



## What is Idahoans for Healthcare?

Idahoans for Healthcare is a coalition of healthcare providers, business leaders, community organizations, and grassroots activists committed to fixing our state's healthcare coverage gap by expanding Medicaid.

On November 6<sup>th</sup>, Idahoans in every corner of our state will have the opportunity to vote to expand healthcare to 62,000 of our neighbors. We know that from Bonner's Ferry to Idaho Falls, Idahoans are ready to do what's right for our state and fellow Idahoans.

## What is the “coverage gap”?

In 2014, thousands of uninsured Idahoans became eligible for assistance to help them purchase coverage through the state's health insurance exchange, Your Health Idaho. This change helps keep middle-income families healthier and financially secure.

However, thousands of Idahoans have been left out because they earn too much to qualify for Medicaid, but can't afford coverage through the state health insurance exchange. This is the coverage gap.

## What would Medicaid expansion do?

The ballot measure would expand access to healthcare through Medicaid to state residents who earn less than \$17,000 or \$29,000 for a family of three. These Idahoans – working moms and dads and seniors nearing retirement age with jobs that don't provide health coverage – fall into the gap.

Medicaid expansion would bring millions of dollars of federal funds back to Idaho – funds that Idahoans already contribute to through federal taxes. 90% of the total cost will be covered by the federal government, taking the financial pressure off of state and county budgets that currently absorb the costs of care for uninsured Idahoans.

## How can you help?

- Visit [www.idahoansforhealthcare.org](http://www.idahoansforhealthcare.org) or [www.facebook.com/Idahoans4Healthcare](https://www.facebook.com/Idahoans4Healthcare) to sign up to be involved in the campaign.
- Encourage your friends, neighbors and family members to support the campaign.
- Speak with organizations you're a part of about how they can support this common-sense solution.

## How can you get additional information?

- Visit [www.idahoansforhealthcare.org](http://www.idahoansforhealthcare.org) or [www.facebook.com/Idahoans4Healthcare](https://www.facebook.com/Idahoans4Healthcare).
- Contact Idaho Medical Association at 208.344.7888.



## **Information for Providers**

### **Traditional Medicaid Overview**

- Currently, Idaho Medicaid total expenditure is \$2.1 billion, but we have one of the best administrative rates in the country at \$0.03 on the dollar.
- The vast majority of Medicaid enrollees are children without disabilities. They comprise 64% of the enrollment, but account for less than 20% of the expenses.
- The majority of Idaho's Medicaid spending is for Idahoans with disabilities and elderly Idahoans in nursing homes. These adults comprise 15% of enrollment, but account for 56% of the costs.

### **The Financial Picture**

- Medicare reimbursement cuts began in 2010 and these cuts will continue to impact Idaho hospitals.
- For every Medicare patient, hospitals are reimbursed only 82% of the cost.
- In 2016, Idaho hospitals had \$271 million in charity and bad debt and another \$120 million in uncompensated care. That means \$400 million dollars in care is written-off or cost-shifted.

### **Idaho Tax Savings**

- The state will need to invest \$44.6 million in Medicaid to generate \$40.3 million in savings at the state and local level. The result is a net cost to taxpayers of \$4.4 million. This comes to less than \$50 per person covered by Medicaid expansion per year.<sup>1</sup>
- If Idaho phases out the indigent and catastrophic care programs, our state and local savings increase to \$60.2 million in the third year. This scenario produces net savings of \$15.6 million per year.<sup>1</sup>
- According to the Kasier Family Foundation, expansion states enjoy insurance premiums for individuals purchasing care in the health insurance marketplaces that are 7% lower than non-expansion states.<sup>2</sup>

### **Benefits for Providers**

- Three years after expanding Medicaid in Montana, 65,000 adults have gained access to preventive healthcare, including 195,000 screenings, vaccinations, and wellness visits.<sup>3</sup>
- Expansion states saw greater reductions in hospital uncompensated care costs between 2013 and 2014 (26% reduction, versus 16% in non-expansion states). In some states, hospitals have seen uncompensated care drop by more than half.<sup>4</sup>
- As more citizens have accessed preventive care, hospitals have seen a drop in uninsured visits and a decrease in private insurance premiums. Six months after expansion, uncompensated care in Kentucky was down by 60%.<sup>5</sup> This reduction allows rural hospitals to keep their doors open, as hospitals located in Medicaid expansion states are six times less likely to close.<sup>3</sup>

1 – Idaho Center for Fiscal Policy. (2018, July 19). *Fiscal Impacts of Medicaid Expansion*.

2 - <https://www.kff.org/medicaid/issue-brief/the-effects-of-medicaid-expansion-under-the-aca-updated-findings-from-a-literature-review-march-2018/>

3 – Montana Healthcare Foundation. <https://mthcf.org/2018/06/manatt-goe-medex-reports/>

4 – State Health Reform Networking. <https://www.shvs.org/wp-content/uploads/2016/12/State-Network-Manatt-Examining-the-Economics-of-Medicaid-Expansion-June-2016.pdf>

5 – State Health Reform Networking. *Charting the Road to Coverage*. <https://www.shvs.org/wp-content/uploads/2016/12/State-Network-Manatt-Examining-the-Economics-of-Medicaid-Expansion-June-2016.pdf>