

COLORADO ECONOMIC SECURITY & AI WORKFORCE TRANSITION ACT

Full Legislative Draft - Version 1.0

SECTION 1: SHORT TITLE AND PURPOSE

1.1 Short Title

This Act shall be known as the "Colorado Economic Security & AI Workforce Transition Act" or "CESAWTA."

1.2 Legislative Findings

The General Assembly finds that:

- (a) Colorado's economy must be resilient to federal funding disruptions, economic shocks, and rapid technological change;
- (b) Artificial intelligence and automation will displace millions of workers nationwide, requiring proactive protection mechanisms;
- (c) Healthcare costs burden both workers and employers, reducing economic competitiveness and preventing job mobility;
- (d) Colorado has an opportunity to lead the nation in creating an economic model that protects workers while encouraging business growth and innovation;
- (e) Tourism places significant demands on Colorado's emergency services without corresponding revenue to offset those costs;
- (f) State-level economic security programs can provide stability independent of federal program uncertainty;
- (g) Businesses can thrive when relieved of healthcare administration, workers compensation complexity, and regulatory uncertainty.

1.3 Purpose

The purposes of this Act are to:

- (a) Establish universal healthcare access for all Colorado residents, eliminating employer healthcare obligations;
- (b) Protect workers displaced by artificial intelligence while maintaining business competitiveness;
- (c) Create economic resilience mechanisms that allow Colorado to function independently if federal funding becomes unreliable;

- (d) Establish a State Defense Force for emergency response, disaster relief, and security coordination;
 - (e) Provide businesses with cost advantages through reduced benefits obligations and subsidized energy;
 - (f) Create a state retirement security alternative to federal Social Security;
 - (g) Generate sustainable revenue from tourism to offset visitor impacts on public services.
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SECTION 2: DEFINITIONS

For purposes of this Act:

"AI-Displaced Worker" means an employee who is terminated, laid off, or has their position eliminated because artificial intelligence, machine learning, automation, or algorithmic systems are implemented to perform the core functions that employee previously performed.

"Artificial Intelligence" means computer systems, algorithms, machine learning models, or automated decision-making tools that perform tasks previously requiring human cognitive function, judgment, or labor.

"Business Contribution Fund" means the fund established under Section 8 to support economic resilience and worker protection programs.

"Care Without Fear System" means the universal healthcare system established under Section 3.

"Colorado Resident" means a person who has maintained primary residence in Colorado for at least six consecutive months and intends to remain indefinitely.

"Cost-of-Living Adjustment" means an increase to AI displacement payments calculated based on the Colorado Consumer Price Index, applied every sixteen months.

"CRSP" means the Colorado Retirement Security Program established under Section 7.

"Qualified Business" means a business entity operating in Colorado that participates in the systems established by this Act and maintains compliance with worker protection provisions.

"State Defense Force" or "SDF" means the military force established under Section 9, separate from the Colorado National Guard.

"Tourism Fee" means the fees established under Section 6 charged to visitors for accommodation and recreational services.

"Visitor" means a person who is not a Colorado Resident as defined in this Act.

SECTION 3: COLORADO CARE WITHOUT FEAR - UNIVERSAL HEALTHCARE SYSTEM

3.1 Universal Healthcare Guarantee

(a) Every Colorado Resident shall have access to comprehensive healthcare services without financial barriers.

(b) Covered services include:

- Primary and specialty medical care
- Emergency and urgent care
- Hospital services (inpatient and outpatient)
- Mental health services and counseling
- Substance abuse treatment and recovery services
- Preventive care and wellness services
- Prescription medications
- Dental care
- Vision care
- Reproductive healthcare
- Long-term care services

3.2 Eligibility and Residency Requirements

(a) Benefits are available to Colorado Residents who have maintained residency for at least six months.

(b) Visitors who receive emergency care shall have costs covered by the Tourism Fee system established in Section 6.

(c) Short-term residents (less than six months) who receive non-emergency care must reimburse the system at rates established by the Department.

3.3 No Financial Barriers

(a) No copayments, deductibles, or cost-sharing shall be required from residents.

(b) No resident shall be denied care based on ability to pay.

(c) No resident shall receive medical bills for covered services.

3.4 Tiered Contribution System

(a) All Colorado residents shall contribute to system sustainability through one of the following:

Income-Based Contributions:

- Integrated into state income tax system
- Progressive structure based on ability to pay
- No separate premium payments

Community Service Alternative:

- Available to individuals with limited financial means
- State-approved service work in healthcare facilities, public services, or community organizations
- Tracked through state portal system
- Minimum 40 hours per year or prorated based on circumstances

(b) The Department shall establish specific contribution levels and community service requirements through regulation.

3.5 Hospital and Provider Payment Guarantee

(a) All hospitals, clinics, and healthcare providers serving Colorado residents shall receive full payment for covered services.

(b) Payment rates shall be established to ensure:

- Rural hospital sustainability
- Urban facility financial stability
- Provider adequacy throughout the state
- Timely reimbursement (within 30 days)

(c) Providers shall not bill patients directly for covered services.

3.6 Funding Sources

The Care Without Fear system shall be funded through:

- (a) State income tax increase of 2.2 percentage points (from 4.4% to 6.6%);
- (b) Cannabis tax revenue as designated in existing statutes;
- (c) Tourism fees for visitor emergency care (Section 6);
- (d) Renewable energy project fees;
- (e) Fees on luxury goods as established by regulation;

(f) Federal matching funds where available and accepted;

(g) Employer healthcare obligation savings redirection (business contribution fund).

3.7 Employer Healthcare Obligation Elimination

(a) Effective upon implementation of this system, employers shall have no legal obligation to provide health insurance to employees.

(b) Collective bargaining agreements requiring healthcare benefits shall be renegotiated to redirect equivalent value to wages or other benefits.

(c) Employers shall not be subject to federal ACA employer mandate penalties for Colorado residents covered under this system.

3.8 Implementation and Administration

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

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

- Healthcare providers (3 members)
- Patient advocates (3 members)
- Rural healthcare representatives (2 members)
- Mental health professionals (2 members)
- Public health experts (2 members)
- Legislative appointees (2 members)

(c) Full implementation shall occur within 24 months of enactment.

SECTION 4: AI WORKFORCE PROTECTION FRAMEWORK

4.1 Legislative Intent

The General Assembly recognizes that artificial intelligence will fundamentally transform the workforce. This Section establishes protections ensuring workers benefit from technological advancement rather than being discarded by it.

4.2 AI Displacement Determination

(a) An employee is considered "AI-Displaced" when:

1. The employee's position is eliminated, reduced, or terminated; AND

2. Artificial intelligence, automation, or algorithmic systems are implemented to perform the core functions the employee previously performed; AND
3. The employer does not offer comparable alternative employment within 30 days.

(b) The following do NOT constitute AI displacement:

- Productivity tools that assist workers rather than replace them
- Position elimination unrelated to AI implementation
- Voluntary resignation or retirement
- Termination for cause unrelated to AI implementation

(c) An independent AI Displacement Review Board shall adjudicate disputed cases.

4.3 Employer Obligations for AI-Displaced Workers

When an employer AI-displaces a worker, the employer shall:

(a) **Ongoing Salary Payment:**

- Pay 50% of the worker's final annual salary indefinitely
- Payments continue regardless of worker's subsequent employment
- Payments adjusted for cost-of-living every 16 months
- Payments continue until worker reaches retirement age (65) or voluntarily terminates

(b) **Tax Credit Offset:**

- Employer receives state tax credit equal to 25% of AI displacement payments
- Credit is refundable if it exceeds tax liability
- Effective employer cost is 37.5% of former salary

(c) **No Additional Benefit Obligations:**

- No healthcare (covered by Care Without Fear)
- No workers compensation
- No retirement contributions (worker accesses CRSP)
- No paid leave obligations
- No unemployment insurance

(d) **Notice Requirements:**

- 90 days advance notice of AI implementation that will displace workers
- Written explanation of displacement determination
- Information about rights and transition support

4.4 Worker Rights and Benefits

(a) AI-displaced workers retain the right to:

- Accept other employment without reduction in AI displacement payments
- Access state retraining programs at no cost
- Priority consideration for new positions at the displacing employer
- Full healthcare through Care Without Fear system
- Participation in CRSP retirement program

(b) AI-displaced workers receiving displacement payments may earn unlimited additional income from other employment, creating potential for dual-income stability.

4.5 AI Displacement Insurance Fund

(a) **Establishment:** The AI Displacement Insurance Fund is hereby created.

(b) **Purpose:** To provide payments to AI-displaced workers when:

- Employer goes bankrupt or ceases operations
- Employer fails to make required payments
- Employer disputes obligation and appeal is pending

(c) **Funding:** All Colorado employers shall contribute 2.5% of total payroll to the Fund.

(d) **Administration:** The Department of Labor and Employment shall administer the Fund.

(e) **Bankruptcy Protection:**

- If employer becomes insolvent, Fund assumes payment obligations
- Fund provides up to 24 months of full displacement payments
- After 24 months, worker transitions to state retraining and employment programs

(f) **Fund Solvency:**

- Fund must maintain reserves equal to 18 months of projected displacement payments
- If reserves fall below threshold, contribution rate may increase up to 3.5%

- Legislative review required for any increase above 3.5%

4.6 High-Earning Worker Provisions

(a) For workers earning above \$150,000 annually at time of displacement:

- Displacement payment capped at \$75,000 annually (50% of \$150k)
- Cost-of-living adjustments apply to capped amount
- All other provisions apply normally

(b) Cap adjusts annually based on Colorado median wage index.

4.7 Remote Worker Coverage

(a) Remote workers are covered if:

- Primary work location is Colorado (50%+ of work time)
- Employer has Colorado business presence
- Worker is Colorado resident at time of displacement

(b) Out-of-state employers with Colorado remote workers must participate in system for those workers.

4.8 Retraining and Transition Support

(a) **Colorado AI Transition Program** is hereby established to provide:

- Free occupational retraining for AI-displaced workers
- Career counseling and job placement services
- Bridge training for high-demand fields
- Apprenticeship connections

(b) Qualified Businesses receive priority access to retrained workers at no recruiting cost.

(c) Employers hiring AI-displaced workers receive:

- \$5,000 tax credit per hire
- Training subsidy for first 6 months
- Wage subsidy of 25% for first year

4.9 Enforcement and Penalties

(a) Employers failing to make AI displacement payments face:

- Penalties of 200% of missed payments

- Loss of Qualified Business status and associated benefits
- Liability for worker's legal fees
- Potential criminal penalties for willful violation

(b) Workers may file complaints with Department of Labor and Employment.

(c) Administrative law judges shall hear disputes within 60 days.

4.10 Death of AI-Displaced Worker - Position Restoration

(a) Position Restoration Requirement:

When an AI-displaced worker receiving ongoing payments dies, the employer must:

1. Restore human position within 180 days

- Hire new employee at same salary the deceased worker was receiving
- Provide full training on actual job functions AI is performing
- New employee receives same cost-of-living increases as specified in Section 4.3(a)
- New employee becomes oversight/on-call role after training

2. AI Operations Continue

- AI continues performing day-to-day functions
- No reduction in operational efficiency
- Company maintains automation benefits

3. Human Oversight Role The new employee serves critical oversight functions:

- Available for complex situations requiring human judgment
- Monitors AI performance and identifies errors
- Handles customer escalations AI cannot resolve
- Maintains human expertise and institutional knowledge
- Responds to system failures or emergencies
- Provides training for future oversight employees
- Ensures quality control and ethical compliance

4. Compensation

- Full salary equal to deceased worker's final salary plus all accrued increases
- All benefits under this Act (healthcare via Care Without Fear, CRSP eligibility, Life Security Program)

- Regular cost-of-living adjustments per Section 4.3(a)
- This is NOT "make-work" - oversight role has genuine value

(b) Economic Circulation Principle:

The General Assembly finds that:

- Living workers spend money in the economy, creating demand and jobs
- AI-displaced workers receiving payments maintain economic participation
- When those workers die, economic circulation must be restored through re-employment
- This prevents permanent workforce reduction and economic contraction
- Human oversight of AI systems provides genuine value to employers and society

(c) Survivor Benefits for AI-Displaced Workers:

When AI-displaced worker dies:

1. Spouse Benefits:

- Receives 75% of AI displacement payments for 24 months
- Full healthcare through Care Without Fear during this period
- Access to Life Security Program death benefit (Section 5)
- Grief counseling and support services

2. Dependent Children:

- Support through existing state child welfare programs
- Educational assistance if parent was primary income
- Healthcare through Care Without Fear until age 26

3. One-Time Death Benefit:

- \$10,000 from AI Displacement Insurance Fund
- Paid within 15 days of death verification
- Covers immediate funeral and transition expenses

(d) Enforcement and Penalties:

Employers failing to restore positions face:

- \$50,000 penalty per violation plus \$5,000 per month until position filled

- Loss of Qualified Business status and all associated benefits
- Required to pay amount equal to new employee salary into Economic Resilience Fund until position is filled
- Potential criminal penalties for willful violation

(e) Exemptions:

Position restoration not required if:

- Business ceases operations entirely (bankruptcy/closure)
- AI system is decommissioned and function eliminated
- Business demonstrates position genuinely obsolete (reviewed by AI Displacement Review Board)

In these cases, AI Displacement Insurance Fund assumes survivor benefit obligations.

SECTION 5: COLORADO LIFE SECURITY PROGRAM

5.1 Establishment and Purpose

(a) The Colorado Life Security Program is hereby established to ensure families can maintain economic stability after a worker's death.

(b) Legislative findings:

- Family economic devastation from unexpected death creates poverty, homelessness, and community instability
- Private life insurance is expensive, excludes high-risk individuals, and is inaccessible to many workers
- A state-administered life security system can provide superior coverage at lower cost
- Economic security should extend beyond employment to family protection
- This program complements the comprehensive worker protection framework of this Act

(c) Purpose: To provide affordable, universal, portable life insurance coverage to all Colorado workers regardless of health status, employment type, or income level.

5.2 Universal Eligibility

The following individuals are eligible to participate:

(a) All Colorado workers:

- W-2 employees (full-time, part-time, seasonal)

- Self-employed individuals
- Independent contractors and gig workers
- Business owners with Colorado income
- AI-displaced workers receiving ongoing payments
- Agricultural workers
- Domestic workers

(b) Eligibility requirements:

- Must have Colorado income from work or business
- Must be Colorado resident as defined in Section 2
- Automatic enrollment upon first Colorado paycheck or tax filing

5.3 Contribution Structure

(a) Automatic Enrollment:

1. All Colorado workers automatically enrolled at 1% contribution rate upon first paycheck
2. Workers may:
 - Maintain automatic enrollment (recommended)
 - Increase contribution level up to 5%
 - Opt out entirely (must actively choose)
 - Change levels annually during enrollment period
3. Enrollment processed through:
 - Employer payroll systems for W-2 workers
 - Quarterly estimated tax payments for self-employed
 - Direct payment for those without regular payroll

(b) Contribution Levels and Benefits:

Level 1 (1% of gross pay) - Minimum Coverage:

- Annual benefit accrual: \$10,000 per year of participation
- Minimum death benefit: \$50,000 (after just 1 year)
- Maximum death benefit: \$250,000 (after 25+ years)

- Suitable for basic family protection

Level 2 (2% of gross pay) - Standard Coverage:

- Annual benefit accrual: \$20,000 per year of participation
- Minimum death benefit: \$75,000 (after 1 year)
- Maximum death benefit: \$500,000 (after 25+ years)
- Recommended for most workers

Level 3 (3% of gross pay) - Enhanced Coverage:

- Annual benefit accrual: \$30,000 per year of participation
- Minimum death benefit: \$100,000 (after 1 year)
- Maximum death benefit: \$750,000 (after 25+ years)
- Suitable for primary breadwinners

Level 4 (4% of gross pay) - Premium Coverage:

- Annual benefit accrual: \$40,000 per year of participation
- Minimum death benefit: \$125,000 (after 1 year)
- Maximum death benefit: \$1,000,000 (after 25+ years)
- Comprehensive family protection

Level 5 (5% of gross pay) - Maximum Coverage:

- Annual benefit accrual: \$50,000 per year of participation
- Minimum death benefit: \$150,000 (after 1 year)
- Maximum death benefit: \$1,250,000 (after 25+ years)
- Maximum available protection

(c) Tax Treatment:

1. Contributions are PRE-TAX:

- Deducted before federal and state income tax calculation
- Reduces taxable income dollar-for-dollar
- Effective cost is 25-40% less than after-tax amount

2. Benefits are TAX-FREE:

- Death benefits paid to survivors are not taxable income
- No federal or state tax on benefit receipt
- Full amount available for family use

(d) Cost Examples:

Worker earning \$50,000/year:

Level	Annual Cost	Pre-Tax Monthly	After-Tax Equivalent	Death Benefit (Year 1)	Death Benefit (Year 10)
1%	\$500	\$42	\$32	\$50,000	\$150,000
2%	\$1,000	\$83	\$63	\$75,000	\$275,000
3%	\$1,500	\$125	\$94	\$100,000	\$400,000

Worker earning \$75,000/year:

Level	Annual Cost	Pre-Tax Monthly	After-Tax Equivalent	Death Benefit (Year 1)	Death Benefit (Year 10)
1%	\$750	\$63	\$47	\$50,000	\$150,000
2%	\$1,500	\$125	\$94	\$75,000	\$275,000
3%	\$2,250	\$188	\$141	\$100,000	\$400,000

5.4 Benefit Structure

(a) Death Benefit Payment:

Upon participant's death, designated survivors receive:

1. **Lump sum payment within 30 days** of death certificate submission
2. **Amount based on:**
 - Contribution level selected
 - Years of participation in program
 - Accrual schedule in Section 5.3(b)
3. **Minimum guarantee:** \$50,000 even after just 1 year at Level 1
4. **No health questions, no claim denials** - if you contributed, benefit is paid

(b) Beneficiary Designation:

Participants may designate beneficiaries in order of priority:

1. **Primary beneficiary** - person(s) chosen by participant

2. **Spouse/domestic partner** - if no designation made
3. **Children** - split equally if no spouse
4. **Estate** - if no other survivors

Beneficiary changes allowed at any time through online portal.

(c) Multiple Beneficiaries:

Participants may name:

- Multiple primary beneficiaries with specified percentages
- Contingent beneficiaries if primary predeceases
- Trust as beneficiary for minor children
- Charitable organizations

(d) Special Provisions for AI-Displaced Workers:

AI-displaced workers receiving ongoing payments under Section 4 receive enhanced family protection:

Upon Death:

1. Life Security Program benefit (based on their contribution level)
2. PLUS: 75% of AI displacement payments for 24 months (Section 4.10(c))
3. PLUS: \$10,000 immediate death benefit from AI Displacement Insurance Fund
4. PLUS: Continued healthcare for survivors through Care Without Fear

Example Comprehensive Protection:

- AI-displaced worker earning \$70,000 before displacement
- Receiving \$35,000/year in AI payments
- Contributed at Level 2 (2%) = \$700/year
- Dies after 5 years in program

Family Receives:

- \$175,000 Life Security death benefit
- \$26,250/year × 24 months = \$52,500 in AI payments
- \$10,000 immediate death benefit
- **TOTAL: \$237,500 over 24 months**

- PLUS: Free healthcare for survivors

5.5 Advantages Over Private Life Insurance

(a) Cost Savings:

Private \$100,000 term life insurance:

- Average cost: \$50-150/month AFTER-TAX
- Annual cost: \$600-1,800 after-tax
- Health screening required
- Can be denied for pre-existing conditions
- Rates increase with age
- Can be cancelled by insurer

Colorado Life Security (Level 1):

- Cost for \$50,000 first-year benefit: ~\$42/month PRE-TAX
- Effective after-tax cost: ~\$32/month
- Annual cost: \$384 effective cost
- **Savings: 50-75% compared to private insurance**
- No health questions
- Cannot be denied
- Rates stay proportional to income
- Cannot be cancelled while employed

(b) Additional Advantages:

Universal Access:

- No medical underwriting
- Pre-existing conditions don't matter
- Cannot be denied coverage
- Age doesn't affect eligibility

Portability:

- Follows you between jobs

- Continues if you leave employer
- Works for self-employed and gig workers
- No "employer-sponsored" limitations

✓ **Simplicity:**

- Automatic enrollment
- Payroll deduction (no bills to pay)
- Online portal for all changes
- Fast claims processing (30 days max)

✓ **State-Backed Security:**

- Fund cannot go bankrupt
- Legislative oversight
- Actuarially sound management
- Transparent reporting

✓ **Tax Advantages:**

- Contributions reduce taxable income
- Benefits received tax-free
- Effective cost 25-40% lower than after-tax equivalent

✓ **Integration:**

- Works seamlessly with Care Without Fear
- Complements AI worker protections
- Part of comprehensive economic security

5.6 Fund Management

(a) Colorado Life Security Fund:

1. **Establishment:** Separate fund within State Treasury
2. **Purpose:** Hold contributions and pay benefits
3. **Management:** Department of Insurance as administrator
4. **Investment:** Conservative strategy managed by State Treasurer

- Mix of bonds, stocks, and secure instruments
- Similar to CRSP investment approach
- Goal: 6-8% annual return to keep costs low

(b) Actuarial Requirements:

1. Program must maintain reserves equal to **125% of projected obligations**
2. Annual actuarial review by independent actuary
3. If reserves fall below 110% of obligations:
 - Contribution rates may increase (up to maximum 6% per tier)
 - Legislative review required
 - Benefit accrual may be adjusted for new participants only
4. If reserves exceed 150% of obligations:
 - Contribution rates may decrease
 - Benefit accrual may increase
 - One-time bonuses to current participants considered

(c) Initial Capitalization:

1. State provides **\$100 million seed capital** from Economic Resilience Fund
2. Builds initial reserves during Years 1-3
3. After Year 3, program becomes fully self-sustaining
4. Seed capital repaid to Economic Resilience Fund by Year 10

(d) Claims Reserve:

Program must maintain **18 months of projected claims** in liquid reserves to ensure:

- Immediate payment capability (30-day processing)
- No delays during economic downturns
- Protection from state budget volatility
- Continuous operations regardless of external factors

5.7 Administration and Operations

(a) Department of Insurance Responsibilities:

1. Enrollment Management:

- Process new enrollments
- Handle contribution level changes
- Maintain beneficiary designations
- Coordinate with employers and payroll systems

2. Claims Processing:

- Receive and verify death certificates
- Contact beneficiaries
- Process payments within 30 days
- Handle disputed claims

3. Fund Oversight:

- Monitor actuarial soundness
- Coordinate investments with State Treasurer
- Produce quarterly financial reports
- Conduct annual audits

4. Customer Service:

- Maintain online portal
- Operate call center
- Provide enrollment assistance
- Answer beneficiary questions

(b) Online Portal Features:

Participants can access secure portal to:

- View current coverage amount
- Change contribution levels
- Update beneficiary designations
- Estimate future benefit amounts
- Download tax documents
- File claims (for beneficiaries)

- Track claim status

(c) Employer Integration:

For W-2 employees:

1. Automatic enrollment through payroll system
2. Contributions deducted pre-tax
3. Employer remits to state (like tax withholding)
4. No administrative burden on employer beyond standard payroll
5. Quarterly reporting to state

For self-employed/gig workers:

1. Enrollment through state portal
2. Quarterly payments with estimated taxes
3. Or monthly automatic bank draft
4. Same benefits as W-2 workers

5.8 Opt-Out and Flexibility

(a) Opt-Out Provisions:

Workers may opt out if they:

1. Have comparable private life insurance coverage
2. Choose not to participate for personal reasons
3. Have religious objections to insurance
4. Prefer to self-insure

Opt-out process:

- Must actively elect to opt out (not automatic)
- Can opt out during annual enrollment period
- Can re-enroll in any future enrollment period
- No penalties for opting out or re-enrolling

(b) Contribution Level Changes:

Workers may change contribution levels:

Annual Enrollment Period:

- Every October for changes effective January 1
- Can increase or decrease levels
- Can opt out entirely
- Changes take effect immediately in new year

Qualifying Life Events (immediate changes allowed):

- Marriage or divorce
- Birth or adoption of child
- Death of spouse or dependent
- Significant income change ($\pm 25\%$)
- Loss of other life insurance coverage

(c) Payment Flexibility:

If worker experiences financial hardship:

1. May reduce contribution level immediately
2. May suspend contributions for up to 6 months
3. Coverage continues at reduced level during suspension
4. Can resume contributions at any time
5. No penalties for temporary suspension

5.9 Special Situations**(a) Disability:**

If participant becomes permanently disabled:

1. **State waives contributions** - no payment required
2. **Coverage continues** at current benefit level
3. **Benefit continues to accrue** at 50% rate
4. **No reduction in protection** for disabled worker's family
5. Disability must be certified by Social Security or state program

(b) Retirement:

Upon retirement:

1. **Coverage continues** if participant has any Colorado income (pension, investments, part-time work)
2. **Contributions continue** at selected percentage of income
3. **Can maintain coverage** through direct monthly payment if no Colorado income
4. **Benefit amount frozen** if direct payment selected, but coverage continues
5. **No age limit** on coverage

(c) Leaving Colorado:

If participant moves out of state:

1. **Coverage portable for 24 months** after leaving
2. Allows time to secure coverage in new state
3. Must continue contributions through direct payment
4. Can convert to private policy without health screening after 24 months
5. Or can resume Colorado coverage if they return

(d) Temporary Unemployment:

If participant loses job:

1. Coverage continues for **6 months without payment**
2. Benefit amount stays at last level
3. Can make voluntary payments to maintain full accrual
4. Coverage resumes automatically when re-employed
5. No gaps in protection during job transitions

(e) Multiple Jobs:

If participant has multiple Colorado jobs:

1. Contributions based on total Colorado income
2. Coordinated through state tax system
3. Only one benefit (not duplicated)
4. Automatic calculation prevents over-contribution

5.10 Claims Process

(a) Filing a Claim:

Beneficiaries must:

1. Submit death certificate (certified copy)
2. Complete simple claim form (online or paper)
3. Provide identification and beneficiary verification
4. Designate payment method (direct deposit, check)

(b) Processing Timeline:

- Day 1-5: Claim received and verified
- Day 6-15: Beneficiary identification confirmed
- Day 16-25: Payment processed
- Day 26-30: Funds disbursed to beneficiary
- **Maximum 30 days from submission to payment**

(c) Emergency Advance:

In cases of financial hardship:

- Beneficiary can request advance payment
- Up to \$10,000 available within 5 business days
- Deducted from final benefit amount
- Helps with immediate funeral and living expenses

(d) Disputed Claims:

If claim is disputed (rare):

1. Independent review by claims adjudicator
2. Hearing within 30 days if requested
3. Administrative law judge makes final determination
4. Appeals process available
5. Legal fees paid by program if beneficiary prevails

5.11 Program Integrity and Fraud Prevention

(a) Fraud Prevention Measures:

1. Death Verification:

- Cross-reference with Social Security Death Master File
- Require certified death certificate
- Verify through Colorado vital records

2. Beneficiary Verification:

- Identity confirmation required
- Relationship to deceased verified
- Prevent fraudulent claims

3. Contribution Verification:

- Audit employer remittances
- Cross-check with tax records
- Ensure accurate benefit calculations

(b) Penalties for Fraud:

Individuals committing fraud face:

- Criminal prosecution
- Repayment of fraudulent benefits plus 300% penalty
- Potential imprisonment
- Permanent ineligibility for program

Employers failing to remit contributions face:

- Penalties equal to 200% of withheld amounts
- Loss of business licenses
- Criminal prosecution for willful violation

5.12 Integration with Other Programs

(a) Coordination with AI Worker Protections (Section 4):

AI-displaced workers automatically enrolled in Life Security Program:

- Contributions deducted from AI displacement payments

- Enhanced family benefits upon death (Section 5.4(d))
- Seamless integration with survivor benefits
- Comprehensive family economic security

(b) Coordination with Care Without Fear (Section 3):

Survivors of Life Security participants receive:

- Continued healthcare coverage through Care Without Fear
- Grief counseling and mental health support
- No disruption in medical care during transition
- Children covered until age 26

(c) Coordination with CRSP (Section 7):

Participants in both programs receive:

- Life Security death benefit
- PLUS any CRSP survivor benefits
- No offset or reduction
- Comprehensive family retirement security

(d) Coordination with Workers Compensation:

If death is work-related:

- Life Security benefit paid in full
- Workers compensation death benefits also paid
- No offset between programs
- Family receives both benefits

5.13 Reporting and Transparency

(a) Annual Public Report:

Program must publish annual report including:

- Total enrollment numbers by contribution level
- Total contributions collected
- Total benefits paid

- Number of claims processed
- Average processing time
- Fund balance and investment returns
- Actuarial soundness assessment
- Comparison to private insurance costs

(b) Quarterly Financial Statements:

Published quarterly with:

- Fund assets and liabilities
- Investment performance
- Claims paid in quarter
- Reserve levels
- Any adjustments to contribution rates

(c) Public Dashboard:

Online dashboard showing:

- Real-time enrollment statistics
- Claims processing times
- Fund performance metrics
- Comparison to national averages
- Participant satisfaction ratings

5.14 Funding Summary

(a) Revenue:

- Worker contributions (1-5% of pay): Estimated \$800M-1.2B annually (steady state)
- Investment returns: Estimated \$50-150M annually
- State seed capital: \$100M (one-time, Years 1-3)

(b) Costs:

- Death benefit payments: Estimated \$400-600M annually (steady state)
- Administration: \$20M annually

- Reserve building: \$200-400M (Years 1-5)
- Reserve maintenance: Ongoing

(c) Financial Model:

- Year 1-3: Build reserves with seed capital + contributions
- Year 4-10: Reach actuarial soundness, repay seed capital
- Year 11+: Fully self-sustaining, potential cost reductions

(d) No Impact on State Budget:

- Program fully self-funded after Year 3
 - Seed capital repaid by Year 10
 - No ongoing appropriations required
 - No tax increases needed
-

SECTION 6: BUSINESS INCENTIVES AND COST REDUCTION

6.1 Qualified Business Status

(a) Businesses maintaining compliance with Sections 3-5 achieve "Qualified Business" status.

(b) Qualified Business benefits include all incentives in this Section.

6.2 Zero Healthcare Administration Burden

(a) Qualified Businesses have no obligation to:

- Provide health insurance
- Administer health benefits
- Conduct open enrollment
- Manage COBRA
- Negotiate with insurers
- Process medical claims

(b) Estimated administrative savings: \$50,000-\$200,000 annually depending on size.

5.3 Workers Compensation Elimination

- (a) Qualified Businesses are exempt from workers compensation insurance requirements.
- (b) Workplace injuries are covered through Care Without Fear system.
- (c) Employers remain liable for OSHA compliance and gross negligence.
- (d) Estimated savings: \$1,500-\$3,000 per employee annually.

6.4 Retirement Obligation Modification

- (a) Qualified Businesses have no obligation to offer 401(k) or retirement plans.
- (b) Employees access Colorado Retirement Security Program (Section 8).
- (c) Employers may voluntarily offer supplemental retirement benefits.
- (d) Estimated savings: \$2,000-\$4,000 per employee annually.

6.5 Renewable Energy Cost Reduction

- (a) **Colorado Clean Energy Business Initiative** is established to provide Qualified Businesses with subsidized renewable energy.
- (b) State shall:
 - Develop wind and solar generation capacity specifically for business use
 - Provide energy at 30-50% below market rates
 - Prioritize businesses with high energy needs
 - Guarantee rate stability for 10-year periods
- (c) Estimated savings: \$2,000-\$5,000 per employee annually in energy costs.
- (d) Funding: Combination of federal clean energy grants, state economic development funds, and revenue bonds.

6.6 Regulatory Streamlining

- (a) Qualified Businesses receive:
 - Fast-track permitting (30-day maximum for non-complex permits)
 - Single-point-of-contact business liaison
 - Consolidated licensing portal
 - Reduced inspection frequency for compliant businesses
 - Regulatory sandbox access for innovation pilots

6.7 AI Innovation Hub Access

(a) **Colorado AI Innovation Hub** is established to provide:

- Shared AI computing infrastructure
- Research facility access
- AI development tools and platforms
- Technical expertise and consultation
- Collaborative innovation spaces

(b) Qualified Businesses access Hub resources at subsidized rates (70% below market).

(c) Hub promotes Colorado as national AI leader while ensuring worker protections.

6.8 Liability Protection

(a) Qualified Businesses complying with Section 4 are protected from:

- Wrongful termination claims related to AI displacement
- Class action lawsuits regarding workforce automation
- Discrimination claims based solely on AI implementation

(b) Protection applies only when:

- Employer provides required notice
- Displacement payments are made timely
- Review process is followed for disputed cases

6.9 State Contracting Priority

(a) State and local government contracts shall prioritize Qualified Businesses.

(b) In competitive bidding, Qualified Business status provides:

- 5% price preference in scoring
- Expedited bid review
- Multi-year contract eligibility

(c) Estimated value: Access to \$3-5 billion in annual state/local contracts.

6.10 Workforce Stability Benefits

(a) Because workers have healthcare security between jobs:

- Reduced employee turnover
- Easier workforce mobility and optimization
- Lower hiring and training costs
- Enhanced workforce flexibility

(b) Estimated savings: \$10,000-\$20,000 per position in reduced turnover costs.

SECTION 7: TOURISM REVENUE AND VISITOR RESPONSIBILITY

7.1 Tourism Fee Structure

To offset visitor impacts on Colorado infrastructure and emergency services, the following fees are established:

- (a) **Hotel Occupancy Fee:** \$20 per room per night
- (b) **Airbnb and Short-Term Rental Fee:** \$14 per unit per night
- (c) **Resort Accommodation Fee:** \$26 per room per night
- (d) **Ski Lift Ticket Fee:** \$12 per ticket
- (e) **Other Recreational Fees:** As established by regulation for significant tourist activities

7.2 Fee Collection and Remittance

(a) Accommodation providers and recreational facilities shall:

- Collect fees at point of sale
- Remit monthly to Department of Revenue
- Maintain records for audit purposes
- Display fee disclosure to customers

(b) Penalties for non-compliance:

- \$500 per violation
- Loss of business license for repeated violations
- Liability for uncollected amounts plus interest

7.3 Tourism Fee Fund

(a) Revenue deposited in Tourism Responsibility Fund for:

- Visitor emergency medical care (40% of revenue)
- Economic resilience programs (30% of revenue)
- State Defense Force operations (20% of revenue)
- Infrastructure maintenance (10% of revenue)

(b) Estimated annual revenue: \$720 million.

7.4 Visitor Healthcare Coverage

(a) Visitors receiving emergency care in Colorado have costs covered by Tourism Fee system.

(b) Non-emergency care for short-term visitors (under 6 months) requires:

- Immediate payment or insurance coverage; OR
- Reimbursement to system at established rates

(c) Tourism Fee does not cover long-term visitors who should transition to residency.

SECTION 8: COLORADO RETIREMENT SECURITY PROGRAM (CRSP)

8.1 Establishment

The Colorado Retirement Security Program is hereby created as a state-administered retirement system alternative to federal Social Security.

8.2 Voluntary Participation

(a) Colorado workers may choose:

- Federal Social Security; OR
- Colorado Retirement Security Program; OR
- Both (though contributions to both required)

(b) Election made annually during designated enrollment period.

(c) Once elected, participant must remain in chosen system for minimum 2 years before switching.

8.3 Contribution Structure

(a) **Worker Contribution:** 6.2% of wages (equivalent to federal SS)

(b) **Employer Contribution:** 6.2% of wages (equivalent to federal SS)

(c) **Total:** 12.4% of wages, same as federal system

(d) For workers choosing CRSP:

- Worker's 6.2% goes to CRSP fund
- Employer's 6.2% goes to CRSP fund
- Neither party pays federal Social Security tax for that worker

(e) For workers choosing federal SS:

- All contributions go to federal system as normal
- No change from current law

8.4 CRSP Fund Management

(a) **Colorado Retirement Investment Board** is established to manage CRSP fund assets.

(b) Board composition:

- State Treasurer (chair)
- 2 investment professionals (appointed by Governor)
- 2 worker representatives (elected by participants)
- 1 employer representative (appointed by Governor)
- 1 retiree representative (elected by beneficiaries)

(c) Investment strategy:

- Diversified portfolio: stocks, bonds, real estate, infrastructure
- Conservative risk management (similar to CalPERS model)
- Transparent quarterly reporting
- Independent annual audit

(d) **Constitutional Protection:** CRSP fund assets are protected from:

- State general fund borrowing
- Legislative raids
- Non-retirement purposes
- Political manipulation

8.5 Vesting and Benefits

(a) **Vesting:** Full vesting after 10 years of contributions.

(b) **Retirement Age:** Benefits begin at age 65 (or state-determined retirement age).

(c) **Benefit Calculation:**

- Based on total contributions plus investment returns
- Actuarially sound to ensure lifetime payments
- Cost-of-living adjustments applied annually

(d) **Portability:**

- Benefits remain even if participant leaves Colorado
- Requires 10+ years of contributions
- Payments continue regardless of residence

(e) **Survivor Benefits:**

- Spouse receives 75% of benefit upon death
- Dependent children receive benefits until age 18
- One-time death benefit of \$5,000

(f) **Disability Provisions:**

- Disability benefits available after 5 years of contributions
- Medical certification required
- Benefits calculated based on contributions to date

8.6 Minimum Benefit Guarantee

(a) CRSP guarantees minimum benefit based on:

- Years of contributions
- Colorado cost of living
- Poverty prevention standards

(b) Minimum benefit shall not be less than 125% of federal poverty level for a single person.

8.7 Fund Solvency Requirements

(a) CRSP must maintain actuarial solvency for 50-year projection.

(b) If solvency falls below 90%:

- Contribution rates may increase up to 7.5% per party (from 6.2%)

- Benefits may be adjusted for new participants
- Legislative review and correction required

(c) If fund exceeds 120% solvency:

- Contribution rates may decrease
- Benefits may increase
- Participant rebates considered

8.8 Coordination with Federal System

(a) Workers who contributed to both CRSP and federal SS over career receive both benefits.

(b) No offset or reduction for dual participation.

(c) CRSP benefits do not affect federal SS eligibility.

(d) Employers remit contributions to appropriate system based on worker election.

SECTION 9: ECONOMIC RESILIENCE AND FEDERAL FUNDING INDEPENDENCE

9.1 Economic Resilience Goal

Colorado shall develop capacity for economic self-sufficiency independent of federal funding while continuing to accept federal funds when available and aligned with state interests.

9.2 Federal Funding Relationship

(a) Colorado shall continue to:

- Accept federal funding for programs aligned with state priorities
- Participate in federal programs serving Coloradans
- Maintain relationships with federal agencies
- Utilize federal resources for military bases, national parks, and federal lands

(b) Colorado shall build systems capable of:

- Replacing federal funding if disrupted
- Operating core state functions independently
- Maintaining essential services during federal shutdowns

- Protecting residents from federal policy volatility

(c) This Section does not constitute secession, withdrawal from federal programs, or rejection of federal cooperation.

9.3 Economic Resilience Fund

(a) The Economic Resilience Fund is established to:

- Build capacity for federal funding replacement
- Stabilize revenue during economic disruptions
- Fund economic development initiatives
- Support Business Contribution Fund programs

(b) Funded by:

- Tourism fees (30% of revenue) = ~\$216M annually
- Business contributions (2.5% payroll) = ~\$1B annually
- State budget surplus allocations
- Federal grants accepted for resilience purposes

(c) Reserve target: 18 months of essential state operations funding.

9.4 State Program Alternatives

(a) Colorado shall develop or maintain state alternatives to key federal programs:

- Retirement security (CRSP - Section 8)
- Healthcare (Care Without Fear - Section 3)
- Unemployment insurance (existing state system)
- Worker protections (Sections 4-5)
- Emergency management (Section 10)

(b) Programs designed to function with or without federal support.

9.5 Revenue Diversification Strategy

(a) Colorado shall reduce dependence on any single revenue source through:

- Tourism fees capturing visitor economic impact
- Business contributions supporting worker protection

- Income tax supporting healthcare and education
- Energy development royalties
- Strategic investments generating returns

(b) Goal: No single source exceeds 35% of general fund revenue.

9.6 Phased Implementation

(a) **Phase 1 (Years 1-3):** Build fund reserves, implement core programs

(b) **Phase 2 (Years 4-7):** Achieve 50% federal funding replacement capacity

(c) **Phase 3 (Years 8-10):** Achieve 80% federal funding replacement capacity

(d) **Phase 4 (Year 10+):** Full self-sufficiency capability while accepting federal funds

SECTION 10: COLORADO STATE DEFENSE FORCE

10.1 Establishment

The Colorado State Defense Force (SDF) is hereby established as a military force under exclusive state control, separate from the Colorado National Guard.

10.2 Purpose and Mission

The SDF shall:

(a) **Emergency Response:** Rapid deployment for natural disasters, public health emergencies, and civil emergencies

(b) **Disaster Relief:** Search and rescue, medical aid, logistics support, evacuation assistance

(c) **Border Security Coordination:** Assist with border security in coordination with federal authorities (implemented Year 3+)

(d) **Critical Infrastructure Protection:** Secure essential facilities during emergencies

(e) **Federal-State Liaison:** Facilitate coordination between federal military and state agencies

(f) **Homeland Security Support:** Support counterterrorism and security operations

10.3 Relationship to National Guard

(a) SDF is separate from and does not replace Colorado National Guard.

(b) SDF members may NOT simultaneously serve in:

- U.S. Armed Forces active duty
- U.S. Armed Forces reserves
- Colorado National Guard

(c) SDF operates under exclusive state control and cannot be federalized.

(d) SDF and National Guard may coordinate but maintain separate command structures.

10.4 Force Structure

The SDF shall consist of approximately 3,500 members:

Tier 1: Active Response Force (1,500 members)

- Full-time: 300 members
- Part-time/Reserve: 1,200 members
- Military training and readiness
- Immediate deployment capability
- Cannot serve in federal military
- Competitive salary and benefits

Tier 2: Support & Administration (500 members)

- Civilian employees
- Logistics, communications, medical, intelligence, administration
- Full-time positions
- Professional staff supporting operations

Tier 3: Volunteer Reserve (1,500 members)

- Volunteer force with minimal compensation
- Activated for major emergencies only
- Monthly training requirement
- Stipend during activation
- Surge capacity for large-scale events

9.5 Command Structure

(a) **Commander-in-Chief:** Governor of Colorado

(b) **SDF Commanding General:** Appointed by Governor, confirmed by Senate

(c) **Deputy Commanders:** Operations, Administration, Training

(d) **Regional Commands:** Four regions covering Colorado geography

9.6 Training and Standards

(a) Active Response Force training:

- 6-month initial training program
- Quarterly proficiency drills
- Annual qualification requirements
- Emergency response certification
- Interagency coordination exercises

(b) Standards equivalent to federal military where applicable.

(c) Specialized training for:

- Search and rescue
- Emergency medical response
- Hazardous materials
- Communications
- Logistics

9.7 Equipment and Facilities

(a) SDF shall have access to:

- State-owned facilities and armories
- Emergency response equipment
- Communications infrastructure
- Transportation assets
- Medical supplies

(b) Equipment acquisition prioritizes dual-use capability (military and civilian emergency).

(c) Coordination with National Guard for facility and equipment sharing where appropriate.

9.8 Activation Authority

(a) Governor may activate SDF for:

- Natural disasters
- Public health emergencies
- Civil disturbances
- Terrorist threats
- Critical infrastructure protection
- Border security operations (Year 3+)

(b) Legislature may activate SDF by joint resolution.

(c) Activation limited to 90 days unless extended by Legislature.

9.9 Border Security Function (Phase 2 - Year 3+)

(a) Beginning in Year 3, SDF may assist with:

- Border monitoring and observation
- Support for federal Border Patrol
- Trafficking interdiction support
- Emergency response at border regions

(b) SDF border operations:

- Coordinate with federal authorities
- Provide intelligence and logistical support
- Assist with humanitarian needs
- Do NOT replace federal border functions

(c) Border mission requires Governor authorization and federal coordination.

9.10 Funding

(a) Annual SDF budget approximately \$130 million:

- Personnel (active force): \$75M
- Personnel (support staff): \$30M
- Volunteer stipends: \$5M

- Equipment and facilities: \$20M

(b) Funded through:

- Tourism fees (20% allocation) = \$144M
- Economic Resilience Fund allocations
- Federal emergency management grants
- State emergency management appropriations

(c) Budget adjusted annually for inflation and mission requirements.

9.11 Oversight and Accountability

(a) Annual report to Legislature on:

- Readiness status
- Training completion
- Activation history
- Budget expenditures
- Coordination with federal authorities

(b) Legislative Military Affairs Committee oversight.

(c) Independent audit every two years.

(d) Public transparency on operations (classified security matters excepted).

SECTION 11: IMPLEMENTATION, ADMINISTRATION, AND FUNDING

11.1 Lead Agencies

(a) **Care Without Fear:** Department of Health Care Policy and Financing

(b) **AI Workforce Protection:** Department of Labor and Employment

(c) **Life Security Program:** Department of Insurance

(d) **Business Programs:** Office of Economic Development

(e) **CRSP:** Colorado Retirement Investment Board (new)

(f) **Tourism Fees:** Department of Revenue

(g) **State Defense Force:** Department of Military and Veterans Affairs

(h) **Economic Resilience:** Office of the Governor / State Budget Office

11.2 Interagency Coordination

An **Economic Security Implementation Council** shall coordinate all programs under this Act, consisting of heads of lead agencies plus Governor's appointees.

11.3 Rulemaking Authority

Each lead agency shall promulgate rules within 180 days of enactment to implement their respective sections.

11.4 Implementation Timeline

(a) Immediate (0-6 months):

- Establish lead agency structures
- Begin rulemaking process
- Create advisory boards
- Develop technology systems

(b) Phase 1 (6-24 months):

- Launch Care Without Fear system
- Implement tourism fees
- Establish Business Contribution Fund
- Begin CRSP enrollment
- Launch Life Security Program enrollment
- Start SDF recruitment and training

(c) Phase 2 (24-36 months):

- Full Care Without Fear rollout
- AI Workforce Protection goes live
- Life Security Program fully operational
- Business incentives fully available
- SDF reaches 50% staffing
- Economic Resilience Fund building reserves

(d) Phase 3 (36+ months):

- All systems fully operational
- SDF border security function activated
- Economic resilience capacity assessed
- Program evaluation and refinement

11.5 Funding Summary

Annual Recurring Revenue:

- Income tax increase (2.2%): ~\$3.7B
- Tourism fees: ~\$720M
- Business contributions (2.5% payroll): ~\$1B
- Life Security contributions (worker-funded): ~\$1B
- Cannabis taxes (existing): ~\$400M
- Other sources: ~\$200M
- **Total new revenue: ~\$7B annually**

Annual Recurring Costs:

- Care Without Fear system: ~\$4.2B
- AI Displacement payments (projected): ~\$400M
- Life Security Program payments: ~\$500M
- SDF operations: ~\$130M
- CRSP administration: ~\$50M
- Business energy subsidies: ~\$300M
- Administration and oversight: ~\$150M
- Economic Resilience Fund reserve building: ~\$500M
- **Total costs: ~\$6.2B annually**

Surplus for contingencies and expansion: ~\$800M annually

11.6 Technology Systems

(a) Integrated Portal: Single online system for:

- Care Without Fear enrollment and services
- AI displacement claims and payments
- Life Security Program enrollment and claims
- CRSP account management
- Business compliance and incentives
- Tourism fee reporting

(b) Privacy protections and cybersecurity standards consistent with US-RAPA security framework.

(c) Multi-language access and ADA compliance required.

11.7 Performance Metrics and Reporting

(a) Annual reporting to Legislature on:

- Healthcare access and outcomes
- AI displacement cases and payments
- Life Security enrollment and claims processing
- Business participation rates
- CRSP enrollment and fund performance
- SDF readiness and activation history
- Economic resilience capacity
- Revenue and expenditure analysis

(b) Independent evaluation every three years.

(c) Public dashboard for transparency on key metrics.

SECTION 12: LEGAL PROVISIONS

12.1 Severability

If any provision of this Act or its application is held invalid, the invalidity does not affect other provisions or applications that can be given effect without the invalid provision.

12.2 Conflict of Laws

(a) This Act supersedes conflicting state laws and regulations.

- (b) Where federal law conflicts, Colorado shall seek waivers, exemptions, or legal resolution.
- (c) Nothing in this Act constitutes withdrawal from federal union or rejection of federal authority.

12.3 Constitutional Compliance

All provisions shall be construed consistent with Colorado and U.S. Constitutions.

12.4 Voter Approval Requirements

- (a) Sections requiring TABOR voter approval shall be referred to ballot.
- (b) If voters reject tax increases, alternative funding mechanisms shall be developed.

12.5 Federal Coordination

Colorado shall actively work with federal government to:

- Obtain necessary waivers (ACA, Social Security, etc.)
 - Coordinate border security operations
 - Maximize federal funding opportunities
 - Ensure legal compliance
-

SECTION 13: EFFECTIVE DATE AND SUNSET

13.1 Effective Date

This Act takes effect upon passage, with staggered implementation per Section 11.4.

13.2 Review and Renewal

- (a) Legislative review in Year 5 and Year 10.
- (b) Full evaluation of outcomes, costs, and benefits.
- (c) Amendments as needed based on experience.

13.3 No Automatic Sunset

Programs established by this Act continue indefinitely unless explicitly repealed or modified by Legislature.

SECTION 14: AMENDMENT AND MODIFICATION

14.1 Legislative Authority

Legislature may amend this Act by majority vote except:

- (a) Tax rate changes above specified limits require 2/3 vote or voter approval
- (b) CRSP fund protections require 2/3 vote to modify
- (c) Life Security Program benefit reductions require 2/3 vote
- (d) Core worker protections require 2/3 vote to weaken

14.2 Regulatory Flexibility

Agencies may adjust regulations within statutory framework to improve program performance.

END OF BILL

**Drafted by the Office of MaveriQ B Jackson For Introduction in the Colorado General Assembly Version
2.0 - December 2025 Includes Colorado Life Security Program and Enhanced AI Worker Protections**