As many as 62,000 Idahoans earn too little to qualify for a tax credit to purchase health insurance on the exchange but do not qualify for Medicaid – leaving them in the health coverage gap. States that have closed the health coverage gap by expanding Medicaid show positive differences in the lives of their residents. This has proven to be especially significant in small towns and rural communities.

Rural Idaho doesn’t have the same access to health care and coverage when compared to urban parts of the state. While Idaho has made progress in lowering the uninsured rate among adults in these communities, it significantly lags behind other states that have expanded Medicaid to cover those same populations. With one-third of Idaho’s population living in rural areas, they have much to gain by expanding Medicaid.

28% of Idahoans in rural areas are uninsured

Rural areas and small towns face even larger barriers to health coverage than urban areas do. There are fewer jobs that offer health coverage and higher rates of seasonal employment.

Closing the Gap will increase coverage in rural Idaho

Expanding Medicaid would provide coverage stability for thousands in rural Idaho. From 2008 to 2016, states that expanded Medicaid saw a much larger decline in the uninsured rates for low-income adults living in rural areas and small towns than states without expansion. The uninsured rate in expansion states declined by 19 percentage points in this time period, but Idaho only experienced a 10 percentage point drop, leaving 28% of rural Idahoans uninsured.1

Increased coverage improves health and strengthens local economies

Higher rates of health coverage translate to a stronger financial picture for rural hospitals and local health care providers. In states that have expanded Medicaid, there have been fewer hospital closures and better availability of providers, which increases access to care for all residents.2 States that have expanded Medicaid also report higher levels of health improvements in rural areas than urban centers.3 The number of early detections for cancer and other diseases increases, as people are able to see doctors for preventive care. This is especially important to those with chronic conditions such as asthma. Improved access to health care improves health outcomes for rural communities.

2 Health Affairs: “Understanding the Relationship Between Medicaid Expansions and Hospital Closures” Vol. 37 #1 January 2018.
Closing the Gap Helps Rural Families

Expansion states have seen almost double the rate of decline of uninsured children. When parents have health coverage and are able to go to the doctor, children are more likely to go to the doctor. Healthy parents tend to have healthy children. Health coverage also means better financial security, less medical debt, and fewer bankruptcies. Greater health coverage in rural areas means pregnant women in rural towns will have better access to hospitals and postpartum care, benefiting all rural families.

The Rachels family lives in Sandpoint, Idaho. Patrick works on computers from his home-based business while Jessica is the full-time caregiver for their daughter, who is wheelchair bound, and father who is a veteran with disabilities. Patrick and Jessica are in the coverage gap, which is common for small business owners in rural Idaho. They are often faced with having to choose between buying groceries or going to the doctor. Medicaid expansion helps keep rural hospitals open, increases access to rural health care providers and health coverage for rural families.