



## The Healthy Idaho Plan – Help Close the Coverage Gap

1-844HELP78K (1-844-435-7985)

Do you have patients or know of someone who falls in the coverage gap that you are unable to help because of their lack of resources and health insurance? We need to hear from you and your patients. We are collecting stories from across Idaho to share with lawmakers, the media and the general public to help demonstrate the impact the a lack of access to affordable health insurance has on our fellow Idahoans. We have a solution to the coverage gap and an opportunity to improve the wellbeing and fiscal security of as many as 103,000 struggling Idahoans.

The Healthy Idaho Plan (HIP) will save tax dollars here in Idaho, provide tax relief at the county level, will eliminate tax penalties to employers, remove the penalty for working families and encourages employment. According to the Governor's Workgroup to Evaluate Medicaid Eligibility Redesign Option, closing the health care coverage gap will save over 150 lives every year and save almost \$173 million in state and local funds over the next 10 years. Additionally, On August 14, 2014, Professor Steven Peterson, a clinical assistant professor in economics at the University of Idaho, presented strong evidence to the Governor's Workgroup showing that the HIP could create as many as 15,000 jobs and could generate more than \$700 million in new economic activity every year.

Legislation is being drafted to help the Idaho Legislature close the coverage gap and save our state million of dollars. The HIP would redesign Idaho's Medicaid program and support Idaho's Statewide Healthcare Innovation Plan and the larger healthcare system transformation.

### **Here is a breakdown of The Healthy Idaho Plan:**

- The plan would save Idaho millions in state and local funds because other state-funded programs could be eliminated. Because of the millions of dollars in additional health care funding that would come to Idaho, we could see additional economic stimulus and new annual revenues of \$653 million each year.
- The Healthy Idaho Plan (HIP) will save county taxes by eliminating the need for the county indigent care programs. Our lawmakers recognize that the indigent care programs are flawed but struggle with a way to cover these Idaho families. The county tax savings coupled with the new property tax revenues from the economic boost could total as much as \$480 million. The HIP would increase coverage options and eliminate most county medical assistance programs for the indigent.
- Under the Affordable Care Act, some employers can face fines if their employees access tax credits on the health insurance exchange. The penalties take effect this year. There are no

penalties if employees access coverage through the Healthy Idaho Plan. The penalties could cost Idaho employers as much as \$18 million in avoidable penalties.

- Parents could face penalties compared to a childless Idahoan making the same wage. A single, childless worker earning minimum wage qualifies for help purchasing healthcare cover in the health insurance exchange. If that same worker is the breadwinner for a family, the family's income could fall below the poverty level and the parents would find themselves in the coverage gap. The HIP provides an affordable health care option for parents in the gap.
- Idaho parents are only eligible for Medicaid at extremely low income levels (25% of the federal poverty level, or \$6,305 for a family of four). Parents in the coverage gap earn too much to qualify for Medicaid and too little to qualify for assistance in the health exchange. If these Idahoans become injured or have an illness requiring care, their only way to get affordable coverage is to quit working. With the plan, a mother or father who needs health care can get coverage while continuing to work.

Encourage your legislator to support The Healthy Idaho Plan. For more information about Close the Gap log on to [www.closesthegapidaho.org](http://www.closesthegapidaho.org). If you would like to set-up a meeting with your legislator or county commission, or if you are interested in writing an opinion editorial on this topic, Close the Gap can help. Contact our grassroots coordinator, Christine Tiddens at [ctiddens@ccidaho.org](mailto:ctiddens@ccidaho.org).

Patients can call 1-844HELP78K (1-844-435-7985) to share their stories with a staff member from Close the Gap.