

# Idaho Health Care Plan Public Hearing: Talking Points

## Prepare to Testify



February 7, 2018

Please use the following broad points to craft your individual testimony. Pick two to three points to make during your testimony and use personal stories or examples to illustrate your points. This is not an exhaustive list of talking points. Just be sure your message highlights the problem that needs to be solved (cost and access to care) and explain why the Idaho Health Care Plan is a step in the right direction. Your verbal testimony is likely to be limited to three minutes, so keep that in mind when crafting your testimony.

- **The Idaho Health Care Plan is an important step in addressing the health coverage gap.**

Today, thousands of Idahoans are told their earnings are too low if they try to sign up for a tax credit on the exchange. This is neither fair nor logical. Waiving this restriction will allow 35,000 working Idahoans to access tax credits to purchase coverage.

- **The Idaho Health Care Plan is an Idaho-based solution to narrow Idaho's coverage gap.**

Over 75 percent of Idahoans support closing the gap. The time to act is now.

- **The Idaho Legislature should act now to put a stop to skyrocketing medical costs.**

This plan reduces health insurance costs for Idahoans. By removing the sickest patients from the individual market, the Idaho Health Care Plan could reduce the cost of premiums for everyone on the exchange by 20 percent compared to the increase we can expect next year if we do not act. For a family of four, that could save them almost \$450 a month. Inaction by the Legislature this year would be a huge missed opportunity and could lead to insurers exiting the market next year.

- **Instead of spending so much money on crisis care for the uninsured, the Idaho Health Care Plan will bring some common sense to our healthcare spending by allowing residents to get the preventive care that comes with coverage.**

We know from experience in Idaho that increasing coverage options dramatically reduces state indigent spending. Since the Idaho's state exchange went live, state indigent spending has been reduced by \$46.3 million. Local government will see more savings in county indigent programs, which relieves pressure on property taxes.

- **The Idaho Health Care Plan does NOT need work requirements.**

The majority of folks on Medicaid are already working. Work requirements only create more red tape and bureaucracy for vulnerable Idahoans trying to get health care. This work requirement would primarily hurt the poorest working parents in Idaho, parents that already struggle to meet their health care needs.

- **Health coverage means healthier Idahoans and fewer medical bankruptcies.**

By narrowing the coverage gap, working Idahoans will have access to care and will be less likely to incur medical debt from receiving emergency medical care while uninsured.

**It's important to end your testimony with a clear ask. Remind them that the Idaho Health Care Plan allows working Idahoans to get life-saving medical care and reduces the costs of premiums for Idahoans on the state exchange. Be sure to ask members of the House Health and Welfare Committee to vote "Yes" on House Bill 464.**

For more information go to [www.closesthegap.org](http://www.closesthegap.org)

