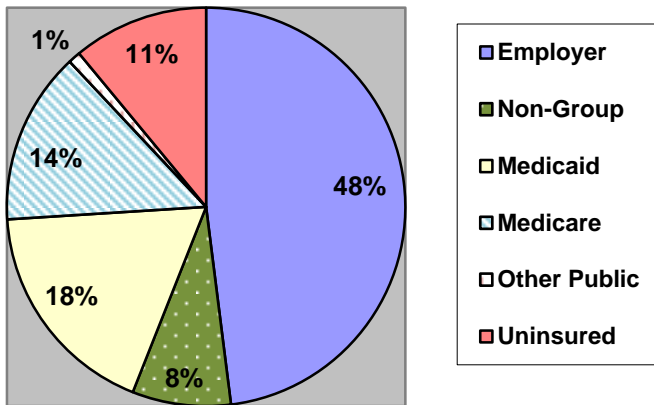


Coverage Facts for Idaho

Health Insurance Coverage in Idaho, 2015¹



There were 47,500 more individuals in Idaho with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Idaho fell from 15% to 11%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of Idaho residents.

- As of the end of the 2017 open enrollment period, more than 100,000 individuals selected a Marketplace plan.
- 25,280 selected bronze plans, which have higher deductibles
- 81,722 people had premiums reduced by the advance premium tax credit (APTC).
- 66,743 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$426.
- For those receiving APTCs, the average premium was \$94.²

Medicaid helps low-income residents of Idaho access the health care they need.

- As of March 2017, Idaho has enrolled 294,453 individuals in Medicaid and CHIP, a net increase of 23.64% since October 2013.³
- 85% of Medicaid enrollees in Idaho are in working families.

Medicaid provides the state of Idaho with needed budgetary support.

- For every \$1 spent on Medicaid by the state, the federal government matches \$2.51.⁴ To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of Idaho need access to meaningful and affordable coverage that covers their health care needs.

- 238,000 non-elderly adults in Idaho have declinable pre-existing conditions under pre-ACA practices - 25% of the population.⁵
- In 2015, there were 218 drug overdose deaths in Idaho.⁶
- In Idaho, from 2010 to 2014, approximately 124,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 52.5% of Idaho residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.⁷

Idaho's high-risk pool before the ACA left residents of Idaho behind.

- Idaho's high-risk pool membership made up 1.3% of non-group health insurance market participants in 2011.⁸ By the end of 2011, there were 1,658 pool participants.
- Premiums in Idaho's high-risk pool were capped at 150% of standard market rates. The deductible of the high-risk pool plan with the most members was \$3,000.
- Idaho's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for twelve months. Lifetime benefit maximums varied by plan design, the maximum being \$1 million.
- In 2011, the state high-risk pool had a net loss of more than \$5.3 million.⁹

SOURCES

¹ [http://kff.org/other/state-indicator/total-](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

[population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

² https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html

³ <https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=idaho>

⁴ <http://files.kff.org/attachment/fact-sheet-medicaid-state-ID>

⁵ <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

⁶ <https://www.cdc.gov/drugoverdose/data/statedeaths.html>

⁷ https://www.samhsa.gov/data/sites/default/files/2015_Idaho_BHBarometer.pdf

⁸ <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

⁹ http://www.naschip.org/portal/index.php?option=com_content&view=article&id=230