



## **Idahoans' Healthcare at Risk**

*Repealing health reform without a replacement plan will hurt Idahoans' access to care and shift costs to the state*

### **184,000 Idahoans Would Lose Health Coverage**

Congress plans to move quickly in 2017 to repeal much of the health reform law, but without enacting a replacement. This would cause 184,000 fewer people in Idaho to have health insurance in 2019, new estimates show.<sup>1</sup>

This would cause families in Idaho to go without needed health care and expose them to financial risk. Nationally, the majority of those losing coverage would be in working families and would not have a college degree. The number of uninsured of Idahoans would double, leaving a higher share of people uninsured than there were before recent healthcare reforms took place.

### **Idaho could see a huge cost-shift to the states for healthcare spending**

Under repeal, all states- including those like Idaho that didn't close the coverage gap- would lose millions of dollars of federal funding. The tax credits that help working Idahoans purchase health coverage would end. Even with Idaho's strict eligibility thresholds for Medicaid, currently eligible Idahoans could fall out of the system. Moreover, Idaho stands to lose out on the return of \$331 million of our federal taxpayer dollars in 2019.

In addition, growth in the number of uninsured Americans would increase demand for uncompensated care by \$1.1 trillion nationwide between 2019 and 2028. Assuming fixed federal spending on uncompensated care, state and local governments and healthcare providers would have to bear this cost.

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<sup>1</sup> Urban Institute: <http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation>

## **Working families are at risk**

Moderate-income working families would see changes to their healthcare that make it unaffordable. These families would lose the tax credits that offset much of the cost of coverage and which often means the difference between having affordable coverage or going uninsured. In 2016, Idahoans who enrolled in marketplace coverage received an average premium tax credit of \$265 a month. Nationally, the credit covers 73% of the total monthly premium for comprehensive coverage.

## **The harmful impacts of a repeal without a replacement would be felt immediately**

Repeal would destabilize the individual plan insurance market beginning immediately as a combination of factors —pending loss of tax credits, elimination of the requirement to buy insurance, and the requirement on insurers to sell to all purchasers — would cause prices to rise and the healthiest people to drop coverage. Nationwide, 4.3 million people would lose insurance right away, rising to 30 million by 2019.

The repeal of some key elements of our current healthcare system, without putting in place an adequate replacement plan that ensures affordable coverage, would take health coverage away from 29.8 million people nationwide by 2019, more than doubling the total number of uninsured to 58.7 million.<sup>2</sup>

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<sup>2</sup> Source: Linda J. Blumberg, Matthew Buettgens, and John Holahan, “Implications of Partial Repeal of the ACA through Reconciliation,” Urban Institute, December 2016. The Urban Institute modeled the effect of a repeal bill similar to the reconciliation bill vetoed in January 2016. The estimates assume repeal in 2019 of the Affordable Care Act’s marketplace subsidies and Medicaid expansion and immediate elimination of other provisions like the individual mandate.