

## **New Idaho health proposal would benefit 35,000 adults**

POCATELLO — A 60-year-old woman with chronic joint pain, disfigured hands and nodules over her fingers suffers from rheumatoid arthritis.

She's never seen a rheumatologist or received specialized medicines. And the two medications she can afford to purchase out of pocket left her with mouth sores and an upset stomach.

This was just one living example provided earlier this month by Cynthia Bunde, a physician's assistant in primary care medicine at the Pocatello Free Clinic, who spoke in support of a newly released Idaho Health Care Plan proposal from the Idaho Department of Health & Welfare that could help solve Idaho's coverage gap.

The plan includes two federal waiver applications — the 1332 waiver and the 1115 waiver — that will work in tandem to achieve two goals.

First, 1115 would provide access to affordable health insurance coverage to low-income Idaho adults. And second, 1332 lowers the overall health care premium on Idaho's individual health care market.

"I applaud the Idaho Department of Health and Welfare as well as its partners for its work to increase health care access," Bunde said. "It's sorely needed. The Medicaid expansion and reduction in health care insurance premiums via waivers 1115 and 1332 is a first good step to cover uninsured Idahoans."

Bunde's 60-year-old patient suffers from a chronic progressive disease that erodes the joints causing severe pain and damage.

"This lady has worked for the school district as a janitor," Bunde said. "Here is an individual with severe disease complications and if she had treatment, insurance and access to care she could stay working, her joints could stay healthy and she could keep contributing to society."

Bunde continued, "Instead, this poor lady no longer can do her job. She's had to quit and she's progressively deteriorating. With waiver 1332 she may be able to purchase insurance, receive that care and get back into the workforce."

The 1332 waiver would allow low-income Idahoans who file annual tax returns and are currently in the coverage gap to qualify for an advanced premium tax credit (APTC) on Idaho's health insurance exchange.

The estimated 35,000 Idaho adults who would become eligible for the expanded APTC would face a monthly insurance premium ranging between \$0 and \$50, depending on family income level.

The 1115 waiver would allow Idahoans with specific high-cost medically complex health conditions to qualify for Medicaid. Moving adults with these identified conditions from private insurance to a Medicaid managed care program is expected to reduce overall premium costs on the exchange by an average of 20 percent.

It is estimated that between 1,500 and 2,000 people would qualify under this concept, and the state share of the cost would be about \$22 million annually.

The state-based public comment period on the two waivers included in the Idaho Health Care plan ended on Friday, with meetings hosted in Boise and Pocatello on Dec. 7 and 8, respectively, and Coeur d' Alene on Dec. 12.

No one spoke against the waiver proposal during the meeting in Pocatello hosted at the Idaho Department of Health & Welfare regional office on Hilina Road.

In fact, several people commended the newly proposed plan as a great first-step toward a solution to narrow the coverage gap and provide all Idahoans with affordable health care.

Stephen Weeg, a retired health care administrator and current chairman of the Your Health Idaho Board, stressed the importance of the two waivers, but said more is needed.

“To date, there has not existed the political will to expand coverage,” Weeg said about health care and closing the gap in Idaho. “In the meantime, thousands of working adults continue to go without health coverage. And with limited access to care, the cost of health insurance continues to rise.”

Several others spoke about the inequity of waiver 1115, in that it covers some individuals with complex physical or developmental conditions, but does not expand coverage to those with high-cost and medically complex health conditions like schizophrenia, major depressive bipolar, post-traumatic stress disorder and other anxiety-related conditions.

All of the comments will be collected and used by the Idaho Department of Health & Welfare to modify or revise the proposal and will also be available for legislators to analyze when it's presented during Idaho's 2018 legislative session.

In his closing remarks, Weeg said three maxims came to mind surrounding the coverage gap problem in Idaho, and overall affordable health care options in the state.

“Necessity is the mother of invention, politics is the art of the possible and the perfect is the enemy of the good,” Weeg said. “By combining the two waivers we start to address two fundamental issues — the high cost of the individual marketplace and reducing the number of uninsured.”

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