

SENATE HEALTH & WELFARE COMMITTEE
Tuesday, February 2, 2016

ATTACHMENT 7



February 2, 2016

Dear Chairman Heider and Members of the Committee,

After passage of the Affordable Care Act, Idaho was one of about 20 states that made the decision to not expand Medicaid. In doing so, a gap was created affecting approximately 78,000 residents who would not qualify for Medicaid or for subsidies in the private market. Even though a governor-appointed panel made recommendations in 2015 to expand Medicaid, the issue has not been able to generate traction in Idaho's Legislature.

Today, that has changed. We are excited to see Senator Dan Schmidt of Moscow, who is also a physician, get a hearing with the Senate Health and Welfare committee on two of his long time projects. SB1204 a bill looking for a full Medicaid expansion and SB1205 a bill for Healthy Idaho Plans will be heard at 2 pm MST on February 2nd.

As Senator Schmidt said, "I've worked for over two years promoting the Healthy Idaho plan. This extends health insurance coverage to Idahoans who fall below 138% of the federal poverty level. This would "close the gap" on 78,000 hard-working Idahoans currently uninsured and save \$44 million for state and county level taxpayers. Governor Otter's proposed Primary Care Access Plan is an expensive, complicated program that does not cover emergency care, prescription drugs or chronic health conditions as the Healthy Idaho plan does. Idahoans deserve to be unburdened from bankruptcy due to medical catastrophe as under our current county indigent and state catastrophic payment plan."

At Heritage Health, we sit on the front lines of this issue. We see those residents of Idaho who fall inside this gap and are unable to pay for insurance. We understand the pressure these residents feel not being able to get the medical care they need. Our mission is to deliver a healthcare experience that provides hope, inspires changes and extends the life of our patients and our community. We see Senator Schmidt's proposals as an important part of fulfilling our mission. To that end we fully support Senator Schmidt's proposals to expand Medicaid and help provide coverage to all of Idaho's residents.

We urge each of you to take a brave step forward and trust the citizens of Idaho to engage with you on a new frontier, one where all citizens of Idaho have access to affordable healthcare. As one of the community health centers in Idaho, we can commit to you that we will provide a medical home for these patients and we will work with them to restore health and extend life.

The time has come, please be a part of the solution this year and have the courage to look past the politics of healthcare and see the hearts of the 78,000 people in this State that have no hope other than this of having access to affordable healthcare.

Sincerely,

A handwritten signature in black ink that reads "Mike Baker". The signature is fluid and cursive, with a long horizontal stroke at the end.

Mike Baker, CEO

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January 30, 2016

AAUW- Idaho Testimony in Support of Medicaid Eligibility Expansion

Chairman Heider & Committee:

My name is Sylvia Chariton and I represent the American Assn. of University Women of Idaho (AAUW). AAUW - Idaho fully supports closing Idaho's coverage gap by expanding Medicaid eligibility as outlined in SB 1204 & 1205. Since AAUW largely represents a women's organization, this brief testimony will be female specific.

According to a recent Idaho Department of Health & Welfare report, females are 55 percent of the Medicaid Gap population. Because women are more likely than men to be covered as dependents, a woman is at a greater risk of losing her insurance if she becomes widowed or divorced, if her spouse loses his job, or her spouse's employer drops family coverage or increases premiums and out-of-pocket costs to unaffordable levels.

Based on stats from a recent Kaiser Family Foundation Study, the gap in private sector and publicly funded programs left 18% of Idaho women uninsured. Also, the same study shows that low income working women, women of color as well as single women are at a greater risk of being uninsured. According to Kaiser, these marginalized women have inadequate access to care, get a lower standard of care when they are in the health system, and have poorer health outcomes.



Compared with women with insurance, uninsured women have lower use of important preventative services such as mammograms, pap tests and are two to three times as likely to forgo medical services due to cost.

Poor women from rural areas are even more disenfranchised since there is a provider shortage in those areas. Some of these Idaho communities have fallen so far through the cracks that it feels like the rest of the state has left them behind. For example, the poverty level in Madison County is 27.1 percent; by comparison the poverty level in Ada County is 11.6 percent. The rural enclaves of Owyhee, Latah and Shoshone Counties sustain poverty levels that hover around twice what Ada County experiences.

When these disenfranchised women end up in the Emergency Departments across the state, Idahoans already pay for their bills either through cost shifting at the hospitals or through their county's Catastrophic Fund using our tax payer dollars.

Many Idaho low income women, many of whom labor daily as low wage workers have been the needless victims of bad policy and shortsighted decisions. Since these women and their children have no lobby, no power, no voice and certainly no money; we serve as their advocates. Please take action and expand Medicaid!

Respectfully submitted,

Sylvia Chariton
President-elect,
AAUW Boise Area Branch

AAUW advances equity for women and girls through advocacy, education, philanthropy and research.

Dear Committee Members. Thank you for this opportunity to speak on SB 1204 and SB 1205. My name is Michael Traficante and I own Fairways Insurance Agency, an Agency helping people navigate the different government based Healthcare systems and enroll Idahoans in Health Insurance, Medicare, Life and Dental insurance. There is an epidemic in our state; the inability for over 75,000 of our residents to afford Health Insurance should be more than cause for concern. As an agent only serving Idaho, the hardest part of my Job is leaving a meeting with an individual I cannot help.

Paired with our States strict definition of Disability, it has been my experience that these individuals whom fall below 100% of the FPL are the ones most in need of Healthcare. These are our 55-64 year old baby boomers whom can't work 8 hour days because of their medical conditions. These are our Millennial populations with chronic disease. Most importantly, they are our Family, Friends, & Neighbors who have their medical costs passed along to collections furthering them from the American Dream and bombarding them with crippling debt. Hospitals, clinics, and physicians can only do so much before a patient in the gap realizes they cannot afford their treatment. In many cases, ailments are left untreated and can lead to death. At the very least, Prescriptions are never picked up, specialist referrals are not followed up on and a patient's care goes from Compromised to Jeopardized.

The State has a hard financial decision to make here. When it comes to the health and well being of Idahoans the decision is an obvious one. We are one of only a handful of States in the Union to not be exercising all aspects of the Affordable Care Act. The enrollment numbers for the ACA in Idaho are staggering as it has allowed a huge segment of the population to finally afford Insurance. I have many wonderful success stories from Parents telling me they could finally afford a surgery their Child needed to Cancer Patients being able to afford their treatment without having to worry about taking food off their families tables. While the future of the ACA is uncertain in this Election Year, one thing is for certain, the expansion of Medicaid will save lives!

Thank you Mr. Senator for introducing these bills and to the committee for your time today; I think you see in all communities throughout Idaho, We the People are embracing these laws.

The SHOSHONE-BANNOCK TRIBES

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FORT HALL BUSINESS COUNCIL
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February 01, 2016

To Whom It May Concern,

The Shoshone- Bannock Tribes support passing bills introduced by Idaho Senator Schmidt, (S1204 and S1205). Too often in the debate regarding Medicaid expansion, politics are put ahead of lives, we ask the Idaho legislature and this committee to look at the big picture instead of the origin of the expansion opportunity. We are asking for this bill to be passed and ask the legislature to separate the issue from the Affordable Care Act. It should be considered on its own merits and how it would benefit Idaho.

This bill impacts the health and economic opportunity of those Idaho citizens living at poverty levels, increasing their health and wellbeing is good for Idaho because this translates to more productivity, more taxes paid, and reduced chance for communicable disease outbreaks (called "herd Immunity"). Expanding Medicaid makes everyone in Idaho healthier, not just those covered by the expansion. Better health care helps lift people out of poverty which then reduces the drains on related resources such as food stamps and cash assistance.

The governor's own workgroups have said to expand Medicaid. Per Milliman's study, whose data considered health care dollars alone, the expansion would save Idahoans \$173 million over ten years. As tax payers we support saving millions of dollars, this makes sense for Idaho.

Another fact to consider is that services provided to Native Americans at Indian Health Services or tribal facilities are at 100% FMAP, which means the federal government reimburses the state for their care at 100%. Since the Medicaid expansion would impact tribal people, this makes the cost savings even greater than what the Milliman firm calculated. It will cost the State nothing to expand Medicaid to our Native peoples. This not due to the Affordable Care Act, this FMAP rate is set by other legislation. Again, thank you for this time allowing me to speak on behalf of the Shoshone-Bannock Tribes.

Respectfully,

Lee Juan Tyler, Acting Chairman
Fort Hall Business Council



To: Senate Health & Welfare Committee
From: Aaron Wilson, CEO, CHAS Health
Re: Support for SB 1204 & SB 1205

February 2, 2016

Dear Chairman Heider and Members of the Committee,

CHAS Health operates two federally qualified health center sites in North Idaho: Latah Community Health in Moscow and Lewis & Clark Health Center in Lewiston. Our staff work with Idahoans on a daily basis who are struggling to make ends meet. Over 1,500 individuals served at our two sites annually are uninsured.

The overwhelming majority of our uninsured patients have income below 100% of the federal poverty level. The state has left these residents in a gap, where they make too much to qualify for Medicaid, but not enough to qualify for a tax subsidy through Your Health Idaho.

Each of our sites employs an in-person assistor to help patients navigate Your Health Idaho and sign up for health insurance. Since the state's health insurance marketplace opened, many of our patients have tried to obtain coverage, but they are unable to afford any of the health plan options. For example, during the last six months of 2015 our staff assisted 165 consumers through Your Health Idaho, but only 2 individuals signed up for a health plan.

In September 2015, the Idaho Association of Counties endorsed the Healthy Idaho Plan. Our county elected officials support this plan and now it is time for our state elected officials to support this plan. I urge your committee to pursue a cost-savings solution that will be achieved by implementing the Healthy Idaho Plan. Senate Bills 1204 and 1205 provide an opportunity for the state to spend tax dollars in a much more efficient, cost-effective manner. Considering the health needs of the state's most vulnerable residents and wisely spending tax payer dollars are two topics deserving of the attention of the full legislature.

Thank you for holding this public hearing and providing stakeholders the opportunity to voice support for Senate Bills 1204 and 1205.

Sincerely,

A handwritten signature in blue ink that reads "A Wilson".

Aaron Wilson
CEO, CHAS Health