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The Idaho Statesman
Boise, Idaho
Thursday Sept. 14, 2017
by **Audrey Dutton**
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Idaho's insurance regulator says it's time to bring back pre-Obamacare health plans

Dean Cameron is one of five Treasure Valley experts the Idaho Statesman's Business Insider magazine asked to describe how to repair our broken health-insurance system.

Dean Cameron has spent his entire adult life thinking about health insurance.

A native of the Magic Valley, Cameron was the third generation in his family to become an insurance agent. But he didn't stop there. He landed a seat in the Idaho Senate in the early 1990s and spent more than 20 years there. He applied his expertise in the arcane world of insurance to co-chair a health care task force and sponsor changes to health care law.

Gov. Butch Otter in 2015 named him director of the Idaho Department of Insurance, the state's regulator of insurance policies and the people and companies that sell them.

When the department in late July unveiled how much more Idaho health insurers planned to charge in 2018, Cameron said he was "deeply disappointed and frustrated" by increases ranging from 8 percent to 81 percent.

The increases prove that federal law must be changed, Cameron says. He offers a few ideas:

Either fund a cost-sharing mechanism of the Affordable Care Act, or Obamacare, or repeal it. The federal government was supposed to subsidize out-of-pocket costs for low-income people, but Congress and the Trump administration fought or threatened to stop paying the subsidies. Eliminating that uncertainty would trim rates by 20 percent, Cameron estimates.

Fund high-risk reinsurance pools, to help manage the monstrous medical costs of certain health issues. Cameron thinks that would trim rates by 10-20 percent.

Allow "true consumer choice of plans," such as the "Cruz amendment" proposal that would let health insurers sell some plans that don't meet ACA regulations. Those plans would be similar to what insurers sold before 2010, without guaranteed coverage for a lot of things — and would cost 20-50 percent less than ACA plans, Cameron estimates.

Earlier this month, Cameron also was one of the state leaders who proposed a new option to help cover people in the Medicaid gap while stabilizing insurance rates for lower-income and middle-class Idahoans.

Q: If you could make anything happen, what changes would you make to fix the problems with our health care system?

A: In my dreams:

1. I would implement complete transparency. Transparency where the consumer could see the actual cost of treatment. Where consumers and physicians could council together regarding the efficacy and the cost-benefit of the treatment.

2. I would change the motivations for treatment away from ordering multiple tests to cover potential liability. Treatment and tests should focus on healing the patient as quickly and effectively as possible, not to prevent a lawsuit.

3. I believe in the free market, so I would look for ways providers and pharmaceutical companies could make a reasonable living without becoming profit centers, where some providers or companies become millionaires over citizens' health issues.

4. I would promote new approaches in diagnosing and treating patients, including the better use of technology. I would increase access to providers by removing the barriers and costs to becoming a provider.

5. I would change health insurance back to covering unanticipated catastrophic events. I would encourage noncatastrophic events to be reasonably, affordably priced but be covered by the patient.

6. I would encourage consumers to financially plan for health care issues. Traditional savings, medical or health savings accounts should be encouraged and tax benefits provided.

Q: What reforms would give us the biggest bang for our buck, in terms of high-quality, affordable care for all?

A: Under today's flawed system, so many changes need to be made. Honestly, we have not even begun the hard conversations about our health care delivery system.

Here are just a few:

1. The health care delivery system has to change from a fee-for-service model to one that rewards effective, cost-efficient treatment.

2. We need to remove federal government interference in the marketplace. The rules, restrictions and requirements of Obamacare are driving the costs — the desire that we have one-size-fits-all policies.

3. If Obamacare is left in place, we need to fund the cost-sharing mechanism that the Obamacare law mandated.

4. Lastly, we need to continue to look for creative ways to assist ... the individuals who are driving the majority of the costs. For example, Idaho's recently announced dual waiver approach, as well as asking Congress to help fund high-risk reinsurance pools.

Q: What actions can consumers take? Business owners?

A: I would suggest supporting elected officials who are creative and espouse your ideals. I would also suggest that we acknowledge that whatever Congress passes will not be perfect for everyone.

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The views of all five experts will appear Sept. 20 in the print edition of Business Insider. Follow these links to the other four:

Dr. Ted Epperly, CEO of Family Medicine Residency of Idaho, argues that it is time to go to single-payer health insurance.

Lori Shandro Outen, a Boise insurance broker, says health insurance should be taken off employers' backs.

Charlene Maher, CEO of Blue Cross of Idaho, contends that regulation by Idaho instead of the federal government would solve health insurance woes.

John Rusche, a Democratic former state legislator, former insurance executive and a retired physician, argues that everyone must participate in health insurance, and insurers deserve more certainty.

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