



Idaho Veterans and Families Could Get Boost from ‘Medicaid Redesign’

Idaho ranks second-worst in rate of uninsured veterans

December 2013

ISSUE BRIEF

POLICY PERSPECTIVE

Idaho has 10,000 veterans who lack health insurance. Our state has the second-highest rate of uninsurance among veterans in the nation.

If Idaho joins other states to take advantage of the new Medicaid option, 3,800 of these veterans could receive coverage.

This research was funded by the Annie E. Casey Foundation. Idaho KIDS COUNT thanks the Foundation for its support but acknowledges that the findings and conclusions presented here do not necessarily reflect the opinions of the Foundation.

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When veterans return home from duty, many Americans assume that we will honor their service by making sure they have access to what they need to build a civilian career and care for their families. Unfortunately, this is not the case for many Idaho veterans. Despite their sacrifices for our country, many veterans lack access to health care.

Idaho could help correct this situation by making sure as many of these veterans as possible get coverage through Medicaid. A majority of states are taking advantage of additional Medicaid funds. Idaho advocates are calling this option ‘Medicaid Redesign’ because the state could make changes to the program’s structure with the new funds. ‘Medicaid Redesign’ would increase access to health coverage for lower-income residents, including veterans. While funds have been set aside for Idahoans, the state has yet to take action to make this coverage available.

Though Idahoans serve in the military at a higher rate than the national average, Idaho has the second-highest rate of uninsured veterans in the nation: nearly 15 percent of our veterans lack health insurance (only Montana has a higher rate). This works out to 10,000 uninsured veterans who live in all parts of the state. Over 40 percent of veterans without health insurance report having untreated medical needs and roughly 15 percent face significant physical, mental, or emotional health problems. Around one third report delaying needed health care due to costs.¹

Only veterans retiring after 20 years of service automatically qualify for TRICARE, the health insurance plan for the military. While veterans returning from deployment receive Veterans Affairs (VA) coverage for five years, it can be a long and winding path to a job with good wages and benefits. Veterans with a documented service-connected disability may receive care beyond that period. Others may become ineligible for VA care before they are all firmly on their feet. And, veterans do not automatically receive health insurance for their families that would cover preventive care and future injuries or illnesses.

Idaho can extend health coverage to thousands of veterans and their spouses

Idaho has an opportunity to extend health coverage to thousands of uninsured veterans and their family members. That’s because approximately 3,800 veterans and 1,200 spouses of veterans would qualify for health coverage through Medicaid if the state accepts the federal dollars to increase coverage, according to an analysis conducted by the Urban Institute.²

A private firm found that increasing Medicaid coverage would save Idaho \$479 million over 10 years in state and local funds that we would otherwise spend on emergency care for Idahoans who can’t afford their medical bills. Many states have embraced this common-sense option that provides health coverage for more veterans.

Notes:

1. Haley J and Kenney GM, “Uninsured Veterans and Family Members: Who Are They and Where Do They Live?” Washington, The Urban Institute 2012 <http://www.urban.org/UploadedPDF/412577-Uninsured-Veterans-and-Family-Members.pdf>

2. Haley J and Kenney GM, “Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility Under the ACA,” Washington, The Urban Institute, 2013 http://www.rwjf.org/content/dam/farm/reports/issue_briefs/2013/rwjf405143