

Medicaid in Idaho: Saves Lives & Helps Idaho's Economy

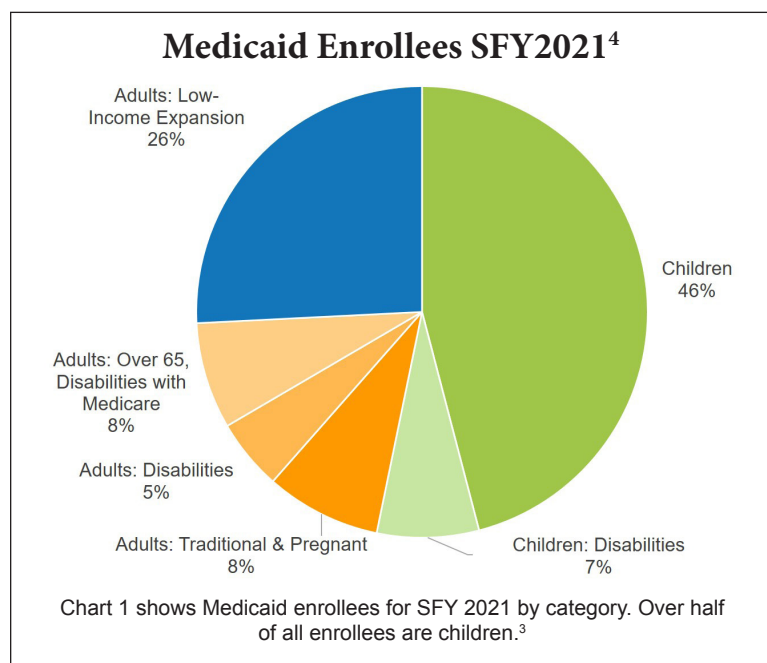
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Medicaid Health Insurance

Medicaid makes it possible for children and adults living in low-income households to get and stay healthy –ensuring they can go to school, work, and take care of their families. It allows them to see a doctor when they are sick, buy medications, and go to the hospital without fear of choosing between their health and groceries or paying rent/ mortgage. Medicaid is health insurance that covers individuals of all ages, with applicants required to show household income is within income guidelines. Eligibility for Medicaid varies for specific populations. For example, a single parent with two children would qualify for Medicaid expansion if the household income is \$2,500 or less per month.¹

Medicaid provides comprehensive benefits that cover:²

- Care for chronic conditions
- Preventative screenings
- Prescriptions
- Mental health services
- Substance use treatment
- Infant and toddler wellness exams
- Inpatient and outpatient hospital services
- Home and community based services for people with disabilities
- Long term care for seniors and people with disabilities



Medicaid Saves Lives and Strengthens Families

Since enactment in 1965, Medicaid has been making a difference for Idahoans. It provides essential and comprehensive health care for expectant mothers, helps people with disabilities live independent lives, and supports seniors. Medicaid helps children grow up to reach their full potential by ensuring they have access to well child checkups and early screening for developmental delays. Children receiving Medicaid do better in school, are more likely to graduate high school, and earn higher wages as adults.⁴

With the implementation of Medicaid Expansion in January 2020, Idahoans with low incomes who do not have access to employer health insurance, or cannot afford a private plan, may be eligible to enroll in the program. Medicaid expansion could not have come at a better time as the COVID-19 pandemic takes a toll

on families already living paycheck to paycheck. It is providing relief for Idahoans who have recently lost job-based health coverage until they can get back on their feet. At a time when access to critical and life-saving medical services is paramount, the importance of Medicaid in improving public health and safety and protecting access to care is

The life-saving effects of expansion are no surprise, since earlier studies find that expansion leads to:

Increases in:

People getting regular check-ups



Prescriptions filled for heart disease and diabetes



Early-stage cancer diagnoses



People getting surgical care consistent with clinical guidelines



Decreases in:

People skipping medications due to cost



One-year mortality among patients diagnosed with end-stage renal disease



People screening positive for depression



People without a personal physician or usual source of care



Source: Ghosh et al. 2019, Loehrer et al. 2018, Miller et al. 2019, Sommers et al. 2016, Soni et al. 2017, Swaminathan et al. 2018

heightened. There is more uncertainty than ever before about the ability to afford coverage -- Medicaid expansion provides financial protections from medical debt and bankruptcy for Idahoans seeking health care. It also reduces uncompensated care costs which saves state and taxpayer dollars.

Recent studies have shown Medicaid expansion ranks with other public health interventions in terms of saving lives.⁵ Across states that expanded Medicaid, studies found increases in people accessing regular checkups, screenings for cancer, filling prescriptions, and decreases in pre-mature mortality and depression.

Several studies have demonstrated how access to affordable health coverage through Medicaid improves financial stability for families.⁶ It reduces the number of families struggling to pay medical bills and increases economic mobility. The lack of debt also leads to better credit scores and lower-interest loans, granting increased savings for newly covered adults.⁷ In expansion states, evictions fell approximately 20 percent compared to non-expansion states.⁸

Early & Emily's Medicaid Story



Earl and Emily are raising three children in Kimberly, Idaho. Emily stays home to care full-time for their two children with special needs, resulting in the family relying on Earl's single income. For years, Earl went uninsured and put off the screenings he needed for a genetic condition that puts him at high risk for certain cancers because the family could not afford health care. After enrolling in Medicaid expansion last January, an overdue screening found Earl had pre-cancerous polyps. His doctor said they caught and treated it just in time. If they had waited any longer, he would have needed more intensive and expensive treatment. Thanks to Medicaid expansion, Earl is cancer free and able to receive regular screenings to stay healthy and provide for his family.

“When you don’t have insurance, you let things go. It’s a huge emotional battle where you hope nothing is wrong. But fear if you go to the doctor, then you find something terribly wrong and you can’t do anything about it without it bankrupting you. We are so grateful to Medicaid for the future our family has now,” Emily - Kimberly Idaho.

Medicaid Helps the Economy

Reduces costs for everyone - Medicaid provides substantial economic benefits to the state and taxpayers, regardless of whether or not they are served by the program. When more people have health coverage, it reduces uncompensated care costs and private health insurance premiums for everyone. Medicaid results in fewer uninsured people delaying medical care until it becomes emergent. This reduces the burden on tax payers in Idaho, as state tax revenue is used to cover indigent and catastrophic care costs. This also brings down the cost of medical care and drives down the cost of private insurance. Private health insurance premiums have been on average seven percent lower in states with Medicaid expansion as compared to non-expansion states.⁹ Medicaid has also been shown to offset costs in other programs. In the first year of the implementation of Medicaid expansion, savings were realized in the Idaho Department of Corrections, indigent and catastrophic care funds, and behavioral health programs.

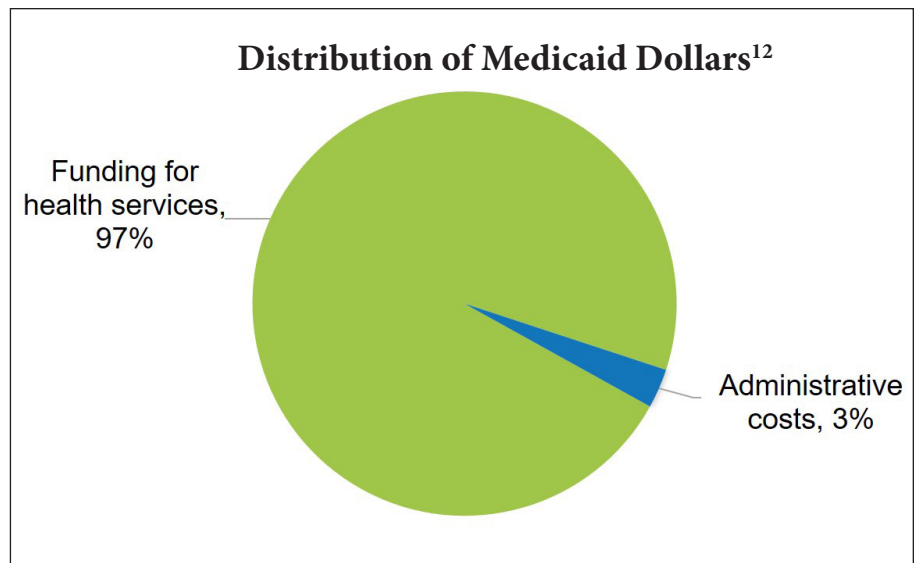
Stimulates job growth - Medicaid brings federal tax dollars back to Idaho that stimulate the economy and create new jobs and revenue. Studies have shown that Medicaid expansion generates new jobs in the health care sector.¹⁰ Prior to the COVID-19 Public Health Emergency, economists predicted that expanding Medicaid would create more than 5,600 new jobs within the first few years of implementation. Once the pandemic is under control and Idaho achieves a more stable economy, it is assumed those projections will begin to be realized.

Supports employment - Medicaid results in better health outcomes and a healthier workforce. Studies in Michigan and Ohio show that health insurance makes it easier for employees to stay on the job and for job seekers to find work -- as employees are able to go to the doctor when sick and get consistent care.¹¹ Many small Idaho businesses that cannot afford benefit packages for their employees will have an easier time attracting and retaining workers. One-third of Idaho's population lives in rural parts of the state where there are more small businesses and fewer jobs that do not offer health coverage and higher rates of seasonal employment.

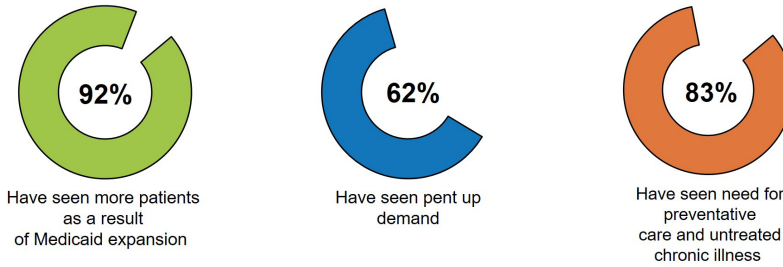
Medicaid Bolsters Idaho's Health Care System

Medicaid plays an integral role in Idaho's health care system with state investments going directly to providers and our economy. For every \$1 invested in Idaho's Medicaid program, 97 cents is spent directly on health services for Medicaid participants with just 3 cents going to administrative costs incurred by the Idaho Department of Health and Welfare.¹²

For years, Idahoans with low incomes were living in the "health coverage gap" and not accessing regular health care services. To gain a better understanding of what providers were seeing with newly enrolled Medicaid patients, the Idaho Academy of Family Physicians surveyed primary care doctors around the state. It was clear that the lack of consistent access to care over the years resulted in poor health outcomes and a high need for services. Now, because of Medicaid expansion, Idaho providers are able to treat their patients adequately and with the appropriate care for their health conditions.

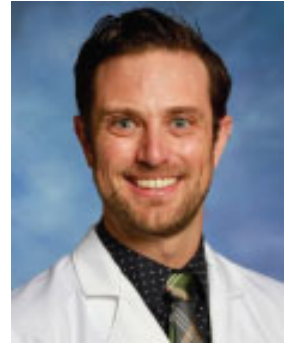


A Recent Survey of Idaho Doctors Found:



Medicaid Better Positioned Idaho's COVID-19 Response

With the biggest public health crisis in over 100 years, health care delivery looks different. It is crucial, now more than ever, that people have access to health coverage. Medicaid historically has played a role in national emergencies by providing coverage, care, and offsetting expenses. Today, Medicaid covers COVID-19 testing and treatment. Idahoans are now receiving the care they need to stay healthy, including accessing mental health services during these stressful times. Many essential workers, such as child care providers and grocery store workers, are now being covered by Medicaid expansion, helping people get through these tough times.



Dr. Thiros, a family doctor in the Treasure Valley, has seen the important role Medicaid has played during the pandemic. A patient lost his job this past year and shortly after ended up in the ICU due to COVID-19 complications. Fortunately, he was able to be covered by Medicaid, protecting his financial security while he recovers and looks for work.

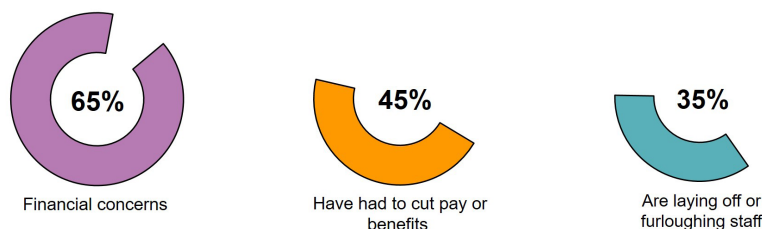
“Thanks to Medicaid expansion, we can ensure Idahoans can have access to health coverage and stay healthy during this public health crisis.” Dr. Thiros

COVID-19 has created incredible stress on our health care providers, workers, and systems. The demand for health care services for COVID-19 patients has surged as cases rise across the state. With Idaho having 95 percent of the state designated as having a primary care shortage and 100 percent of the state having a mental health provider shortage, COVID-19 has pushed our already lean health care system to the brink.¹³ Clinics are experiencing staffing shortages due to health care workers out sick and having to operate on a completely different model of delivery of care – setting up tents, increasing safety procedures, and prioritizing care for COVID-19 patients – in addition to existing demand for services.

The Idaho Academy of Family Physicians included in their survey of primary care doctors questions related to the impact COVID-19 was having on their clinics. Of those surveyed, 65 percent were really concerned about the added financial strain on their clinics. In order to cover the increased costs caused by COVID-19, many providers have resorted to layoffs or furloughing staff and reducing pay and benefits.

With approximately 90 percent of Idaho providers accepting Medicaid, lawmakers must prioritize keeping Medicaid whole and our health care system strong.¹⁴ Medicaid allows our state to ensure all Idahoans can stay healthy during the COVID-19 public health crisis and economic recovery.

Survey on COVID-19 Impacts on Primary Care Provider Clinics



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