



## Understanding the Impact of the Better Care Reconciliation Act on Idaho





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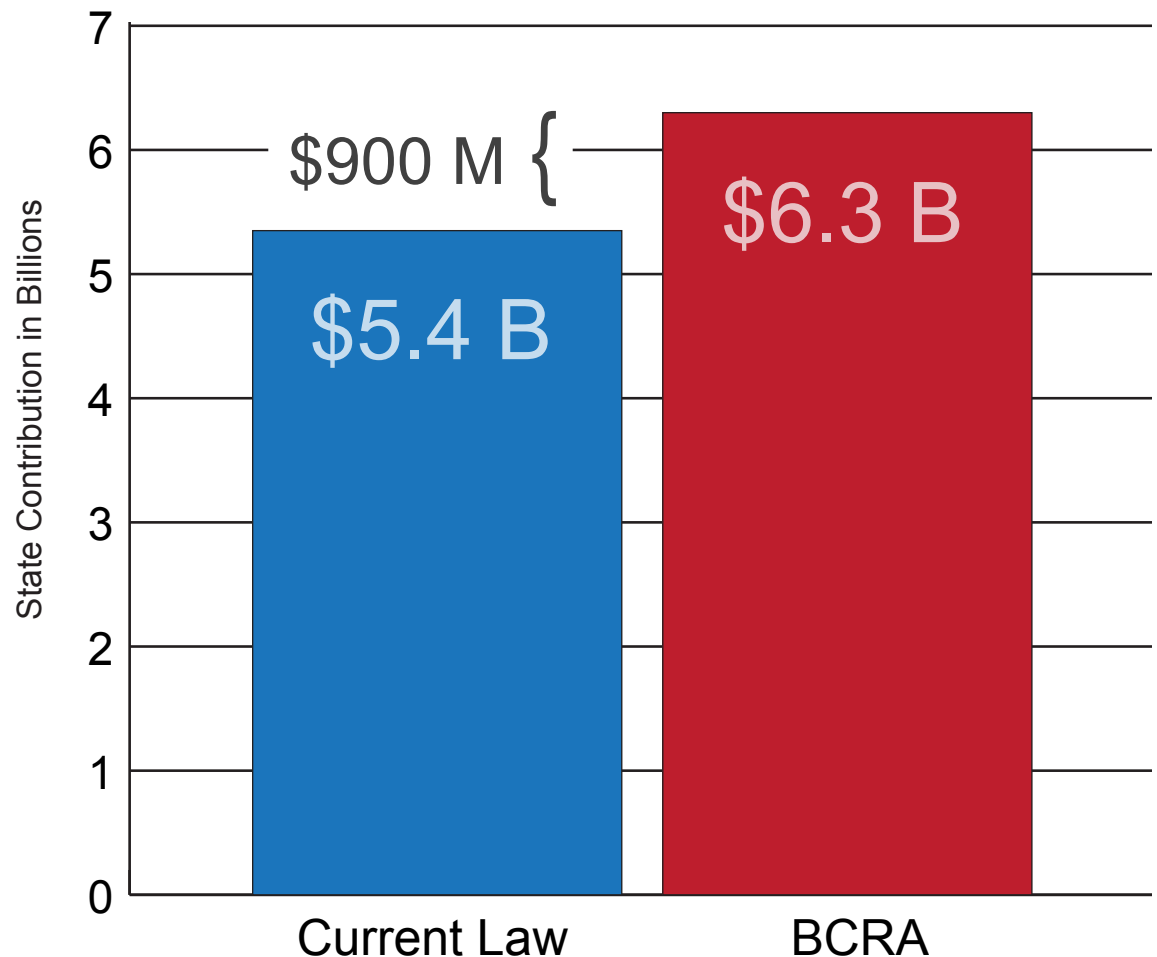
*Note: The analyses referenced in this chartbook were done on the first version of the Better Care and Reconciliation Act (BCRA). There are not significant differences with subsequent versions of the bill.*

To maintain healthcare for children, Idahoans with disabilities, and other vulnerable people under the Better Care Reconciliation Act (BCRA), the Idaho Legislature would need to shift an average of \$129 million every year from funding other priorities. Alternatively, the state could raise revenue.

Beyond 2025, cost shifts would continue to grow as caps become more severe. The cost of a new life-saving drug would also be shouldered completely by the Idaho budget.

## Maintaining Idaho Medicaid Shifts \$900 Million to Idaho Budget Under BCRA

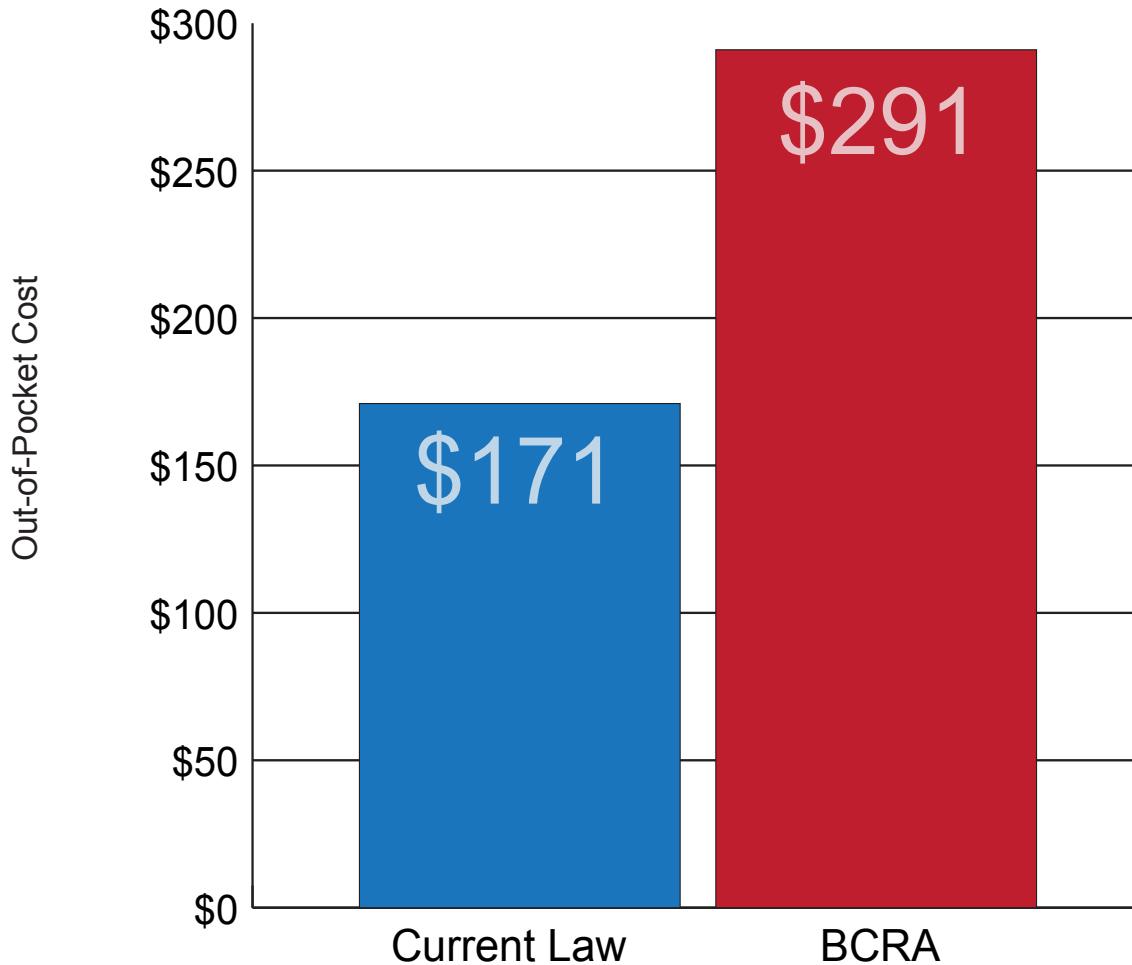
*Comparison of Aggregate State Medicaid Contribution, 2020-2026*



Source: "Understanding the Senate's Better Care Reconciliation Act of 2017 (BCRA): Key Implications for Medicaid," Manatt Health, 2017.

## Monthly Out-of-Pocket Cost for Plans on Idaho's Insurance Exchange Balloon Under BCRA

Comparison of Average Out-of-Pocket Cost for a Silver Plan in Idaho



Source: "Premiums Under the Senate Better Care Reconciliation Act," Kaiser Family Foundation, 2017.



Monthly insurance premiums under BCRA would increase by 71 percent on average in Idaho.

Older Idahoans could be charged up to five times as much as younger Idahoans for premiums under BCRA. Current law allows premiums to charge older adults up to only three times as much as younger adults.

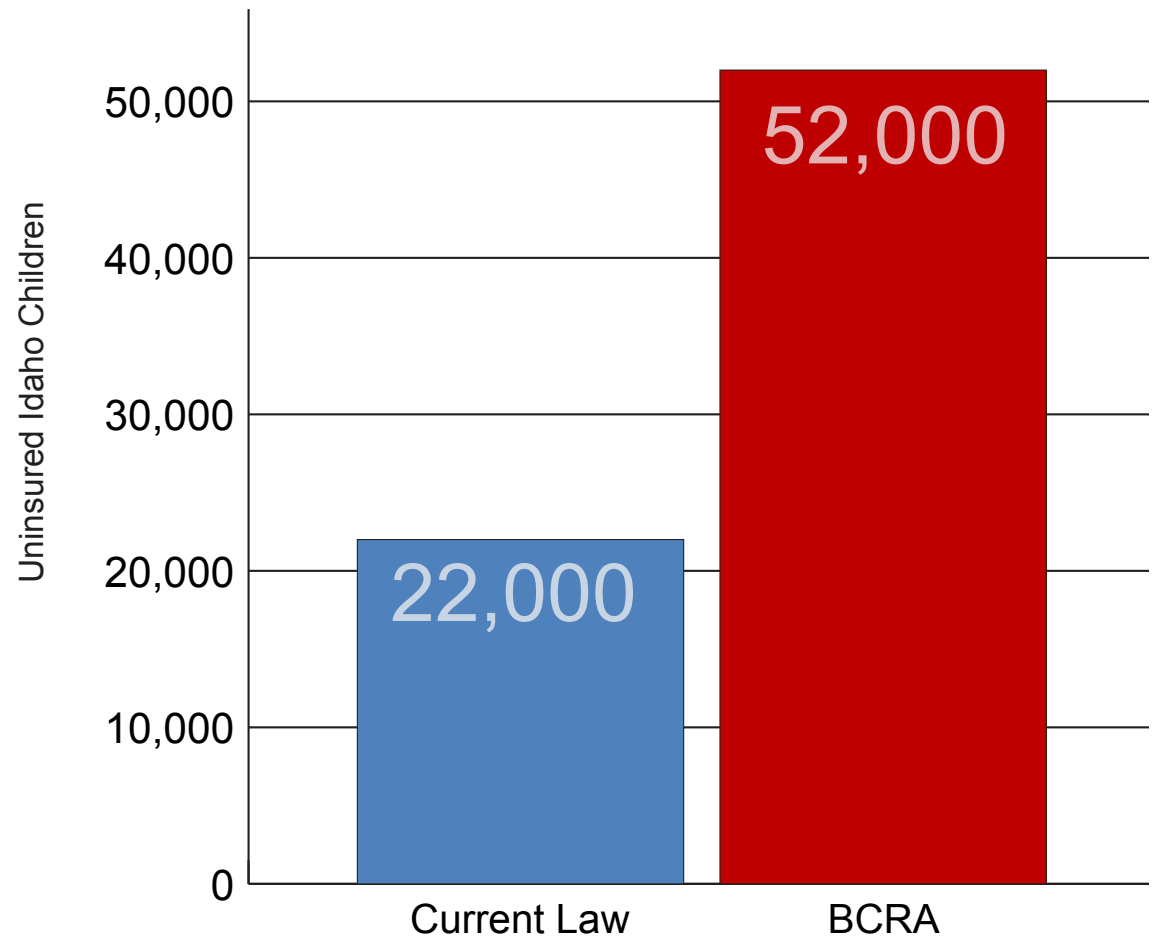


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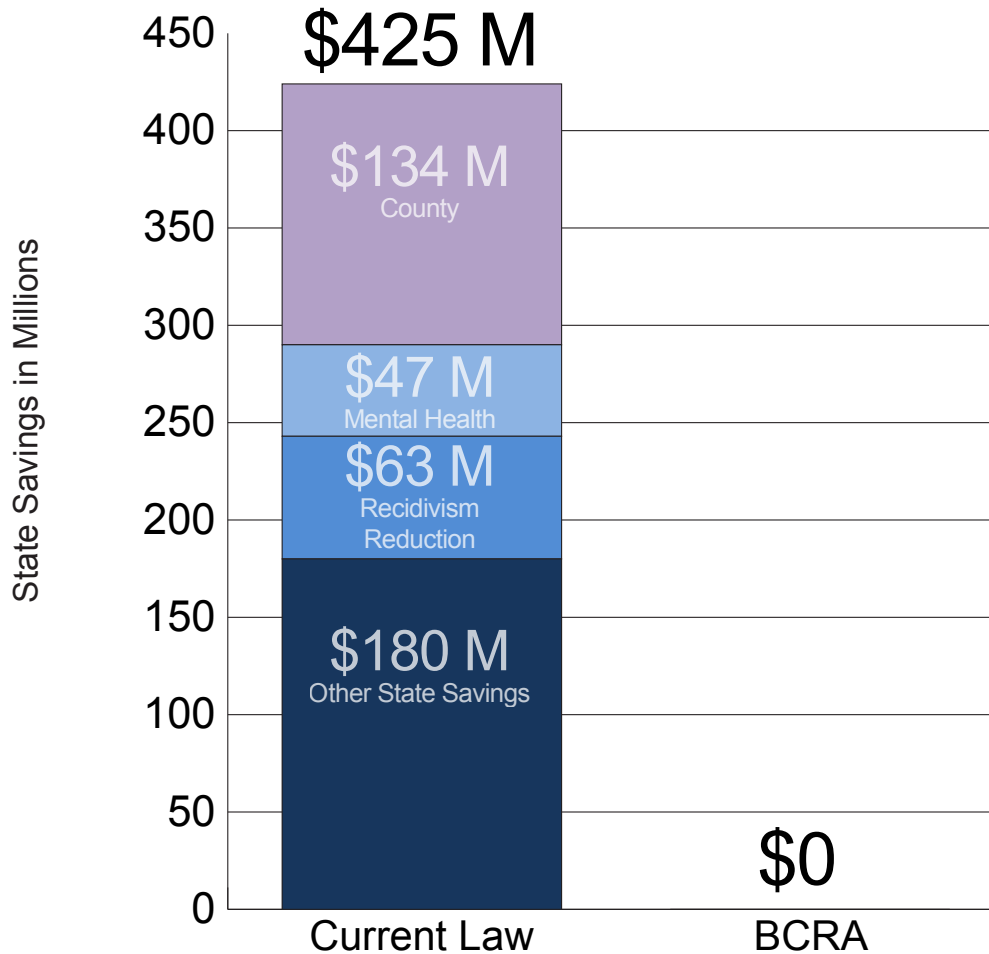
Idaho children who live in low-income households and/or live with disabilities receive health coverage through Idaho Medicaid or through subsidized health insurance plans. Per capita caps and reduced premium subsidies will reverse coverage gains made for children since the current law took effect.

## An Estimated 30,000 Idaho Children Lose Health Coverage Under BCRA



Source: "State-by-State Coverage and Government Spending Implications of the Better Care Reconciliation Act," Urban Institute, 2017.

## Under the BCRA, Idaho Loses the Opportunity to Save State and Local Dollars and Increase Coverage



Source: Milliman, November 2016. Total potential savings available under current law from 2019 to 2023 are shown. The total deviates due to rounding.

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Under current law, tens of thousands of Idahoans receive help to purchase coverage through Idaho's health insurance exchange. Idaho's rate of uninsured adults and children was reduced thanks, in large part, to the exchange, and Idaho saved \$20 million in state and county indigent spending.

Another piece of federal health policy is designed for Idahoans who earn too much to qualify for Idaho's Medicaid program and too little to qualify for help on the exchange (an estimated 78,000 Idahoans). Current healthcare reform proposals will close this path for Idaho permanently. These potential budget savings and positive health outcomes would be lost in the BCRA.

