

## Post ObamaCare, where is Idaho's Plan B?

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If the pundits are right, Obamacare is finished. Three days of watching the conservative wing of the U.S. Supreme Court has them convinced the justices will strike down as unconstitutional the law's central feature - mandating people to buy health insurance - and potentially the entire health care reform package.

Let the celebrations in Boise begin.

Led by Gov. C. L. (Butch) Otter, the state's GOP leadership jumped aboard challenging health care reform in the courts.

Then they rode the issue to a landslide re-election in 2010.

Next they flirted with nullifying the act and violating the U.S. Constitution.

They even refused \$20 million in federal funds to launch state-based health insurance exchanges under the act, leaving individuals, businesses and health care providers subject to the whims of a federally operated exchange.

No collection of state politicians was more determined to slay this federal dragon

With them on the verge of prevailing, now seems a good time to ask:

What's Plan B?

What do they say to the more than 260,000 uninsured Idahoans? At least Obamacare gave them hope. By 2014, almost 106,000 of them could look forward to Medicaid while most of the rest would qualify for subsidized coverage through the exchanges. Lose Obamacare and they remain chained to health care anxiety, emergency-room care and crisis medicine.

What do they say to the 33,411 Idahoans who have better health insurance because Obamacare stopped carriers from excluding people with pre-existing conditions? What about the 316 whose pre-existing conditions blocked them from getting health insurance at all?

How about the 11,736 young Idahoans who, under the law, retained coverage under their parents' health care plans through age 26?

Or the 436,000 Idahoans who now have access to preventive procedures such as wellness exams, mammograms and colonoscopies free of expensive deductibles or co-payments?

If Obamacare crashes, what will Idaho's political leadership tell the 566,000 Idahoans - among them 198,000 women and 173,000 children - who may once again outlive a lifetime cap on what treatments private insurance will provide?

Will the politicians remain quiet while 16,559 Gem State seniors who fell victim to Medicare's prescription benefit "doughnut hole" lose the rebates and discounts provided under Obamacare?

What is their reply to the 463,000 privately insured people who surely will pay higher premiums? A cap on what carriers can spend on administration will evaporate. If younger, healthier people aren't required to get insurance until they need it, insuring the pool of older, less healthy Idahoans will cost more. The burden of treating people who show up at the emergency room doesn't disappear just because they lack insurance. Other people who have coverage will pay those bills. One estimate says it will raise the cost of an individual's policy by \$1,000 a year.

What those inflated premiums won't cover, taxpayers will. Between them, state and local governments now allocate more than \$70 million a year toward the medical bills of Idahoans deemed unable to meet their own needs.

For two years, the noise from Boise has been a partisan mantra: Repeal Obamacare. So persuasive have they been that many of the people repeating the chant for repeal don't realize how much they stand to lose.

If Obamacare is not the remedy for Idaho's collapsing health care system, what is?

Perhaps the Gem State politicians who pushed for Obamacare's demise can enlighten us.  
- M.T.