

Note: The following are images of the written comments submitted during the 1115/1332 Waiver Public Hearing on December 8, 2017. Personal information such as email, addresses and phone numbers have been removed.

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December 8, 2017

Pocatello, Idaho

Idaho Department of Health and Welfare  
Boise, Idaho 83720

Dear Director Russell S. Barron:

I have recently learned that the Idaho Department of Health and Welfare continues to work on a solution to narrow the Idaho health coverage gap with two waiver proposals: 1115 and 1332. I am pleased that every effort is being made by H&W to cover those who fall into this income gap, and that it is in the best interest for the people of Idaho that this gap is filled with a solution that provides comprehensive health care coverage. While I support these waiver proposals under the circumstances, the waiver solutions being proposed don't go far enough in filling this gap, it is not comprehensive and still leaves a number of Idahoans left without health care coverage. And it does little for those dealing with mental health issues. A much more comprehensive and fiscally beneficial solution is to accept Medicaid expansion under the Affordable Care Act, but I realize this takes legislative approval.

Especially disturbing is that these waivers do not solve the gaps in Idaho's behavioral health. This gap, if left unresolved, directly impacts the efforts in criminal justice reform to reduce incarceration and recidivism because those dealing with mental illness and addiction are left, in most cases, without medical care when they are released. It also impacts those not in the criminal justice system with mental illness the

ability to receive medical help. Help should not be obtained by committing a crime so that some, but inadequate help, can be received in jail.

Realizing that these waivers do not resolve providing health care coverage for all those presently in the health care gap and may not be accepted by the state legislature and the federal government, I encourage you to continue to work toward alternative proposals that would complete the effort of providing comprehensive health insurance to all Idahoans. I realize that this has been a very evasive goal, but it is essential for the economic vitality and health of the residents of our state.

Another concern is that those individuals applying for inclusion in waiver 1332 must have submitted a tax return from the previous year. There are many individuals that may appear healthy that are not able to work and thus do not have any income to submit on a tax return. There are other individuals who, unfortunately, are self-employed as landscapists, direct care givers, small engine repair and handy persons, etc. who deal only in cash avoiding both taxes and social security. While this is wrong and illegal, it is a fact of life for many on low income. If no tax return is submitted they will not qualify for any waiver. No good!

In the process of seeking the 1115 and 1332 waivers it is especially important that this process be transparent throughout. This means that there must be public access to all written comments and clear information about the budget implications of the proposal. Further, it is important to provide to the public what safeguards are being established to ensure that individuals with complex medical conditions that would be moved to Medicaid under waiver 1115 continue to be able to access their existing medical provider. It is rather disturbing

that there are many complex and expensive medical conditions that will not be covered no matter how important it is that they are included in waiver 1115 due to the need for fiscal neutrality, i.e., savings from one waiver pays the cost of implementing the other waiver.

Finally, once these waivers are approved it is essential that there be an aggressive public outreach campaign to ensure maximum enrollment. This process should be at least as extensive as the campaign "Your Health Idaho" to get all who qualify for these waivers apply.

Sincerely,



Robert Gehrke

Pocatello, Idaho

Cell:

*Active with Close the Gap  
member*

*Member of NAMI SI*

*Member of Regional Behavioral Health Board*

My name is Stephen Weeg. I am a retired health care administrator. I am currently the Board Chair of Your Health Idaho, Idaho's health insurance exchange, and serve on the Boards of the Department of Health and Welfare, Portneuf Medical Center, and the Portneuf Health Trust. For almost 20 years, I have been involved in numerous state committees and task forces exploring options to improve access to healthcare for all Idahoans. While some positive movement has occurred (high risk pools, CHIP, YHI), more is needed.

I served on both of Governor Otter's Medicaid Expansion Work Groups and fully supported the recommendations to expand coverage to adults below 100% of the FPL. However, to date there has not existed the political will to expand coverage at the 90/10 match rate offered through the ACA. In the meantime, thousands of working adults continue to go without health coverage and limited access to care and the cost of health insurance continues to rise.

Three maxims come to mind in this situation:

- Necessity is the mother of invention
- Politics is the art of the possible
- The perfect is the enemy of the good

The Idaho Health Care Plan is a very creative design built out of necessity. By combining both an 1115 and a 1332 waiver, it addresses the high cost of individual insurance premiums for everyone in that market, creates a federally funded high risk pool for persons with specific high cost diseases, and opens the door for coverage for working individuals whose income is below 100% FPL. It could potentially reduce premiums in the individual market on or off the exchange by 20%. That would help many consumers who don't qualify for a subsidy on the exchange. It would also enable up to 35,000 persons purchase an affordable, subsidized insurance plan through Your Health Idaho.

Politics is the art of the possible. This dual waiver approach has a design that has a strong potential to achieve legislative support and funding. It is not Medicaid expansion. It does use federal funds for the high risk persons in the 1115 waiver. It moves persons below 100% FPL into private insurance. And, one has to file

income taxes to access the subsidy through YHI. I would hope that this design is sufficient to achieve success with the Legislature and Governor.

The perfect is the enemy of the good. To fix all of the problems with the current delivery and payment of healthcare in Idaho is beyond the scope of this proposal. This proposal must be viewed as one piece of a multi-faceted approach. The dual waiver is a very good start; necessary but not sufficient. It would reduce individual premiums. It would enable many more Idahoans access to insurance and care. However, its reach is limited. Not all adults in the gap would be covered. Some, for many reasons, don't file taxes (often because of MH or SA issues). The behavioral health coverage in many health plans, along with the prescription coverage, is insufficient to fully address the needs of many in this group. While the subsidized premium may be affordable, there will be challenges with out of pocket expenses (deductibles and co-pays). That said, a very good start is still much better than the status quo. Doing nothing is simply not an option; it does not meet the standard of society's mutual responsibilities to each other.

I support the efforts of the Idaho Department of Insurance, the Department of Health and Welfare, and Your Health Idaho to submit in combination the 1115 waiver and the 1332 waiver as critically important steps in Idaho's journey to assure access to quality, affordable healthcare to all of our residents.

**Idaho Health Care Plan Public Hearing**

December 8, 2017

11:00 a.m. - 1:00 p.m.

IDHW Region VI Office, Suite 230

1070 Hilline Rd., Pocatello, Idaho

**Public Comments from Pam Ward, President**

League of Women Voters of Pocatello

12805 W. Reservation Rd.

Pocatello, ID 83202

Idaho Department of Health and Welfare:

My name is Pam Ward. I am speaking on behalf of the Pocatello League of Women Voters. League is a non-partisan political organization that advocates for public policy issues. Based on our national and state positions on health care, the Pocatello League supports the Idaho Health Care Plan. We commend the Idaho Department of Health & Welfare for working on a solution to narrow Idaho's coverage gap and increase access to affordable health insurance coverage for those who work and live below the poverty level.

Since 1990 League has studied health care issues. Our current national and state public policy position supports efforts to ensure access to an equitable, affordable and quality health care for all Americans. League supports a basic level of care that includes preventive, primary, acute and long-term care, as well as mental and behavioral health services. League supports administration of the U.S. Health care system by a combination of the private and public sectors, including a combination of federal, state and/or regional agencies. Our League has been advocating for an Idaho health care plan since the Affordable Care Act was passed.

The Pocatello League views the Idaho Health Care Plan as only the first step towards a complete solution to the coverage gap that is neither an entitlement program nor Medicaid expansion. We support the **1332 Waiver** which would provide advanced premium tax credits for our friends, families and neighbors who are low-income workers without health insurance.

Although League supports the **Medicaid 1115 Waiver** to help Idahoans with high-cost health conditions to qualify for Medicaid, we are alarmed that mental and behavioral health care is excluded. The Pocatello League has been instrumental in working to bring a behavioral

health crisis and transition center to our community. It is urgent that this waiver be amended to help needy Idahoans and address deficiencies in Idaho's behavioral health programs.

Since League works diligently to increase understanding of public policy issues, we encourage the Department of Health & Welfare to establish written protocols in the plan to provide transparency for the public. Idahoans need easy access to and clarification of all information including public comments, determination and costs of medical conditions, and costs to Idaho taxpayers. This transparency must include a timely and informative outreach program to ensure easy enrollment for those who would qualify.

In closing, the Pocatello League thanks the committee and supports the Idaho Department of Health & Welfare's work as a first step to address the health coverage gap in Idaho. Now is the time for your department to stabilize the health insurance market and insurance rates. It is time to offer affordable insurance to our low income Idaho workers. We encourage you to make some changes, and then submit the Idaho Health Care Plan for approval by the Governor and Idaho Legislature.

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*Pam Ward*

*12/8/17*



Testimony of Muriel Roberts  
545 ½ S. Nineteenth Avenue, Pocatello, ID  
Idaho Health Care Plan Hearing  
Pocatello, Idaho  
December 8, 2017

Thanks to the Idaho Department of Health and Welfare and the Department of Insurance for giving me this opportunity to express my support for improving health insurance coverage for Idaho citizens who are living in "The Gap." Our fellow citizens with too much income to qualify for Medicaid, but too little income to afford health insurance with subsidies through Your Health Idaho deserve to be covered. The more people we can get into insurance, the less counties and the state and hospitals will have to cover the cost of care for the uninsured. The two waivers would be a help to get more people covered, though we know they would not solve the whole problem.

Having been working to establish a Behavioral Health Crisis Center for Southeast Idaho, I am very aware of the unmet needs of Idaho citizens with behavioral health issues. I think that the list of high-cost and medically complex health conditions in the 1115 Waiver should include as many people with these behavioral health issues as possible, so they could be served through Medicaid.

I think the Legislature should be encouraged to appropriate adequate funds to identify everyone who would be eligible for health coverage and to assist them to sign up. Idaho can have our own excellent health insurance system. This is a start on that road.

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My name is Molly Page. I am a resident of Hailey. My family ranches in Custer and Lemhi counties. I am also a leader of a grassroots group of 600 people in Blaine County. I am writing today in support of the proposed healthcare waivers (1332 and 1115).

This summer, as part of my grassroots work, I helped organize the Medicaid Mobile tour in Idaho. I worked with the leaders of Reclaim Idaho and Medicaid for Idaho to organize their southern tier stops in Hailey, Twin Falls, Blackfoot, Pocatello, Idaho Falls, Driggs and Salmon. We painted an old camper green with the words, "Medicaid for Idaho" on it. On the back was "78,000 Idahoans Need Healthcare". The trip was inspiring!

The most interesting interactions were at the gas stations in rural areas. In Shoshone, we had a 40 year-old rancher come over to the camper, put his head in through the open window and say, "Medicaid has saved my life! I don't know what I would do without Medicaid." This rancher, Ray, has mental illness and Medicaid helps him get the treatment he needs.

In Kellogg, we met John at the local gas/convenience store. He lost his Medicaid when he took the job at that store. He now makes too much to qualify for Medicaid, and too little to qualify for healthcare on the exchange.

In Challis (near my family's ranch), we met Rod at the local gas station. He felt that we've come too far as a country to leave so many people without healthcare. He says that when it comes to healthcare, we ought to be more like the military: Leave no man behind.

Many of the people who would benefit from this extension of coverage through the waivers are busy working jobs 40+ hours a week and cannot take the time to be here. I write to you today to speak for Ray, John and Rod and the tens thousands of others who are working but need healthcare. These waivers will narrow the coverage gap and help low-income Idahoans get the medical care they need.

I am sincerely grateful to the Idaho Department of Health and Welfare for their proposal to extend coverage to those in the gap by moving forward with these waivers. Thank you.