

## **Enhanced Medicaid Access: The Right Thing to Do**

Idaho's elected officials must decide whether to accept new Medicaid funds that would provide coverage for families earning up to 138% of the federal poverty level (only \$32,500 for a family of four). This would extend Medicaid coverage to approximately 104,000 more Idahoans. As a pediatrician who cares for many underserved and uninsured children, I believe that enhancing Medicaid availability is absolutely essential.

Enhanced Medicaid availability will not cost Idahoans more. We already pay for this via federal taxes. Acceptance of new Medicaid funds would allow federal tax dollars already paid by Idahoans to come back to help Idaho families. Non-approval will mean that, instead, tax dollars paid by Idahoans will go to help those in other states. That's certainly not optimal.

Until 2016, the federal government will cover 100% of costs for enhanced Medicaid coverage. Gradually, this federal share of costs will drop to 90% in 2020 and thereafter, with Idaho state tax revenues composing the difference. In 2012, Gov. Otter commissioned a group of 15 leaders--Republicans, Democrats, state agency employees, physicians, and community members--to analyze this complex and significant decision and recommend action. The group contracted Milliman, Inc., a consulting group, to analyze the economic impact of this decision. They found that, over a 10 year period, not enhancing Medicaid access would cost Idaho of \$6 million, whereas participation would save Idaho \$403.9 million. Idaho thus stands to benefit by a net \$409.9 million by enhancing Medicaid availability. From a statewide fiscal perspective, this is a no-brainer, and the commission thus voted 15-0 in support of expanding Medicaid coverage.

From an individual's standpoint, the decision to improve Medicaid availability is similarly straightforward. The most common cause of bankruptcy in both the US and Idaho is medical bills (62% - 75% of cases). Additionally, many uninsured Idahoans forego medical care, resulting in worse health and subsequent disability and inability to work. Medicaid access would allow more hard-working Idahoans to be protected from medical bills and preventable illness, so they can focus on being productive and caring for their families.

Finally, moral reasoning supports Medicaid enhancement: 20.3% of Idahoans have no medical insurance. Most are working families, and many are children. These uninsured adults work with and for you, and their children are in your children's and grandchildren's classrooms. We all deserve basic and preventive healthcare. Improved Medicaid access would reduce the number of uninsured in Idaho dramatically, and would save 590 Idahoans' lives each year according to a recent study.

Idahoans are pragmatists. We want fiscal responsibility and we want our tax dollars spent wisely. We have a pragmatic opportunity: spend less, and get better outcomes. It's better to keep working families healthy with preventive care rather than make them

wait until they have to go to the emergency room, where care is more expensive and too often paid through our property taxes, state funds, and higher health insurance premiums.

By improving Medicaid access, the state will save over \$400 million during the next 10 years. This will help our state budget, freeing up funds for important priorities such as education. Local property taxes would be reduced. But most importantly, more Idahoans will have health coverage. As our families work hard to build a future for their children, they need health and they need confidence that a medical emergency won't pull the rug out from under them.

I ask that you please contact your state legislators and governor to strongly advocate for Medicaid enhancement.

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