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The Lewiston Tribune
Lewiston, Idaho
Saturday March 18, 2017
by Kimberlee Kruesi (AP)
Page 1 of 2

GOP health law could affect enrollment

Plan to replace ACA could mean mass exodus from Idaho online insurance plan

BOISE — A plan from congressional Republicans to replace President Barack Obama’s health care law could result in a mass exodus from Idaho’s online health insurance exchange, state officials said Friday.

Almost 60,000 Idahoans could leave the exchange by 2020 under the new proposal because of the loss of tax credit subsidies and the repeal of requiring individuals to have health insurance, Your Health Idaho Director Pat Kelly told a meeting of the exchange board. Currently, nearly 106,000 Idahoans are enrolled on the exchange.

According to the board, the average tax subsidy would be \$2,956 for an Idaho family of four with an annual income of \$50,000 — or 23 percent lower than what it is now.

“We know changes are coming, and they’re coming quickly, but we don’t know how they will land,” Kelly told exchange board members during their quarterly meeting.

However, Kelly and the board remained optimistic about the exchange’s sustainability, reiterating that the situation remains fairly fluid because it’s still unknown what, if any, changes Congress will make to the new GOP plan. The board also said that while they have estimated the potential loss of customers, they still think there could be a new base they could tap into.

“We have a strong platform to work from and I think we’ve shown a high degree of creativity,” said board Chairman Stephen Weeg. “No matter what, we will be looked at as a real success story.”

Nationally, the legislation would cause 14 million people to lose their insurance coverage in the first year, according to an analysis released this week by the Congressional Budget Office. The nonpartisan office estimates the number of people losing insurance by 2026 would grow to 24 million.

The GOP legislation would use tax credits based on age to help people buy health coverage, phase out extra help to states that expanded their Medicaid programs and cap the program. It would end some requirements for health plans and taxes under the Obama administration’s Affordable Care Act.

The estimate did not include an analysis of how the law would impact each state, but Idaho’s top health experts are already urging the state to take on a larger role to ensuring that Idahoans have access to both health insurance and to medical care.

“It’s clear now that it is up to the states to provide health care coverage for those residents who need it the most,” said Department of Health and Welfare Director Dick Armstrong, in a prepared statement. “Several ideas

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and at least one bill are in play this session in the Idaho Legislature. It's time to move something forward, even a small step, to begin to help improve the health outcomes for the gap population and, ultimately, for everyone in Idaho."

Unlike 31 other states, Idaho didn't expand Medicaid eligibility under ACA. It's unknown if the estimated 60,000 people who might leave the exchange will move into the so-called Medicaid gap population, but advocates say the state shouldn't wait to find out.

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