and benefits.
- (d) Dedicated veteran housing units in each community.

8.11 No Criminalization

Homelessness is not a crime. There shall be **no arrests or citations** for sleeping outside, panhandling, or being homeless. The solution is housing and support, not punishment.

8.12 Budget

Estimated Annual Cost: \$300-400 million

This includes housing production, land acquisition, sponsor salaries, employment services, prevention programs, and administration.

SECTION 9: COLORADO BUSINESS SUCCESS TEAM

9.1 Establishment

There is hereby established the **Colorado Business Success Team**, a one-stop support center providing comprehensive assistance to all Colorado businesses.

9.2 Services Provided

(a) Financial Guidance

- Budget planning and cash flow management
- Tax preparation assistance and optimization
- Grant writing support and identification
- Loan application assistance
- Connection to investors and capital sources
- Financial crisis intervention

(b) Operations Support

- Supply chain problem-solving
- Vendor connections and negotiations
- Inventory management advice
- Technology adoption guidance
- Efficiency consulting
- Quality control assistance

(c) Regulatory Navigation

- Permit and license assistance
- Compliance guidance (health, safety, labor, environmental)
- Advocacy with state agencies on behalf of businesses
- Fast-track problem resolution
- Regulatory interpretation and guidance

(d) Growth Resources

- Marketing and branding support
- E-commerce setup assistance
- Export and expansion guidance
- Workforce recruitment help
- Real estate and location assistance

- Succession planning

9.3 Agency Connections

The Colorado Business Success Team shall maintain direct liaisons to:

- Every Colorado state agency
- Federal agencies (SBA, IRS, OSHA, etc.)
- Other state business offices (interstate commerce connections)
- International trade assistance resources

9.4 Cannabis Industry Support

Specific support for cannabis businesses including:

- Banking solutions (navigating federal banking restrictions)
- Compliance guidance (state regulations)
- Supply chain connections
- Marketing within legal boundaries
- Interstate commerce preparation (for when federal legalization happens)

9.5 Organization

Staffing: Approximately 100-150 employees statewide

Offices: Denver (headquarters), Colorado Springs, Grand Junction, Fort Collins, Pueblo, Durango

Access: Phone, online, and in-person assistance; available in English, Spanish, and other languages as needed

9.6 Budget

Estimated Annual Cost: \$25-35 million

SECTION 10: COLORADO CLEAN ENERGY INDEPENDENCE

10.1 Purpose

This Section establishes Colorado's path to energy independence through aggressive expansion of renewable energy infrastructure, reducing costs, creating jobs, and protecting the environment.

10.2 Colorado's Energy Assets

- 300+ days of sunshine annually (solar potential)
- Eastern plains wind corridor (wind potential)
- Geothermal resources in some areas
- Existing hydroelectric capacity
- Growing battery storage technology

10.3 Solar Expansion

- (a) State solar farm development on public lands
- (b) Rooftop solar incentives for homes and businesses (50% installation rebate)
- (c) Community solar programs for renters and those who can't install panels
- (d) Solar requirement for new commercial construction

10.4 Wind Expansion

- (a) Expand wind farm development on eastern plains
- (b) Streamlined permitting for wind projects
- (c) Community benefit agreements (local communities get direct revenue share)
- (d) Transmission line investment to move power from rural generation to urban use

10.5 Other Renewables

- (a) Geothermal exploration and development grants
- (b) Small-scale hydroelectric on existing water infrastructure
- (c) Biomass energy from agricultural waste

- (d) Hydrogen fuel research and pilot programs

10.6 Energy Storage

- (a) State investment in grid-scale battery storage
- (b) Home battery incentives (paired with solar)
- (c) Peak demand management programs

10.7 Grid Modernization

- (a) Smart grid infrastructure
- (b) Microgrids for resilient communities
- (c) Rural electrification improvements

10.8 Goals

- **80% renewable electricity by 2035**
- **100% renewable by 2040**
- Net-zero state government operations by 2030
- 50% reduction in building energy use by 2035

10.9 Economic Benefits

- Thousands of clean energy jobs
- Lower energy costs long-term
- Energy independence from out-of-state sources
- Reduced pollution and health costs

10.10 Business Benefits

- **40% energy cost reduction** through renewable subsidies (already in bill)
- Priority access to clean energy for qualified businesses
- Green business certification and marketing support

10.11 Budget

Estimated Investment: \$150-200 million annually

(Saves money long-term and creates jobs; investment pays for itself)

SECTION 11: COLORADO SANCTUARY STATE

11.1 Purpose

Colorado will not participate in federal immigration enforcement activities that are designed to mass-deport people based on political agendas rather than genuine public safety concerns.

11.2 No ICE Cooperation

(a) State and local law enforcement **shall not honor ICE detainer requests**.

(b) No state resources shall be used for immigration enforcement.

(c) No access to state databases for immigration purposes.

(d) No notification to ICE of release dates.

(e) No ICE in state/local jails for interviews without detainee consent.

11.3 Exceptions (Public Safety Only)

Cooperation permitted only for:

- Individuals convicted of serious violent felonies (murder, rape, armed robbery, etc.)
- Human trafficking perpetrators (not victims)
- Active terrorism investigations with court oversight

11.4 ICE Facility Closure

(a) The State of Colorado **shall not enter into, renew, or maintain any contract**, agreement, or cooperative arrangement for immigration detention facilities.

(b) All existing arrangements shall terminate upon their current expiration date and shall not be renewed.

(c) State-run jails and correctional facilities **shall not be used** for ICE detention or operations.

(d) Exception: One federal immigration processing facility may operate in **Kit Carson County (Limon area)** provided it operates entirely on federal resources without state or local government support, cooperation, or services beyond what is legally required.

11.5 Protections for Immigrants

- (a)** State ID available regardless of immigration status
- (b)** Driver's licenses available regardless of status
- (c)** Access to all state programs (Care Without Fear, etc.) regardless of status
- (d)** Labor law protections regardless of status
- (e)** Wage theft enforcement regardless of status

11.6 Employer Protections

- (a)** Employers cannot be required to verify immigration status beyond federal I-9 requirements.
- (b)** No state penalties for employing undocumented workers.
- (c)** Retaliation against workers who report labor violations is illegal regardless of status.

11.7 Legal Defense Fund

- (a)** State-funded legal assistance for immigrants facing deportation.
- (b)** Priority for long-term residents, families with children, DACA recipients.
- (c) Budget:** \$10-15 million annually

11.8 Safe Reporting

- (a)** Immigrants can report crimes without fear of immigration consequences.
- (b)** Immigrants can access emergency services without fear.
- (c)** Schools, hospitals, and courts designated as "sensitive locations" - no enforcement.

11.9 Agricultural Worker Protections

- (a)** Colorado agriculture depends heavily on immigrant labor.
- (b)** Special protections for agricultural workers.
- (c)** Housing and safety standards enforcement regardless of status.

SECTION 12: COLORADO DEMOCRACY PROTECTION

12.1 Who Can Vote

- (a) All Colorado residents 18+ who are U.S. citizens.
- (b) **Voting Rights Restoration:** Rights restored **upon release from prison** (not waiting for parole/probation completion).
- (c) **Only Exception:** Currently incarcerated for felony conviction.

12.2 Automatic Registration

- (a) Automatically registered when you get a driver's license or state ID.
- (b) Automatically registered when you interact with state agencies.
- (c) Opt-out rather than opt-in.

12.3 Voting Methods

- (a) Universal mail-in ballots (Colorado already does this well)
- (b) **Same-day registration**
- (c) Early voting (at least 15 days before election)
- (d) Weekend and evening voting hours
- (e) Mobile voting units for rural areas

12.4 Accessibility

- (a) Ballots in multiple languages
- (b) Accessible voting for disabled individuals
- (c) Transportation assistance to polls
- (d) Voting in nursing homes and care facilities

12.5 Security

- (a) Paper ballot backup for all votes
- (b) Post-election audits
- (c) Cybersecurity requirements
- (d) Chain of custody documentation
- (e) Transparent counting process

12.6 Anti-Gerrymandering

- (a) Independent redistricting commission (Colorado already has this)
- (b) Strengthen requirements for competitive districts
- (c) Transparency in redistricting process

12.7 Campaign Finance

- (a) State public financing option for candidates
- (b) Disclosure requirements for all political spending
- (c) Ban on corporate contributions to state candidates
- (d) Reasonable contribution limits

12.8 Budget

Estimated Annual Cost: \$5-10 million

SECTION 13: COLORADO HUMAN TRAFFICKING JUSTICE ACT

13.1 Purpose

Human trafficking is a grave crime against humanity. This Section establishes severe penalties and comprehensive enforcement to eliminate human trafficking in Colorado.

13.2 Enhanced Penalties

(a) Human Trafficking (Adult Victims)

- **Mandatory minimum: 20 years per count**
- Judge may extend up to **life** based on: number of victims, duration of trafficking, violence involved, victim vulnerability, whether defendant was organizer/leader
- No possibility of parole for first 15 years
- **Consecutive sentences** - counts DO run together (3 counts = 60 years minimum, up to 3 life sentences)

(b) Human Trafficking (Minor Victims)

- **Mandatory minimum: 25 years per count**
- Judge may extend to **life without parole** for: multiple minor victims, victims under 12, extreme violence, repeat offenders
- No possibility of parole for first 20 years
- **Automatic life without parole** for trafficking minors for sexual exploitation

(c) Related Offenses

Offense	Penalty
Patronizing a trafficking victim	5-15 years
Conspiracy to traffic	Same as completed offense
Money laundering from trafficking	10-20 years
Harboring traffickers	5-10 years

13.3 Asset Forfeiture

- (a) All assets used in or derived from trafficking **forfeited to state**.
- (b) Proceeds go to victim services fund.
- (c) Homes, vehicles, businesses, bank accounts all subject to forfeiture.

13.4 Victim Protections

- (a) Trafficking victims **cannot be prosecuted** for crimes committed while being trafficked.
- (b) Automatic expungement of prostitution charges for trafficking victims.
- (c) Civil lawsuit rights against traffickers (can sue for damages).

- (d) Victim compensation fund.
- (e) Housing, counseling, job training for survivors.
- (f) Immigration relief assistance for foreign national victims.

13.5 Investigation Resources

- (a) Dedicated human trafficking unit in Colorado Bureau of Investigation.
- (b) Training for all law enforcement on identifying trafficking.
- (c) Coordination with Colorado Shield highway monitoring.
- (d) Tip line with rewards for information.

13.6 Prevention

- (a) Public awareness campaigns
- (b) School education on trafficking warning signs
- (c) Training for hotel workers, truckers, healthcare workers
- (d) Demand reduction programs

13.7 Connection to Colorado Shield

- (a) Heat mapping and highway surveillance specifically designed to detect trafficking.
- (b) AI analysis of vehicle patterns.
- (c) Coordination between SDF monitoring and law enforcement.

13.8 Budget

Estimated Annual Cost: \$15-20 million

SECTION 14: COLORADO TRIBAL PARTNERSHIP

14.1 Core Principle

The **Ute Mountain Ute Tribe** and **Southern Ute Indian Tribe** are sovereign nations. This Act respects that sovereignty while offering full inclusion in Colorado's economic security programs.

14.2 Automatic Inclusion

All tribal members who are Colorado residents are **automatically eligible** for all programs:

- Care Without Fear
- Life Security Program
- AI Worker Protection
- Education programs
- Housing programs
- All other benefits under this Act

14.3 Opt-Out Provision

- (a) If a tribe wishes to **NOT participate** in any or all programs, they must formally notify the State in writing.
- (b) This creates a clear record of the decision.
- (c) Tribe can opt back in at any time with 90 days notice.
- (d) Individual tribal members can still participate even if tribe opts out (personal choice).

14.4 Tribal Consultation

- (a) State must consult with tribal governments before implementing any program that affects tribal lands or members.
- (b) 60-day consultation period for new regulations.
- (c) Tribal input incorporated into program design.

14.5 Revenue Sharing

- (a) Tribes receive proportional share of program revenues generated on or near tribal lands.
- (b) Tourism fees from visitors to tribal areas shared with tribes.

(c) Cannabis revenue from tribal operations remains with tribes.

14.6 Healthcare Coordination

(a) Care Without Fear coordinates with Indian Health Service.

(b) No reduction in federal IHS funding due to state programs.

(c) Tribal health facilities can participate as Care Without Fear providers.

(d) Traditional healing practices respected and integrated where desired.

14.7 Education

(a) Tribal schools can participate in Colorado education programs.

(b) Tribal language and culture programs supported.

(c) Scholarships for tribal members at Colorado institutions.

14.8 Economic Development

(a) Small Business Success Team available to tribal enterprises.

(b) Priority contracts for tribal businesses.

(c) Energy development partnerships on tribal lands.

14.9 Law Enforcement Coordination

(a) Respect for tribal law enforcement jurisdiction.

(b) Mutual aid agreements.

(c) Colorado Shield coordination for emergency response on tribal lands (with tribal consent).

(d) Human trafficking enforcement coordination.

14.10 Environmental Protection

(a) Consultation on any environmental decisions affecting tribal lands or sacred sites.

(b) Water rights protections.

(c) Air quality coordination.

14.11 Dispute Resolution

- (a) Government-to-government consultation first.
- (b) Mediation if needed.
- (c) Binding arbitration as last resort.
- (d) Respect for tribal court jurisdiction on tribal matters.

14.12 Budget

Estimated Annual Cost: \$10-15 million

SECTION 15: COLORADO EDUCATION INDEPENDENCE

15.1 Purpose

This Section establishes a phased transition of Colorado's education system away from federal control, protecting students from federal political agendas and moving toward the goal of free education from kindergarten through college.

15.2 Phased Approach

Phase 1 (Years 1-3): Foundation

- Establish Colorado Education Authority
- Develop Colorado curriculum standards
- Begin building state funding capacity
- Continue accepting federal funding during transition

Phase 2 (Years 4-6): Transition

- Implement Colorado curriculum in willing districts
- Expand state funding to reduce federal dependence
- Create Colorado student aid programs

- Build state assessment systems

Phase 3 (Years 7-10): Independence

- Full Colorado curriculum statewide
- State funding replaces majority of federal funding
- Colorado accreditation systems
- Free community college for all residents

Phase 4 (Years 10+): Free Education

- Work toward free four-year college education
- Complete independence from federal education mandates
- Colorado as national model for education

15.3 Colorado Curriculum Standards

- (a) Science-based, fact-based curriculum free from political agenda.
- (b) Emphasis on critical thinking, creativity, and practical skills.
- (c) Colorado history and civics.
- (d) Financial literacy required.
- (e) Career and technical education pathways.
- (f) Arts, music, and physical education protected.

15.4 Colorado Student Aid Program

- (a) State grants and scholarships to supplement/replace federal student aid.
- (b) Income-based aid ensuring no student is denied education due to cost.
- (c) Work-study programs with state agencies and qualified businesses.
- (d) Loan forgiveness for graduates who work in Colorado.

15.5 Teacher Support

- (a) Competitive salaries to attract and retain quality teachers.
- (b) Reduced class sizes.

- (c) Professional development funded by state.
- (d) Teacher housing assistance in high-cost areas.

15.6 Local Control

- (a) School districts retain significant autonomy.
- (b) Colorado standards set minimum requirements, not maximum.
- (c) Innovation encouraged.
- (d) Community input in curriculum decisions.

15.7 Protection from Federal Mandates

- (a) Colorado shall not implement federal education mandates that conflict with Colorado values or curriculum standards.
- (b) State shall absorb any federal funding loss resulting from non-compliance.
- (c) Legal defense fund for challenges to federal overreach.

15.8 Budget

Phase 1 Estimated Annual Cost: \$100-150 million

(Increases in later phases as state replaces federal funding; ultimate goal is full state funding of free K-college education)

SECTION 16: COLORADO PROSPERITY PARTNERSHIP

16.1 Purpose

This Section establishes a partnership with high-income earners, luxury property owners, and successful corporations: they contribute more to Colorado's success, and Colorado provides them with valuable benefits in return.

16.2 Revenue Sources

(a) Luxury Property Tax

- **0.5% additional property tax** on homes valued over \$1 million
- **1% additional property tax** on homes valued over \$2 million

Estimated Revenue: \$150-200 million annually

(b) High-Income Earner Surcharge

- **Additional 1% income tax** on income over \$500,000
- **Additional 1.5% income tax** on income over \$1 million

Estimated Revenue: \$200-300 million annually

(c) Corporate Minimum Tax

- Corporations with over \$10 million in Colorado revenue pay **minimum 2% tax** regardless of deductions

Estimated Revenue: \$100-150 million annually

(d) Vacation Rental Fee

- **Additional \$5 per night** on short-term rentals (Airbnb, VRBO)
- Revenue dedicated to housing programs

Estimated Revenue: \$50-75 million annually

16.3 Benefits for Contributors

Colorado Prosperity Pass (For Luxury Property Owners & High-Income Earners)

Automatic benefits, no application needed:

- **Free lifetime Colorado State Parks pass** (normally \$80/year)
- **Free lifetime fishing & hunting license** (normally \$50-100+/year)
- **Priority access to Small Business Success Team** - dedicated liaison for investment opportunities, asset growth strategies
- **Colorado Investment Matchmaking** - state helps connect with Colorado startups, real estate opportunities, business acquisitions
- **Expedited permitting** for any Colorado property development or business expansion

- **Invitation to annual "Colorado Prosperity Summit"** - networking with other high-net-worth Coloradans, state officials, business leaders

Colorado Business Partner Status (For Corporations Paying Minimum Tax)

- **Enhanced priority for state contracts** (beyond standard qualified business)
- **Dedicated Small Business Success Team liaison**
- **Expedited regulatory approvals**
- **Recognition as "Colorado Prosperity Partner"** - marketing/PR value
- **Direct line to Governor's economic development office**

Colorado Host Benefits (For Vacation Rental Owners)

- **Free State Parks pass**
- **"Colorado Certified Host" designation** for marketing
- **Access to Small Business Success Team** for property management advice
- **Listing on state tourism website**
- **Free hospitality training resources**

16.4 The Partnership Principle

"Colorado has been good to you. This partnership means you contribute a bit more to the state that helped you succeed, and Colorado gives you tools to keep growing. We want you to stay, thrive, and keep building in Colorado."

16.5 Revenue Summary

Source	Annual Revenue
Luxury Property Tax	\$150-200 million
High-Income Surcharge	\$200-300 million
Corporate Minimum Tax	\$100-150 million
Vacation Rental Fee	\$50-75 million
TOTAL	\$500-725 million

16.6 Cost of Benefits

Estimated Cost: \$10-20 million annually

(Park passes have low marginal cost; Small Business Team already exists; expedited processing is administrative)

Net Revenue: \$480-705 million annually

SECTION 17: FUND INTEGRITY AND ANTI-CORRUPTION

17.1 Purpose

This Section establishes ironclad protections ensuring that funds established under this Act can NEVER be raided, diverted, or misused.

17.2 Constitutional Protection

(a) Funds established under this Act shall be held in dedicated trust, used exclusively for their designated purposes, and may not be transferred, borrowed against, or redirected by any legislative, executive, or judicial action **except by vote of the people of Colorado.**

(b) This Section shall be submitted to voters as a constitutional amendment.

17.3 Separate Treasury Accounts

(a) Each program shall have its own legally separate account within the State Treasury:

- Care Without Fear Fund
- AI Displacement Insurance Fund
- Life Security Fund
- Colorado Shield Fund
- Zero Homeless Colorado Fund
- Education Independence Fund
- Economic Resilience Fund
- CRSP Fund

(b) Money cannot be moved between accounts without explicit authorization under this Act.

17.4 Anti-Raiding Provisions

- (a) Legislature **cannot borrow** from these funds.
- (b) Governor **cannot redirect** funds by executive order.
- (c) Funds **cannot be used as collateral** for state bonds.
- (d) No "temporary transfers" allowed.
- (e) General fund shortfalls cannot be addressed with program funds.

17.5 Independent Oversight

Colorado Economic Security Trust Board

Composition (7 members):

- 2 appointed by Governor
- 2 appointed by Legislature
- 3 elected by program participants

Responsibilities:

- Oversee all fund management
- Approve major expenditures
- Review annual audits
- Investigate complaints
- Report to public quarterly

Annual Independent Audit

- External audit firm (rotated every 3 years)
- Published publicly
- Presented to Legislature
- Available online

Real-Time Public Dashboard

- All fund balances visible to public
- All expenditures tracked

- Updated daily
- Accessible online

17.6 Criminal Penalties

Offense	Penalty
Misuse of funds	Class 3 felony (4-12 years)
Conspiracy to misuse	Class 4 felony (2-6 years)
Negligent mismanagement	Class 1 misdemeanor + permanent bar from public service
Willful misrepresentation	Class 4 felony + restitution

Personal Liability: Officials who authorize improper transfers are personally liable for the full amount.

17.7 Citizen Enforcement

- (a) Any Colorado resident may file suit to stop improper fund use.
- (b) Attorney's fees awarded to successful plaintiffs.
- (c) Expedited court review (30 days).
- (d) Whistleblower protections for anyone reporting misuse.

17.8 Automatic Triggers

- (a) If any fund balance drops below 6 months of projected obligations, automatic contribution increase kicks in.
- (b) If any transfer is attempted without proper authorization, **all transfers freeze** pending investigation.
- (c) Automatic notification to Attorney General of any irregularities.

SECTION 18: IMPLEMENTATION TIMELINE

Years 1-2: Foundation

- Pass legislation and establish administrative agencies
- Launch Care Without Fear enrollment and provider network
- Begin CRSP enrollment

- Launch Life Security Program
- Implement tourism fees
- Begin SDF recruitment and Colorado Shield planning
- Implement Health-Impact Food Taxes and healthy food programs
- Establish Zero Homeless Colorado infrastructure
- Launch Colorado Business Success Team
- Begin Prosperity Partnership revenue collection
- Establish Fund Integrity oversight structures

Years 3-5: Full Operation

- All healthcare systems fully operational
- AI displacement protection cases being processed
- Life Security Program fully operational with benefits being paid
- Colorado Shield capabilities deployed
- SDF border security coordination activated
- Zero Homeless Colorado achieving significant reductions
- Clean Energy projects under construction
- Education Independence Phase 2 begins
- Immigration protections fully implemented
- Human trafficking enforcement fully staffed
- Businesses relocating to Colorado due to cost advantages

Years 6-10: Expansion and National Model

- Zero homelessness goal achieved
- 80% renewable energy achieved
- Education Independence Phase 3
- Economic Resilience Fund reaches target levels
- Other states copying Colorado model

- Federal policy influenced by Colorado success
 - Colorado becomes America's economic security leader
-

SECTION 19: SEVERABILITY AND LEGAL PROVISIONS

19.1 Severability

If any provision of this Act, or the application thereof to any person or circumstance, is held invalid, the invalidity does not affect other provisions or applications of this Act which can be given effect without the invalid provision or application, and to this end the provisions of this Act are severable.

19.2 Supremacy

This Act shall supersede any conflicting state or local law, regulation, or ordinance. Local governments may adopt more protective measures but may not undermine the protections established herein.

19.3 Federal Law

Where federal law preempts state action, Colorado shall implement this Act to the maximum extent permitted by federal law and shall seek all available waivers, exceptions, and authorizations to implement the full scope of this Act.

19.4 Legal Defense

The Attorney General shall vigorously defend this Act against any legal challenges and shall allocate sufficient resources to ensure its implementation.

19.5 Effective Date

This Act shall take effect upon passage, with individual programs becoming operational according to the timeline established in Section 18.

19.6 Amendments

This Act may be amended by the General Assembly, except that Section 17 (Fund Integrity and Anti-Corruption) may only be amended by vote of the people.

APPENDIX A: BUDGET SUMMARY

Total Annual Revenue

Source	Amount
Income Tax Increase (2.2%)	\$3.7 billion
Tourism Fees	\$720 million
Business Contributions (2.5% payroll)	\$1.0 billion
Life Security Contributions	\$1.0 billion
Cannabis Taxes (Enhanced)	\$600-650 million
Health-Impact Food Taxes (Net)	\$195-290 million
Prosperity Partnership Revenue	\$500-725 million
Other Sources	\$200 million
TOTAL REVENUE	\$7.9-8.3 billion

Total Annual Expenditures

Program	Amount
Care Without Fear	\$4.2 billion
AI Displacement Payments	\$400 million
Life Security Program	\$500 million
Healthy Food Programs	\$210-280 million
State Defense Force + Colorado Shield	\$195-215 million
Business Energy Subsidies	\$300 million
CRSP & Administration	\$200 million
Economic Resilience Reserves	\$500 million
Zero Homeless Colorado	\$300-400 million
Small Business Success Team	\$25-35 million
Clean Energy Independence	\$150-200 million
Immigration Legal Defense	\$10-15 million
Human Trafficking Enforcement	\$15-20 million
Voting/Democracy Programs	\$5-10 million
Tribal Coordination	\$10-15 million

Program	Amount
Education Independence (Phase 1)	\$100-150 million
Prosperity Partnership Benefits	\$10-20 million
TOTAL EXPENDITURES	\$7.13-7.78 billion

Projected Annual Surplus

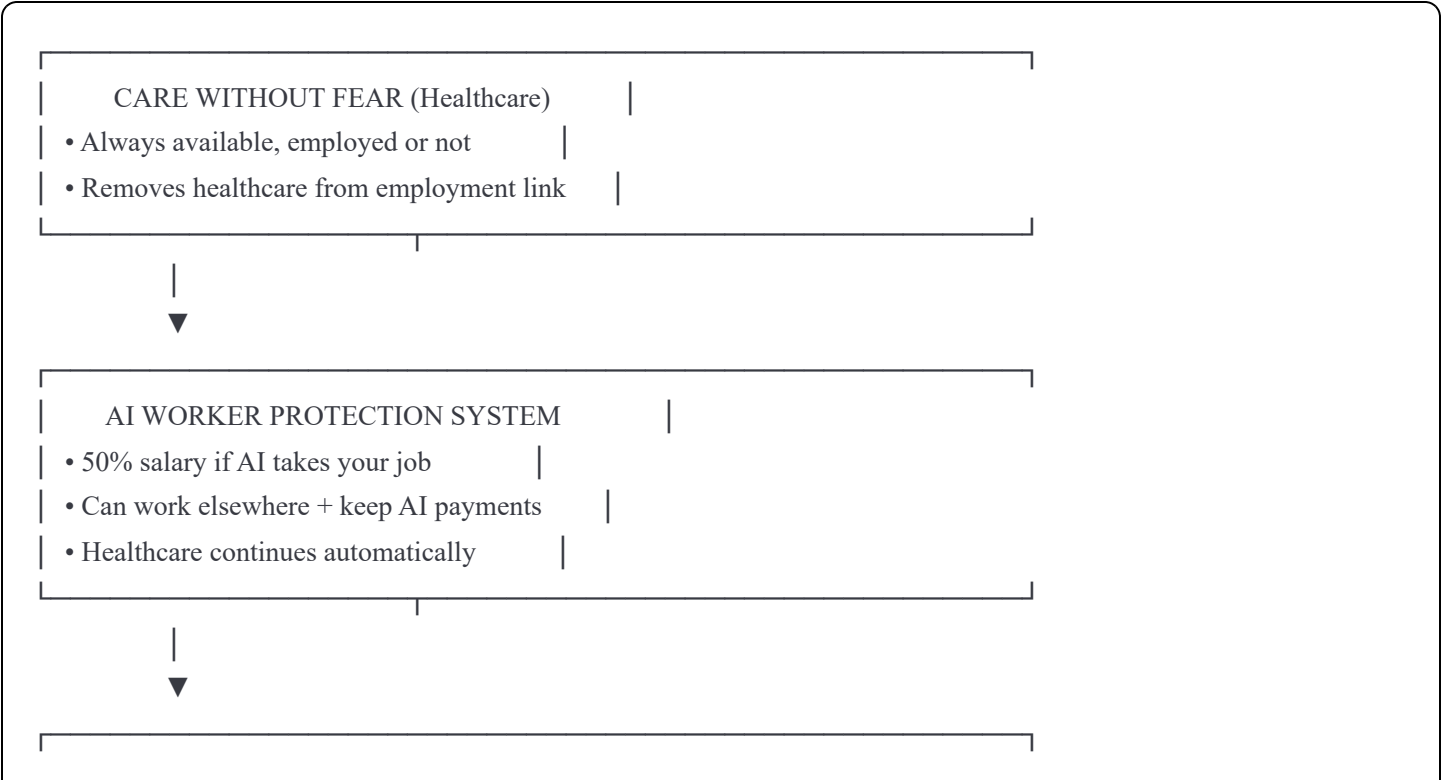
\$520 million - \$1.17 billion

This surplus provides:

- Cushion for economic downturns
- Funding for unexpected costs
- Capacity for program expansion
- Building of Economic Resilience Fund

APPENDIX B: PROGRAM INTEGRATION OVERVIEW

How All Programs Work Together



LIFE SECURITY PROGRAM

- Family gets \$50k-\$1.25M when you die
- AI-displaced workers get ENHANCED benefits
- Healthcare continues for survivors



HEALTHY FOOD POLICY

- Keeps people healthier (prevention)
- Reduces healthcare costs long-term
- Makes healthy food affordable for all



ECONOMIC INDEPENDENCE FRAMEWORK

- State retirement (CRSP)
- State Defense Force
- Tourism revenue
- Business incentives

The Virtuous Cycle

More businesses move to Colorado → More jobs created → More workers contributing to system → More tax revenue → Better programs and services → Healthier, more secure population → Lower healthcare costs → More budget surplus → Can lower taxes or expand programs → Even MORE attractive to businesses →
CYCLE REPEATS

CONCLUSION

This Act represents the most comprehensive economic security legislation ever proposed at the state level. It addresses:

- ✓ Healthcare for everyone
- ✓ Workers protected from AI displacement
- ✓ Families protected from financial devastation
- ✓ Homelessness eliminated
- ✓ Businesses thriving with lower costs
- ✓ Energy independence

- ✓ Education freedom
- ✓ Immigrants protected
- ✓ Voting rights secured
- ✓ Human traffickers punished
- ✓ Tribal sovereignty respected
- ✓ Funds protected from corruption

This isn't just a bill. This is Colorado's roadmap to 2035.

Drafted by the Office of maveriq B Jackson
Colorado Economic Security & AI Workforce Transition Act
Version 3.0 - December 9, 2025

"The best way to predict the future is to build it."

— Colorado, 2026

Learn More:

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