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### **Idaho Health Care Stakeholders Raise Questions about Potential Impacts of Governor's Executive Order**

**Boise, ID**— This morning Governor Otter announced that his administration was signing an executive order to allow health insurance plans that don't meet essential benefit requirements to be sold in Idaho. Director of the Department of Insurance, Dean Cameron, confirmed these plans would not offer enrollees the ten essential health benefits, and would provide less comprehensive coverage compared to state exchange plans. For example, these plans would be able to leave out maternity care. The precise guidance on which benefits could be left out has not been developed.

"We need details and clarity around how much health insurers can pare back coverage plans. It is important that Idahoans with pre-existing conditions are not left out in the cold, choosing between coverage that doesn't meet their needs and coverage that's completely unaffordable," said Erin Bennett, Idaho Director of Government Relations at the American Heart Association

"When we require essential health benefits, we prevent people with certain diagnoses or preexisting conditions from getting stuck in a situation where they can't afford the kind of health insurance that will cover their condition.," said Lauren Necochea, Director of Idaho Voices for Children.

Necochea continued, "One advantage of requiring health insurers to provide essential benefits is that consumers can have much more confidence they are getting a quality plan. We're wondering how we can ensure that consumers will be educated about the complicated differences between the comprehensive plans on the exchange and the cheaper plans. Cheaper plans can be attractive, but you're giving something up for that low price. We don't want healthcare consumers to be caught off guard when an illness or medical emergency occurs.

Idaho used to have lower health insurance rates than most other states. That is no longer the case. One of the main reasons our costs are rising faster is that we have not implemented a solution for the thousands of Idahoans in the coverage gap. States that closed their coverage gaps are seeing 7% lower premiums, on average.

“Closing the coverage gap is the most effective measure we can take to lower healthcare costs for all Idahoans and for Idaho’s businesses,” said Bennett.

Idaho’s health insurance exchange, Your Health Idaho, which only offers comprehensive plans, has been incredibly successful. Idaho has consistently had one of the highest enrollment rates per capita in the country. Uninsured rates for Idaho adults have dropped considerably since the exchange was launched.

Currently health insurers must offer a comprehensive benefit that includes the following services: ambulatory patient services (outpatient services); emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services (those that help patients acquire, maintain, or improve skills necessary for daily functioning) and devices; laboratory services; preventive and wellness services and chronic disease management; pediatric services, including oral and vision care.

Close the Gap Idaho will be holding a press conference at 3PM following the Governor’s State of the State address, in which experts will offer more detailed analysis and responses to the executive order and the Idaho Health Care Plan. The press conference will take place on the 4<sup>th</sup> floor, south side rotunda.

**For more information:**

Close the Gap Idaho:

Web: <http://closethegapidaho.org/>

Facebook: <https://www.facebook.com/Close-the-Gap-Idaho-383793818387609/?fref=ts>

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