

For Idaho, Obamacare is working already

Marty Trillhaase The Lewiston Tribune

Despite a faltering economy and a steady expansion in the ranks of uninsured Idahoans unable to pay their medical bills, the program that covers those costs stabilized.

Credit good management.

But you can't ignore how much of this accomplishment is tied to the Patient Protection and Affordable Care Act.

You know.

Obamacare.

By law, when a hospital or health care provider is unable to collect payment, the counties become the payer of last resort. Individual counties cover the first \$11,000 of a medically indigent claim. A state-funded Catastrophic Health Care Fund pays the rest.

Caseloads are growing, but modestly - about 5 percent a year.

And Monday, the CAT fund managers came to lawmakers seeking another infusion of cash - a \$17 million supplemental to get it through the current fiscal cycle.

Much of that is artificial, however. Last year, CAT's leadership said they'd need \$36 million. Lawmakers played games and gave them \$22 million. At the same time, CAT closed the fiscal year with about \$5.5 million in unpaid bills. The program caught up on its bills since.

Added up that way, CAT administrators say they can run the program on about \$34 million next year.

That's right.

They're asking for fewer dollars.

In this economy?

After years of skyrocketing caseloads and dire forecasts about future CAT costs?

How?

Counties are paying more. Two years ago, lawmakers increased the share of each claim counties cover to \$11,000 from \$10,000. In two years, the county share has jumped nearly 30 percent to \$24.5 million.

But so is the federal government. Two years ago, CAT began funneling all claims past Health and Welfare first. Odds were someone too poor to pay his medical bills might qualify for Medicaid - in which case the federal government would pay 70 percent.

Doing that doubled the number of medically indigent people who got Medicaid. Last year 6 percent of CAT's applications were shifted over to the federal program.

Then CAT board members hit on another idea. Under federal health care reform, people with pre-existing conditions are entitled to government-subsidized health insurance. Some of those are people who turn to the counties and CAT for everything from diabetes to cancer treatment.

Great for the patient, who has all his health care needs met - not just those that land him in an ER.

Good for the hospitals, which are reimbursed at a higher rate.

And not bad for the CAT, either. Fifty-two people in 17 counties qualified. For about \$101,900 spent on health insurance premiums, CAT saved \$2 million.

All of which foreshadows the benefits of health care reform. When it takes effect two years from now, Obamacare will extend Medicaid coverage to impoverished Idaho adults - covering 100 percent of the costs initially and then the bulk of them thereafter - while providing subsidized health insurance to the working poor.

In other words, Obamacare will accelerate the same tactics CAT fund managers have embraced - Medicaid and health insurance subsidies - to contain their costs. When that law takes effect, state and local taxpayers will save at least \$51 million a year.

The only hitch is in the Supreme Court, where Idaho and 25 other states are challenging Obamacare's constitutionality.

Here's a guess: The people who know the most about poring over medically indigent bills are whispering a silent prayer that Idaho's lawsuit fails. - M.T.