



# Idaho's Coverage Gap

## What it Means for Idaho Families

September 2014

FACT SHEET

### POLICY PERSPECTIVE

Thousands of Idahoans have signed up for health coverage through Your Health Idaho, the new health insurance exchange.

However, around 70,000 Idahoans were left out because they fall into the coverage gap. These individuals earn too much to qualify for traditional Medicaid and too little to qualify for assistance through the health exchange.

Closing the coverage gap would improve the wellbeing and economic security of Idahoans. It would also bring substantial savings to Idaho taxpayers.

### What is the Coverage Gap?

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

Medicaid provides coverage for many of the poorest Idahoans and the new health care law is helping many uninsured residents to purchase policies, but 70,000 in our state have been left out. They earn too much to qualify for Medicaid but not enough for the tax credits to help them purchase coverage on the health insurance exchange. They fall into the "coverage gap." The health care law offers a way to close the gap, but Idaho has not yet taken advantage of this opportunity.

### Who Falls into the Coverage Gap in Idaho?

Individuals in the coverage gap are not necessarily the poorest Idahoans. Waiters, cooks and other food service workers are especially likely to fall into the coverage gap. Individuals who work in industries such as forestry, agriculture and construction, where working hours and incomes go up and down, are also among those who are left out. The percentage of veterans who lack coverage is higher in Idaho than in all but one other state. Around 40 percent of these veterans have untreated medical needs.

Access to health care is already more challenging for those in rural areas and they fall into the coverage gap at higher rates. The table on the next page shows Idahoans in the coverage gap by county.

#### Number of Idahoans in the Top Four Occupations To Be Covered:

Food Service .....	11,000
Farming, Fishing, and Forestry .....	7,000
Construction .....	7,000
Office and Administrative Support .....	7,000

#### Closing the Gap Will:

- Save 76-179 lives per year<sup>1</sup>
- Save \$184 million in state and local funds over 10 years<sup>2</sup>
- Create nearly 15,000 jobs<sup>3</sup>
- Generate more than \$700 million dollars in new economic activity each year<sup>4</sup>

## Idahoans Ages 18-64 Who Fall Into the Coverage Gap

County	Number	Margin of		Margin of Error
		Error	Percentage	
Ada County	13,474	+/-1642	5.5%	+/-0.6%
Bannock County	2,894	+/-592	5.8%	+/-1.2%
Bingham County	1,684	+/-405	6.7%	+/-1.5%
Blaine County	727	+/-266	5.4%	+/-1.9%
Bonner County	2,233	+/-542	9.1%	+/-2.1%
Bonneville County	3,491	+/-740	5.8%	+/-1.2%
Canyon County	10,248	+/-1309	9.4%	+/-1.1%
Cassia County	943	+/-316	7.5%	+/-2.4%
Elmore County	1,228	+/-532	8.8%	+/-3.7%
Jefferson County	801	+/-260	5.6%	+/-1.7%
Jerome County	1,540	+/-399	11.9%	+/-2.9%
Kootenai County	6,098	+/-851	7.2%	+/-1.1%
Latah County	1,239	+/-378	5.2%	+/-1.5%
Madison County	1,230	+/-357	5.0%	+/-1.4%
Minidoka County	1,194	+/-404	10.6%	+/-3.5%
Nez Perce County	711	+/-229	3.0%	+/-1.1%
Payette County	1,636	+/-554	13.1%	+/-4.2%
Twin Falls County	4,053	+/-727	9.1%	+/-1.6%

Source: American Community Survey 2010-2012 Three-Year Averages (Table B27016), uninsured adults below the poverty level. Counties with available data are shown.

### Idaho's Choice

Idaho has two options. We can take advantage of new federal health care funds to close the coverage gap, or continue to leave these families out. If Idaho declines the funds available, we will continue to pay for emergency care for the uninsured in the old, inefficient way - through our property taxes, state funds, and higher health care premiums (since the cost of caring for the uninsured is often passed on to the insured). The old way doesn't do a good job of preventing pain and suffering. It also costs the taxpayers of Idaho, insured and uninsured, millions of dollars.

If we close the coverage gap, on the other hand, we can improve the health and wellbeing of Idahoans in a fiscally responsible way.

### References

1. Peterson, Steven. Economic Impacts of Medicaid and the Proposed Medicaid Expansion in Idaho Supported by Federal Government Funding. [http://www.healthandwelfare.idaho.gov/Portals/0/AboutUs/FromTheNewsroom/0814\\_PetersonMedicaidExp.pdf](http://www.healthandwelfare.idaho.gov/Portals/0/AboutUs/FromTheNewsroom/0814_PetersonMedicaidExp.pdf)
2. Milliman, August 14, 2014 Report. <http://www.healthandwelfare.idaho.gov/Portals/0/Medical/MoreInformation/08-14-2014%20Milliman%20Analysis.pdf>
3. Peterson, page 2
4. Peterson, page 2



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