

# IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news  
CLIP**

11623 Lake Shore  
Nampa, ID 83686  
(208) 880-9814

FOR YOUR INFORMATION

**The Idaho Statesman**

Boise, Idaho

**Tuesday, January 30, 2018**

**Dr Eric Kraska**

Page 1 of 2

## What benefits will no longer be considered essential for my patients?

### *Guest Opinion Health insurance*

Even a healthy family can be devastated by an unexpected medical diagnosis. Nobody plans for something like cancer in advance, nobody expects to have their life turned upside down by an unexpected health diagnosis. Health insurance exists for that very reason -- to protect you from the unexpected. That's why, as a physician, it doesn't make sense to me to sell health insurance plans that don't offer the protection patients need.

The recent executive order by Gov. Butch Otter forces Idaho to go back in time and guts important consumer protections now in place. The order would allow skimpy health insurance plans to be sold in Idaho that fail to guarantee patients access to the coverage and care they may need. These plans could cut certain benefits like maternity care or mental health services in order to try to reduce costs, but they come with an even higher price. The guaranteed health benefits that this executive order aims to eliminate are required for a reason: They protect our patients.

A family purchasing one of these plans might think they are saving themselves money, but what happens when they are hit by an unexpected medical problem? What happens if the treatment they need isn't covered by their non-comprehensive plan? What happens when their expensive medication is no longer considered "essential" by their insurance provider?

These are questions that we were finally able to stop asking when the guarantee of essential health benefits was put in place. Why should my patients have to take this risk again?

What benefits will no longer be considered essential for my patients? Is substance-use treatment going to be scrapped in the middle of Idaho's opioid epidemic? Are my patients with mental health conditions going to have the peace of mind that comes from knowing they can receive the treatment they need? Will my female patients be guaranteed maternity and newborn care under any of these plans?

Which one of my patients will face backdoor discrimination when their benefits are taken away? Idahoans with pre-existing conditions will not be able to leave the exchange for plans that don't cover the services they need; this move won't do them any good and would only serve to hurt them by driving up their premiums.

I don't want to see people unable to receive care because their insurance policy doesn't cover their condition. I don't want Idaho to chisel away at the progress we've made on health care in recent years. We need to remain committed to health care policies that are comprehensive.

# IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news  
CLIP**

11623 Lake Shore  
Nampa, ID 83686  
(208) 880-9814

FOR YOUR INFORMATION  
**The Idaho Statesman**  
Boise, Idaho  
**Tuesday, January 30, 2018**  
**Dr Eric Kraska**  
Page 2 of 2

The Idaho Health Care Plan is an opportunity to bring people out of the coverage gap and get them the care that they need, but this executive order could hurt the plan itself by damaging the exchange the administration wants people to move on to. Instead the governor should remain focused on the Idaho Health Care Plan, and ensure its passage through the Legislature so Idahoans can afford health coverage.

*Eric Kraska is a board-certified emergency physician, providing care to every person who seeks it.*

###

Copyright 2018 The Idaho Statesman