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FOR YOUR INFORMATION
Bonner County Daily Bee
Sandpoint, Idaho
Tuesday, January 30, 2018
Brian Walker
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ID leaders tout health care move

COEUR d'ALENE — The new state-regulated health care system with insurance plans from Idaho carriers is expected to roll out in early April, state leaders said Monday.

Gov. Butch Otter and Lt. Gov. Brad Little spoke to the Hagadone News Network editorial board on Monday on a variety of topics, including health care, early education and candidate financial disclosures.

Otter and Little defended the executive order they signed this month directing the Idaho Department of Insurance to use flexibility provided by the Trump Administration to develop guidelines under which Idaho health-insurance carriers can offer coverage plans at lower costs to folks who access private insurance companies for themselves. 'We want to have choice in Idaho,' Little said. 'Other states have lost so many carriers.'

The new system will allow insurance companies to create new health care plans that shave off some of the requirements of the Affordable Care Act, also known as Obamacare. The plans will be for Idahoans without insurance, including residents who don't qualify for Medicaid but make too much for subsidies under Obamacare. Little said the new guidelines dropping some of the requirements will lower some health care plans plans by 30 to 50 percent. He called the estimate 'very conservative.'

'About 70,000 people have dropped insurance because they were priced out,' Little said. Little called Idaho's new direction on health care a 'natural step' toward restoring affordability. He said Obamacare caused insurance rates to increase 28 percent in 2016 and added that some families have chosen to go without insurance coverage because they can't afford it. The executive order directs Insurance Director Dean Cameron to seek creative ways outside Obamacare restrictions to make coverage more affordable. Critics say rates have risen because some younger, healthier residents have refused to buy health insurance and pay a penalty instead, but state officials say they hope lower costs expected under the new plan will change that tide.

'We hope those who are objecting will now participate,' Otter said, adding that would also help with making insurance more affordable for everyone. Thirty-four percent of Idahoans (580,205) were on public health care programs such as Medicare, Medicaid and Tricare in 2016; 51 percent (853,763) were on private programs; and 15 percent (about 250,000) were uninsured.

Otter said that when Trump and Congress eliminated the individual mandate requiring all uninsured Americans to buy Obamacare plans or face financial penalties, that opened the door for states to pursue their own solutions to reduce costs and products with benefits families don't want or need. 'We believe Idaho will lead the way in states taking back control of their insurance markets,' Otter said. 'What (Trump) tried to do is ease the pain Obamacare created in each state.'

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State officials say they want to act quickly on the change. Insurance plans expected to be available in early April will not qualify for an Obamacare subsidy on premium payments, but carriers involved must agree to continue offering ACAcompliant plans through the Your Health Idaho insurance exchange, where federal subsidies will continue to be available.

Officials believe there will be a total of 299 plans available this spring to make the insurance market competitive. There will be at least three available in all of Idaho's 44 counties.

State leaders said they plan to pursue additional waivers from the federal government for more changes.

Some insurance companies, including Blue Cross of Idaho, have supported the executive order, citing more choices and lower costs. Otter said health care reform has long been on Idaho's priority list. He said that before Obamacare was passed, the state was moving toward having patients pay for outcomes instead of how many times they saw a doctor.

On another topic, Otter and Little differed on their views of the urgency of Idaho funding pre-kindergarten education like the majority of states.

'I think we've got to pay for what we've got (with education), then I say add to it,' Otter said. 'Right now there are a lot of private sector opportunities for pre-K.'

Little said he's advocated for early childhood investment, but allowing individual school districts to be the 'laboratory' on how the funds are specifically spent.

'We should say, 'Here are the options and let school boards and districts (decide),' Little said.

Little and Otter both said they support requiring candidates to disclose certain finances such as entities they own and all entities that have paid them \$5,000 or more in the past year. Such a proposal was recently rejected by a legislative committee.

'I don't see anything wrong with it myself,' Otter said.

Little added: 'I think that it is only fair for citizens to be aware (of such information). We want to facilitate citizen legislators.'

The leaders said it is also critical that elected officials express any potential conflicts of interest on all topics.

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