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Coeur d'Alene Press

Coeur d'Alene, Idaho

Tuesday, February 27, 2018

Kimberlee Kruesi

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Idaho House panel spikes health care alternative plan

BOISE — An Idaho House panel on Monday spiked a proposal that would have allowed health insurance carriers to offer non-Obamacare approved plans, while also imposing new requirements for Medicaid recipients.

The bill was submitted by the Statehouse's self-described "liberty legislators" as an alternative to a separate proposal already introduced in the Statehouse designed to reduce Idaho's health coverage gap.

"We all know that bill doesn't have the votes right now," said Rep. Bryan Zollinger, a Republican from Idaho Falls. "So why not consider other options?"

Zollinger's bill, dubbed the "non-affordable care act," would have directed the Idaho Department of Insurance to permit insurance carriers to offer plans that don't meet the requirements under the Affordable Care Act.

It also said adult Medicaid recipients should hold jobs and limits lifetime participation in the federal program to five years for certain recipients. For example, children, pregnant women and people with disabilities would have still been exempt from coverage limits.

According to the Idaho Department of Health and Welfare, placing a work requirement on able-bodied adult Medicaid recipients would affect 700 people and putting a lifetime limit on some Medicaid recipients would apply to roughly 11,000 people. There are 78,000 adults receiving Medicaid in Idaho.

After listening to more than two hours of lengthy testimony from free market advocates, disability health activists and hospital lobbyists, House Health and Welfare panel on Monday voted 8-4 that the bill raised too many questions and stopped the bill from advancing to the House floor.

"There are a lot of things in here that I really like," said Rep. Megan Blanksma, a Republican from Mountain Home. "But I have some real concerns. I think part of those concerns is the speed of which this is coming at us. There isn't a lot of time to vet what are maybe good ideas."

Currently, officials with the Department of Health and Welfare and the Department of Insurance are backing a plan that would allow the state to seek two federal waivers to the Affordable Care Act.

One waiver would allow low-income individuals to qualify for subsidies available to higher-income individuals. The other would expand Medicaid eligibility to make room for 12 serious and costly medical conditions.

Doing so is estimated to provide medical coverage to an estimated 35,000 Idahoans and cut premiums by up to 20 percent. That's because childless adults who are below the federal poverty line currently do not qualify

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for Medicaid in Idaho, nor do they qualify for subsidized plans on Idaho's health insurance marketplace exchange.

Furthermore, 2 percent of those sickest adults create roughly 40 percent of insurance claims. Health officials argue that removing those 2,500 people from the health exchange market to Medicaid would drive down health insurance premiums.

So far, the dual-waiver plan has advanced to the House floor, but has yet to be debated due to concerns over not enough Republican support.

About 78,000 working Idahoans are believed to be in the gap population that earns too much to qualify for Medicaid, but too little to qualify for insurance subsidies.

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