

Status Update: Solving the Health Care Coverage Gap in Idaho



Summer 2018

Idaho: Closer to Closing the Health Coverage Gap

Approximately 62,000 Idahoans Could Gain Access to Health Coverage

These are people working in childcare, construction, custodial and other similar jobs who make less than \$17,000 a year or up to \$29,000 for a family of three. If Idaho were to increase the Medicaid eligibility limits, working moms and dads who don't have insurance through their employer and people nearing retirement who have lost jobs would be able to access needed health care services.

As many as 62,000 Idahoans fall into what's known as the health coverage gap in Idaho. This means they earn too little to qualify for a tax credit to purchase health insurance on the exchange but make too much, even at low income levels, to qualify for Medicaid. While 32 states, including Washington D.C., have closed the coverage gap, the Idaho Legislature has failed to take action to address this issue.

Since 2012 there have been efforts in Idaho to encourage state action to expand Medicaid and close the coverage gap, but no legislative fix has been put in place. Public polling shows that 66 percent of Idaho citizens support closing the coverage gap. Now those same citizens are taking action on their own by pursuing a grassroots effort to put the question of whether Idaho should expand Medicaid on the November ballot.

Efforts to Close the Gap 2012-2018

In both 2012 and 2014, Idaho's governor established work groups that recommended Idaho expand Medicaid.

A bill that would have paved the way to close the coverage gap was passed by the Idaho Senate in 2016, but the Idaho House adjourned without voting on the bill.

During the summer and fall of 2016, a legislative workgroup tackled the coverage gap issue and recommended action. However, no action was taken to close the gap during the 2017 legislative session.

In 2018, the governor's proposal to narrow Idaho's coverage gap, known as the Idaho Health Care Plan, was passed out of a House committee twice and received broad public support, but the Idaho House did not hold a vote on the bill.

In May of 2018, a citizen-led effort likely gathered enough signatures statewide to close the gap by placing Medicaid expansion on the ballot for the November election.

Expansion Improves Idaho's Bottom Line

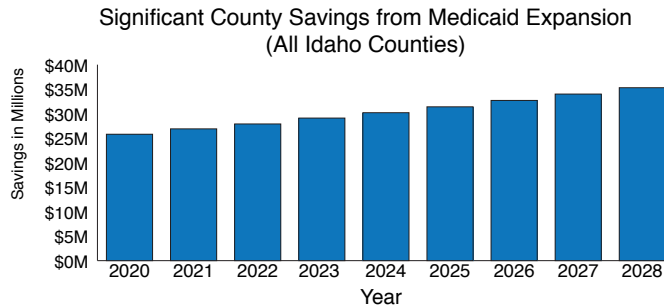
If Idaho expands Medicaid, the state can take advantage of available funds to cover most of the costs of providing coverage. This means that Idaho will be able to eliminate or significantly reduce both state and county indigent spending and see reductions in corrections and behavioral health costs. When the costs of uncompensated care goes up, taxpayers, employers and all insured Idahoans foot the bill through taxes and higher health insurance premiums.

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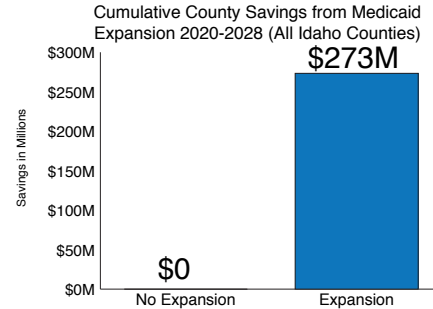
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Expansion Saves Local Governments Money

The savings at the county level from expanding Medicaid would be significant. By relieving pressure from the county indigent fund, Idaho will save millions in property tax dollars.



These figures are based on historic estimates from Milliman, an actuarial firm commissioned by the state of Idaho. Indigent care spending has recently spiked above projections. These estimates may be revised pending new actuarial figures expected by July 2018.



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Medicaid Expansion is Making a Difference in States Across the Country

States that have expanded Medicaid show positive differences in the lives of their residents. States report that the number of early detections for cancer and other diseases increases as people are able to see doctors for preventive care. Uninsured rates, uncompensated care costs and medical bankruptcies have all declined. States that have expanded Medicaid have health insurance premiums that are 7 percent lower, on average, than non-expansion states. Expansion states are not seeing significant increases in state spending on Medicaid, and states that have expanded are still realizing significant fiscal savings.¹

What's Next in the Ballot Effort to Expand Medicaid

Signature collection to get Medicaid expansion on the ballot was completed on April 30, 2018. Volunteers and organizers of the signature collection effort estimate that at least 60,000 valid signatures were collected out of the 56,192 signatures required.

County clerks have begun to verify the signatures, and have until June 30 to complete this process. Post-verification, the petitions are turned into the Secretary of State by July 6, 2018, and following verification from the Secretary of State, the measure will be placed on the November 2018 ballot.

Voters will then have the option to vote for or against expanding Medicaid coverage in Idaho to close the coverage gap.

¹ Kaiser Family Foundation: "The effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review. March 2018.

This timeline shows the next steps for expanding Medicaid following a successful effort at the ballot.

