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Close the Gap Idaho Expresses Support for Narrowing the Coverage Gap, Reservations about the Governor's Executive Order

Boise, ID— Following Governor Otter's State of the State address, Idaho health care stakeholders from Close the Gap Idaho responded to the governor-backed health care proposal known as the Idaho Health Care Plan. The Idaho Health Care Plan relies on federal approval of two waivers that would make changes to eligibility guidelines for both tax credits through Idaho's health insurance exchange and for Idaho Medicaid. If passed by the Idaho Legislature and approved at the federal level, the plan would result in 35,000 uninsured Idahoans becoming eligible for tax credits to purchase health insurance. Simultaneously, a limited number of adults with serious, costly health conditions would move from the health insurance exchange to Medicaid. This change is designed to lower health insurance premiums in the market.

Lauren Necochea, director of Idaho Voices for Children and a member of the Close the Gap Idaho steering committee said, "The Idaho Health Care Plan is a significant step in the right direction. For years, Idahoans have been clamoring for a full solution to the coverage gap. This proposal could get a large number of Idahoans in the gap into coverage soon, improving economic security for Idaho families and reducing indigent care costs for our counties and our state."

While Close the Gap Idaho supports legislative action to narrow Idaho's coverage gap, the Idaho Health Care Plan will leave thousands of Idahoans without an affordable coverage option.

"While we applaud the effort to potentially provide access to coverage for 35,000 more Idahoans, we are still working toward a solution that includes affordable options for everyone currently in the coverage gap," said Erin Bennett, Government Relations Director for the Idaho Division of the American Heart Association/American Stroke Association. "Many Idahoans with health care needs will remain without coverage, delaying diagnosis and treatment, until conditions become more severe and expensive. For example, regular checkups to monitor blood pressure and screen for risk factors can help prevent a heart attack or stroke. We need to ensure any solution moving forward includes patient-centered preventive care."

Idahoans who fall in the gap are not eligible for traditional Medicaid but make too little to qualify for a tax credit to help them afford a health plan on the state health insurance exchange. As many as 78,000 Idahoans may fall in the coverage gap, although more recent estimates from the Idaho Department of Health and Welfare indicate the number could be between 51,000 and 62,000.

While commending the governor for taking action to address the need for more Idahoans to access affordable health coverage, Close the Gap Idaho expressed concerns about the executive order signed on January 5. The executive order allows insurers to sell plans without the level of benefits and consumer protections that are currently required in the exchange. Health care advocates are eager to understand which essential benefits could be excluded and whether insurers will be able to implement annual caps to benefits. The executive order may also pave the way for insurers to set different prices for different individuals based on their answers to “simplified questions,” which could have undesirable consequences.

“This executive order is concerning for Idahoans with preexisting conditions like cancer who need to know the health plan they purchase will provide them with the coverage they need,” said Luke Cavener, Idaho government relations director for the American Cancer Society Cancer Action Network. “What happens to a patient if they discover that prescription drugs or certain cancer drugs they need are no longer covered? Removing the essential health benefits in these stripped-down, lower-cost plans could result in loss of patient protections, inadequate coverage and backdoor discrimination.”

“This will likely split the health insurance market because these new plans would be appealing to younger and healthier individuals, leaving those with serious conditions like cancer left paying increasing premiums for comprehensive coverage,” Cavener added.

The Idaho Health Care Plan is designed to stabilize the health insurance market and reduce premiums; advocates are concerned that the governor’s recent executive order could have the opposite effect for the sickest Idahoans. Close the Gap Idaho looks forward to receiving more details about how the executive order will be implemented.

For more information:

Close the Gap Idaho:

[Idaho Health Care Plan Fact Sheet](#)

[Close the Gap Response to Executive Order](#)

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