

# Factsheet: The Health Care Coverage Gap in Idaho



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## What is the Coverage Gap?

Idaho's proud tradition of caring about families, friends, and neighbors is compromised when thousands of our fellow residents can't afford health care. Our policymakers have the power to fix this problem while saving state and local dollars.

While Medicaid provides coverage for many of the poorest Americans, and the new health care law provides tax credits to help many residents purchase policies, about 78,000 struggling Idahoans have been left out. They don't qualify for traditional Medicaid and earn too little to qualify for insurance on the Your Health Idaho insurance exchange. Thirty states, plus Washington D.C., have saved lives and money by closing the coverage gap, and Idaho should too. By passing the Healthy Idaho Plan, our state can help these 78,000 Idahoans receive the affordable health care they need.

## The Healthy Idaho Plan Would Save Lives and Money

Extending coverage to these Idahoans would save the lives of between 76 and 179 men and women each year, and thousands more would avoid pain and suffering. Newly covered households would gain more financial security without the fear of incurring unaffordable medical bills.

The Healthy Idaho Plan would also help build our economy and save local tax dollars. By taking advantage of health care dollars already set aside for Idaho, the state and counties will save millions of dollars they now spend on emergency care for people without health insurance. This will make our health care system more efficient and cost-effective. This investment would generate more than \$700 million in new economic activity and create nearly 15,000 new jobs in health care and other fields in the first year alone.

## Who Falls into the Coverage Gap in Idaho?

By and large, individuals in the coverage gap are working, but they are doing so in industries that typically do not offer health coverage to their employees. This is why waiters, cooks, and other food service workers are especially likely to

### Top 4 occupations for Idahoans who could get covered:

- Food service workers – 11,000
- Farming, Fishing, and Forestry – 7,000
- Construction – 7,000
- Office and Administrative support – 7,000

### Benefits of Closing the Gap

- Saves 76-179 lives
- Saves millions of dollars in state and county funds
- Creates approximately 15,000 jobs
- Generates hundreds of millions of dollars in new economic activity each year throughout Idaho

fall into the coverage gap. Individuals who work in industries such as forestry, agriculture and construction, where work hours and income goes up and down, are also likely to be left out. Idaho also has the second-largest percentage of veterans who are uninsured. Around 40 percent of these veterans have untreated medical needs.

### What are the financial benefits of closing the gap?

Idaho's state and county governments already spend large sums of taxpayer dollars to help pay for health care for individuals with insurmountable medical bills. People without insurance often delay care until they are treated at hospitals and emergency rooms, requiring costly care that could have been prevented with consistent but cheaper care from a primary care doctor.

Businesses also would benefit from closing the coverage gap. Expanding insurance will make for a healthier, more stable workforce.

## Idaho's Choice

Idaho has a choice: We can pass the Healthy Idaho Plan to close the coverage gap and save lives and money, or continue to leave these struggling families behind.

By choosing the former, we can improve the health and well-being of Idahoans in a fiscally responsible way.

But if Idaho chooses the latter and declines the federal funds available, Idahoans will continue to pay for emergency care for the uninsured in the old, inefficient way -- through our property taxes, state taxes, and higher health care premiums (since the cost of caring for the uninsured is often passed on to the insured). This will cost the taxpayers of Idaho - both insured and uninsured - millions of dollars while doing nothing to prevent the pain and suffering of our neighbors.



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