

The Healthy Idaho Plan Helps Kids and Families



The Healthy Idaho Plan—A Real Solution

One of the best ways to make sure Idaho children grow up in families that are healthy and financially stable is for their parents to be able to get medical care when they need it.

Too often today that isn't the case. Fortunately there's a solution: the Healthy Idaho Plan, proposed by a working group named by Governor Otter, would cover 78,000 adults who can't afford health insurance.

An estimated 63% of people in the coverage gap are parents or primary caregivers of children.ⁱ When moms and dads have their health care needs met they are better prepared both physically and mentally for the demands of parenting. And affordable medical care not only keeps families healthy, it also helps them avoid the financially devastating costs associated with serious health issues. Plus, parents with health insurance are more likely to make sure their kids are covered too – for example, through the Idaho children's insurance program.ⁱⁱ

The Healthy Idaho Plan addresses the critical needs of Idaho parents whose jobs don't offer the health insurance needed to maintain a healthy, safe, stable, and financially secure environment for their children.

Income Levels to Qualify for Tax Credit to Purchase Health Care

Household Size	100%
1	\$11,770.00
2	\$15,930.00
3	\$20,090.00
4	\$24,250.00
5	\$28,410.00
6	\$32,570.00
7	\$36,730.00
8	\$40,890.00
For additional person, add	\$4,160.00

Source: healthcare.gov

An estimated 63% of people in the coverage gap are parents or primary caregivers of children

These parents are in what's called the "coverage gap." As they struggle to make ends meet they find their incomes are just below the eligibility level for subsidies on the Idaho health insurance exchange and just above what qualifies for Idaho Medicaid.

The Healthy Idaho Plan—Important Benefits for Families

- **Dismantles the Medicaid Parent Penalty**
Today, working parents who struggle to make ends meet are penalized. A single, childless worker earning minimum wage qualifies for help to purchase insurance in Idaho's health insurance exchange. But if that worker is a parent and the sole earner for the family, the family doesn't receive any help. In this scenario, if that parent quits their job, he or she could receive Medicaid. Under the Healthy Idaho Plan, single parents no longer would have to choose between working and receiving health care through traditional Medicaid.

- **Promotes Health Insurance Coverage for Children**

Research shows that when parents have insurance, kids are more likely to have it too.ⁱ As of 2013, 8.9% of children in Idaho are uninsured, which is above the national average of 7.1%.ⁱⁱ That means over 38,000 Idaho children do not have the health care they need. Whether they have something treatable, such as strep throat, or a more complicated long-term or chronic illness, these kids are more likely to be enrolled in the Children's Health Insurance Program (CHIP) if their parents are insured.

- **Provides the Full Range of Care for all Households**

The Healthy Idaho Plan is the only solution to Idaho's health care issues that would provide comprehensive health care to those in the coverage Gap. Instead of families having to wait for emergency room care, they would be able to see a doctor regularly for preventive care. The Healthy Idaho Plan would provide access to care from specialists to treat chronic illnesses, cover emergency room visits, hospitalizations, access to lifesaving medication and the screening and diagnostic tools that will lead to early detection and treatment. That means healthier families.

Healthy Idaho is a public/private, or "hybrid" plan. Income eligibility would vary by family size. A family of four earning up to \$32,913 per year would get help purchasing private coverage. Families of four making less than \$24,250 a year could get coverage through care management provided by the Idaho Department of Healthy and Welfare.

And, Healthy Idaho includes provisions to encourage good health and personal responsibility, such as minimum co-pays and incentives for preventive care.



The Healthy Idaho Plan is Cost Effective for the State, Localities, and Families

- It brings our tax dollars home. Right now our taxes are funding health care in other states. There would be no additional tax on families.
- It saves state and local governments money by eliminating the need for our antiquated and expensive state and county indigent care funds.
- It will spur economic growth. Families will have more money in their pockets to spend at local businesses.

Thousands of our friends and neighbors who can't get health insurance today would be covered – making our state stronger and Idahoans healthier.

Notes:

- i. Idaho Department of Health and Welfare, Self-Reliance Data, 2015. Approximately 51,808 Idahoans are in the coverage gap according to IDHW. IDHW's estimate is a count of all the people who:1) applied for and were denied Health Coverage Assistance because their income fell below 100% of the federal poverty threshold and/ or 2) receive Supplemental Nutrition Assistance Program benefits and do not qualify for Health Coverage Assistance. This is a subset of the statewide estimate of approximately 78,000 Idahoans in the coverage gap, the rest of whom do not receive public benefits have never applied for them through DHW. People in this group are considered parents or caregivers if they have at least one child living in the home.
- ii. Alker, Joan and Chester, Alice, Georgetown University Health Policy Institute, Center for Children and Families, "Children's Coverage at a Crossroads: Progress Slows," November 2014.