

## Dual-waiver health plan advances in Idaho House

### *Panel OKs measure to address Medicaid gap on 7-5 vote*

BOISE - A House committee offered a ray of hope to Idaho's Medicaid gap population Wednesday, narrowly advancing legislation that could help upward of 35,000 people buy affordable health insurance.

The House Health and Welfare Committee recommended approval of the new Idaho Health Care Plan on a 7-5 vote following two hours of at-times gut-wrenching public testimony. Speaker after speaker said it wasn't a perfect bill, but it was a major step forward compared to the current situation, in which thousands of Idahoans delay seeking health care until it becomes an emergency because they can't afford it.

For example, Adrienne Evans, executive director of United Vision for Idaho, spoke of her father, who couldn't afford to see a doctor until he qualified for Medicare at age 65 - at which point he was diagnosed with stage 4 prostate cancer.

"I spent two years in waiting rooms listening to stories that were similar and worse than my father's," she said. "Two painful, excruciating years went by until my father died on the eve of his 67th birthday. My greatest wish would be that those making these decisions (on Idaho's health care policies) would also spend time sitting in hospital waiting rooms, listening to stories. Because it would fundamentally change you."

Only two of the 29 people who testified spoke against the proposal, which would allow working adults who earn less than 100 percent of the federal poverty level to qualify for premium subsidies through the state insurance exchange.

Department of Insurance Director Dean Cameron noted that legal noncitizens who fall into that same income category already qualify for the subsidies. American citizens don't, however, because Congress initially believed they would be covered under the Affordable Care Act by Medicaid expansion.

Idaho chose not to expand Medicaid, however, so an estimated 78,000 adults fell in the gap population - earning too little to qualify for premium subsidies, but too much to qualify for Medicaid.

If the Idaho Health Care Plan is approved, state officials would apply for a federal waiver to remove the subsidy restriction. That would help about half the gap population; the remainder would still be barred because they don't file federal tax returns. A second waiver would allow an estimated 2,500 Idahoans with complex, high-cost illnesses to move off their private insurance plans onto the Medicaid program. That would remove about \$200 million in annual costs from the private insurance market, Cameron said. Those savings could then be passed on, leading to reduced premiums for everyone else on the state exchange.

"This is an innovative, creative solution that addresses the problems we're facing in Idaho," he said.

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Page 2 of 2

Latah County Commissioner Tom Lamar noted that indigent medical care for people who can't otherwise afford health care currently costs Latah County taxpayers about \$500,000 per year.

"This (dual-waiver plan) is definitely a good first step to helping with that," he said. "We have the potential to improve the lives of 35,000 Idahoans." The Rev. Andrew Kukla, pastor of First Presbyterian Church in Boise, said the plan makes fiscal sense, but he supports it for a more fundamental reason.

"We ought to do this because we care," he said. "Do we want to send a message to the people who have been left at the perimeter of society, to be devoured by the predators of life, that we care about them? Or do we want to say it's too inconvenient, too expensive, we can't figure out how to get it done? There are many ways in which this bill is flawed ... but I think it's a place to start, to say we care."

Rep. Brian Zollinger, R-Idaho Falls, said lawmakers who oppose the plan still care about Idahoans.

"I went 10 years without insurance and am thankful Medicaid was there when my wife was pregnant with our first child," he said. "This isn't that we don't care; it's that we have other options and different ways to solve the problem."

For example, reducing the regulatory burden could save doctors thousands of dollars each year, he said.

"We have the best, most innovative health care system in the world," Zollinger said. "All government has done the last 60 years is screw it up and make things worse and worse. We're fooling ourselves if we think another government solution is going to fix the problem."

Rep. Karey Hanks, R-St. Anthony, was dismayed that Idaho would consider growing these programs "at a time when the Trump administration is working to shrink the size of government."

"With \$20 trillion in debt, are we really going to put our taxpayers on a bigger hook for this staggering boondoggle?" she asked. "What about the resources we need for law enforcement, teachers and infrastructure, that will instead be used to maintain this potentially growing (Medicaid) population?"

Rep. Mike Kingsley, R-Lewiston, made a motion to delay a vote on the bill, saying he'd like more time to consider it. That motion failed on a 7-5 vote.

Rep. Eric Redman, R-Athol, said the Legislature has delayed action on this issue long enough.

"I've been here four years and we've kicked the barrel down the road," he said. "Everything I hear is, this is an Idaho plan. It's moving those with high-risk diseases onto Medicaid. That means they have no deductible, no copays. If they're not already bankrupt because of (their illness), this is an opportunity to not go bankrupt because they'll have full coverage." After defeating Kingsley's motion, the committee voted 7-5 to send the bill to the House floor with a favorable recommendation.

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