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Butch Otter gets his chance to convince feds to back non-ACA health insurance

When Idaho Gov. Butch Otter called for health insurance plans that drop some aspects of the Affordable Care Act, news spread coast to coast that Idaho had gone rogue.

Idaho says it is not violating federal law. But while state officials say they talked extensively with attorneys and federal regulators about the plan's legality, the Trump administration has not said if it will move to block it.

On Saturday, Otter and state Insurance Director Dean Cameron will get a face-to-face discussion on Idaho's plan with a member of the administration -- Health and Human Services Secretary Alex Azar.

The meeting will take place while Otter is in Washington, D.C., for the National Governors' Association annual winter meeting.

Jon Hanian, the governor's spokesman, told the Statesman that Otter initiated the meeting. "We expressed an interest in having a meeting and his office recently got back with us to schedule one," he said.

Azar was quizzed repeatedly about Idaho's intentions during a series of congressional budget hearings earlier this month. At that time, he said he had read media reports but had not examined the first insurance plans proposed under Idaho's new guidance. He suggested HHS would wait to intervene until the state reviewed those plans.

"I don't want to prematurely be involved before there's even a matter in controversy at the state level," Azar said at one hearing.

Otter and Lt. Gov. Brad Little signed an executive order Jan. 5 directing Cameron to sort out how to let health insurance companies sell plans that drop certain ACA requirements. They said their goal was to attract healthy Idahoans back to insurance pools, further stabilizing the market.

Blue Cross of Idaho responded earlier this month by filing to create five "state-based" plans under the new framework. Its plans allow the company to base pricing on elements of a person's medical history. They add more out-of-pocket costs for patients. And they include \$1 million annual claim limits; anyone who hits the latter would be transferred to an ACA-compliant plan on Idaho's state insurance exchange. Blue Cross expects the state to take up to a month to review them for approval.

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