

Sweeping health care reform proposals get committee hearing

Agency heads presented the Idaho Health Care Plan at a special hearing of the Legislature's Joint Finance-Appropriations Committee Jan. 15.

The Idaho Health & Welfare Committee also voted to introduce a bill to allow the state to seek waivers needed under the plan.

The health care proposal calls for Idaho to ask the federal government for two waivers.

One, called the state innovation waiver, would waive the tax credit ban on citizens who make less than 100 percent of the federal poverty limit. Officials estimate 36,000 Idahoans would receive coverage as a result.

The second, the Medicaid 1115 Waiver, aims to move those with "medically complex conditions" from the individual insurance market to Medicaid, in hopes of stabilizing the individual insurance market.

The dual-waiver proposal is separate from the executive order Gov. C. L. "Butch" Otter issued Jan. 5.

Between 2,500 and 3,500 Idahoans are estimated to be in the insured group with "high cost conditions," State Department of Health and Welfare Deputy Director Lori Wolf said at a JFAC hearing on Jan. 15.

"The idea with this waiver is that if we could carve about \$200 million off the individual market... and, based on their conditions, we would cover them on Medicaid," Wolf said.

Conditions considered "high cost" include certain severe cancers, blood diseases and some central nervous disorders, among others. The waiver is subject to approval from the federal government before its estimated implementation date of July 1.

State Department of Insurance Director Dean Cameron told JFAC the plan is part of the many state efforts to reduce premiums, which he said rose over 20 percent annually in recent years as result of the federal Affordable Care Act, or Obamacare.

He said ACA mandates "discouraged the healthy" from entering insurance pools and increased the number of policy holders with health conditions.

"As more people left, and rates went up, the cycle repeated itself. The insurance pool became sicker and sicker," Cameron said. "Today in our individual market you essentially have two groups of people: Those who qualify for a subsidy and those who are unhealthy."

The savings provided by the waivers is expected to be around \$135 million to \$150 million. Wolf said the dual-waiver proposal would be budget-neutral, meaning it requires no additional revenue.

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Sen. Steve Bair, R-Blackfoot, wondered how health insurance could be more carefully tailored to policy holders.

"My wife and I were required to have insurance for pregnancies and, of course, that's way past our history," he said. "It would be nice in Idaho if we had a pick-and-choose so you could add individual components that were important for a family."

Cameron clarified that the proposal would not allow for more individualized coverage and said Otter's recent executive order deals with that issue.

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