

# IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news  
CLIP**

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

FOR YOUR INFORMATION

**Post Register**

Idaho Falls, Idaho

**Sunday Aug. 5, 2018**

**by Dr. Kenneth Krell**

Page 1 of 2

## **GUEST OPINION: It's money vs. ideals in debate over Medicaid**

*Idahoans die for lack of insurance. But in the debate over expanding Medicaid we must also address two other issues — money and ideology, writes Dr. Kenneth Krell.*

J.K. (not his real name) developed end stage renal disease in his twenties, with the cost of care covered by Medicare while on dialysis. But he lost that coverage after receiving a transplant, had insurance for a while, lost that, and presented in septic shock, off his anti-rejection drugs for just three weeks. Now with severe pneumonia, he put off care for lack of funding until he presented to us nearly comatose and in respiratory failure, his precious transplant forever lost.

Those are the discussions we ought to be having about Medicaid expansion as we approach the ballot in November. A new study in Journal of Critical Care from Los Angeles supports what I see continually—that lack of insurance is associated with more organ dysfunction at presentation with septic shock and predicts an increased in-hospital mortality of 15 percent.

So Idahoans die for lack of insurance. But in this debate we must also address two other issues—money and ideology. Both feature prominently in arguments by those opposed to expansion, a small minority of Idahoans since perhaps 75 percent of us favor a solution to this problem.

As aptly reported by Bryan Clark recently, the financial aspects of Medicaid expansion are now clearer due to a report by Milliman published July 19, and illuminated by the Idaho Center for Fiscal Policy. The Milliman report, commissioned and paid for by the Idaho Department of Health and Welfare, is no left-leaning partisan analysis, but rather a careful assessment by the group trusted by the Idaho legislature to analyze costs associated with Medicaid.

Milliman predicts higher enrollment in Medicaid than previously projected. Based on a formula using SNAP enrollment (food stamps), they forecast enrollment growth to 91,000 adults.

Yet even with that increased participation, and predicting expenses increase 2.5 percent annually per member, with the 90 percent federal offset in costs, the net cost to the state would be \$4.4 Million for 2022, or less than \$50 per person per covered year. Those savings accrue to the state by decreased costs to the county and

# IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news  
CLIP**

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

FOR YOUR INFORMATION

**Post Register**

Idaho Falls, Idaho

**Sunday Aug. 5, 2018**

**by Dr. Kenneth Krell**

Page 2 of 2

state indigent fund, plus savings to the Dept. of Corrections and the State Division of Behavioral Health, through enrollment in Medicaid for clients for whom the state currently pays all costs.

That \$4.4 Million net cost presumes a 50 percent savings in the county and state indigent fund, but as pointed out by the Idaho Center for Fiscal Policy (which unlike Milliman is an advocacy group), it may be reasonable to eliminate the county and state indigent funds, in which case the expansion actually saves Idaho \$15.6 Million in the third year, with net savings persisting year after year. Eliminating the County and State indigent fund seems fair, since hospitals and providers will now get reimbursed for much of the charity care they have previously provided.

Returning Idaho's federal tax dollars to Idaho covers 90 percent of the costs—which can't change so long as the ACA is in place. No pie-in-the-sky accounting schemes here, just direct cost savings from Medicaid coverage saving the state \$15.2 Million in 2023, and a return of Idahoan's federal tax dollars to Idaho citizens.

In a second column, coming this Tuesday, I'll address some of the ideological arguments against Medicaid expansion.

###

Copyright 2018 Post Register