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**Idaho Press-Tribune**  
Nampa, Idaho  
**Wednesday Dec. 6, 2017**  
by **Liz Woodruff**  
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## **GUEST OPINION: Possible solution to Idaho's health care coverage gap**

Idahoans have a chance to weigh in on a plan to address one of our state's most vexing public policy issues: the health coverage gap. The Idaho Health Care Plan was developed by the Idaho Department of Health and Welfare, the Idaho Department of Insurance and the Your Health Idaho insurance exchange and will be submitted for federal approval by year's end. The proposal seeks to narrow Idaho's coverage gap and potentially lower the costs of premiums on Idaho's health insurance marketplace.

The coverage gap has been a central focus of policy discussions in the Idaho Legislature for years. Through work done by two governor-appointed workgroups and one legislative workgroup, we've learned that 52,000-78,000 Idahoans go without health coverage because they don't qualify for Medicaid and don't make enough to get a tax credit on the state exchange. Without health insurance, Idahoans in the gap go without treatment and often end up in the emergency department — the most expensive place to receive care. We all pay for this inefficiency with state and local tax dollars that cover those costs.

The plan is a combination of two federal waiver requests. The 1115 waiver would move eligible Idahoans with complex and expensive health conditions (potentially, hemophilia and cystic fibrosis, to give a couple of examples) into Medicaid managed care and utilize Idaho's traditional federal/state match rate of 70/30 to fund the program. It's been predicted that shifting this population from the marketplace to Medicaid could bring down insurance premiums for those remaining on the health insurance exchange.

The 1332 waiver portion of the plan is aimed at getting the majority of those in the gap covered. Idahoans in the gap with some level of income would be eligible for an Advanced Premium Tax Credit on the exchange. These Idahoans would pay a monthly premium. The Idaho Department of Health and Welfare estimates that 35,000 Idahoans in the gap could be eligible for the program.

The Idaho Health Care Plan is not a full solution to the coverage gap. It would be more cost-effective and simpler for Idaho to expand coverage to everyone in the gap using still available enhanced funding for low-income Idahoans. The plan also leaves out Idahoans with behavioral health issues that may not qualify under either waiver. But the plan is possibly the quickest way to get many in the gap into the coverage they urgently need. If it receives both federal and state legislative approval, thousands of Idahoans in the gap could sign up for coverage by January 2019.

Your chance to provide public comments on the plan ends Dec. 15. A public hearing will be 11 a.m. to 1 p.m. Dec. 7, in the Pete T. Cenarrusa Office Building, 7th Floor Conference Room 7A, 450 W State St., Boise.

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Other public hearings will be Dec. 8 in Pocatello and Dec. 12 in Coeur d'Alene. Your comments are submitted with the state's waiver application and are critical to both improving and showing support for the plan.

You can find out more about how to comment and where the hearings will occur by clicking on "Medical" then "Medicaid" then "Medicaid Policy" and "Complex Medical Needs Waiver" at <http://healthandwelfare.idaho.gov>.

*Liz Woodruff is the assistant director of Idaho Voices for Children.*

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