

Op-ed from Reps. Phylis King, Sue Chew and Shirley Ringo

Congratulations women of Idaho! Now that the Supreme Court has upheld the Health Care Reform Act, you are the biggest winners. It is you who makes most health care decisions for your families. It is you who utilize health care more. It is you who pays more for your health care. It is you who has gained the most.

How do Idaho families and women benefit?

By 2014 insurance companies can no longer charge women and small employers more than men and big business.

In the past year, 283,000 Idahoans have received preventive services with no co-pays as a result of the Health Care Reform Act.

In 2011, 514 uninsured Idaho women with pre-existing conditions were able to enroll in the federally run Pre-Existing Condition Insurance Plan.

Uninsured women will finally get access to quality, affordable health care.

Families will have access to affordable birth control and prenatal care.

Don't mothers deserve healthcare during pregnancy to prevent preterm babies (for which Idaho is financially responsible if the family cannot pay), or access to contraception so families can plan?

Soon, Idaho consumers will receive \$1,125,000 in rebates. The Health Care Reform Act requires insurance companies to spend at least 85% of insurance premiums on patient care. This large rebate means Idaho health insurance companies failed to spend the premium money on patient care as promised but instead spent it on offices or bonuses.

More than 14,000 Idaho seniors, mostly women, have saved an average of \$1,384 on prescription drugs because the Health Care Reform Act is closing the donut hole for prescription drugs.

In Idaho, 11,736 young adults have already gained health care coverage through their parents' plans.

In Idaho, 316 children with preexisting conditions now have health care coverage that they didn't have two years ago.

The elderly use 70% of Medicaid dollars and women are most likely to use those dollars because they outlive their savings and their spouses.

Right now, 288,000 people in Idaho are uninsured. Most of the uninsured in Idaho are working women in low-wage jobs without benefits. Their health care and their family's health care often come in very expensive emergency rooms. Hospitals shift the "bad debt" costs for these uninsured to the insured by charging more for services. A typical family with insurance pays about \$1000 extra in insurance premiums each year to cover the costs of those with no insurance. After 2014 these premiums should shrink.

Counties and the state, who are legally obligated to pay for indigent care, are also asked to pay for some of the indigent health care costs. Last year, Idahoans used \$75 million of your tax dollars for indigent care. Almost all of these expenses would be covered by Expanded Federal Medicaid funds. It is estimated

that it will cost about \$20 million per year for Idaho to cover the Medicaid Expansion. Then the \$75 million in indigent costs would greatly diminish or disappear—a clear savings to taxpayers.

Women need to tell their lawmakers, Republican and Democrat, that they want a health care system that treats them fairly, protects their families, and doesn't bankrupt them when they get sick. Health care professionals and hospitals need to tell their lawmakers that Expanded Medicaid federal dollars will greatly decrease their "bad debt" for indigent care.

As state legislators, we refuse to let Idaho go back to allowing insurance companies to cherry pick which Idahoans can have health insurance, to deny coverage based on preexisting conditions and to drop coverage for those who get sick. It is women who fare the worst under the old broken system. We can't go back to that.

As the good news gets out, more and more Idaho women will discover just how beneficial this Health Care Reform Act is for their families. Women should hold their Idaho representatives accountable and demand responsible leadership. We look forward to hearing from them.

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