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FOR YOUR INFORMATION
The Lewiston Tribune
Lewiston, Idaho
Tuesday Oct. 31, 2017
by Elaine Williams
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Idaho moves forward with health insurance enrollments

Official says ACA 'still the law,' urges people to shop exchanges early

Shopping early could be the best way to get a good deal when open enrollment periods start Wednesday for Idaho and Washington exchanges that sell individual medical insurance plans.

Officials in both states anticipate premium increases of more than 20 percent, but low-income consumers who qualify for federal government help won't necessarily be paying more, said Pat Kelly, executive director of Your Health Idaho.

"Even though premiums go up, so do your tax credits," Kelly said.

Kelly is traveling through Idaho because he's worried that consumers might wrongly believe the coverage they have been receiving through the Affordable Care Act — or "Obamacare" — is no longer available or too expensive. He said the goal for Idaho's exchange is to retain the 90,000 participants it has this year, about 80,000 of whom qualify for federal subsidies.

"The (Affordable Care Act) is still the law and we're here with that Idaho solution," he said.

Doing the research right away is important because insurance agents in both states expect to be busy during open enrollment periods. Idaho's enrollment ends Dec. 15 and coverage starts Jan. 1. Your Health Idaho chose to follow the standard federal window because it matches when the greatest number of Idahoans renew or apply for new policies, Kelly said.

Washington received federal permission to have a longer period that extends through Jan. 15. Coverage for Washingtonians who enroll in the latter portion of the period doesn't begin until Feb. 1.

If residents of either state do nothing, they will automatically enroll in plans that are the same or similar to what they have now, which may or may not be making the best use of their health care dollars.

The costs and tax credits vary widely depending on age, household income, place of residency and how many individuals are covered, Kelly said.

Tax credits provided through the Affordable Care Act are based on silver, or mid-level, coverage — one of three levels offered in the exchanges and the category where premium increases are expected to be the steepest.

That means someone might be able to upgrade to gold coverage for 2018 without paying a whole lot more in out-of-pocket expenses.

"Everyone's situation changes," Kelly said. "One year you may be planning a particular medical event. You may have a change in dependents. You may have moved. ... It's important for people to go out and see what's available."

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It's not just the situations of families that will be different this year. President Donald Trump's changes to the Affordable Care Act's tax credits and cost-sharing reductions for states also are pushing premiums up.

Those earning less than 400 percent of the federal poverty level still qualify for tax credits on their premiums. Those between 100 percent and 250 percent of the poverty level receive help in the form of cost-sharing reductions for out-of-pocket expenses such as deductibles and copayments.

While qualifying individuals will still get those benefits, private insurance companies that offer the coverage won't be reimbursed, so they are covering the higher costs through premium increases.

Despite what is happening at the federal level, Idaho continues to have strong participation from private insurance providers, Kelly said. Four offer medical insurance policies and three provide dental policies in 299 plans.

Kelly anticipates that will continue regardless of shifts that occur on the federal level.

"In terms of being able to predict what the future holds, my crystal ball broke long ago. But what I know is we're ready to shift and be nimble to whatever is next."

Online enrollment and additional information about the exchanges are available at <http://yourhealthidaho.org> for Idahoans and www.wahealthplanfinder.org for Washingtonians.

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