

Obamacare provides a tale of two states

Marty Trillhaase/Lewiston Tribune

By only halfheartedly embracing Obamacare, Idaho cut the number of people without health insurance by more than 25 percent.

How many more people could be helped if state leaders stopped dragging their feet?

Consider the case of Washington. Like Idaho, it established its own state-based health insurance exchange, thereby extending federal subsidies low-income families needed to afford coverage.

For those hovering at or below the federal poverty line - and therefore unable to afford private insurance - Washington accepted Obamacare's offer to extend

Medicaid coverage.

Says the Washington Office of the Insurance Commissioner, both steps provided coverage to about 370,000 of Washington's 900,000 uninsured. Prior to Obamacare, Washington's uninsured rate was about 14 percent. Now it's down to 8.65 percent.

Without comparable numbers for Idaho, you're left with conjecture. Before Obama-

care, the Kaiser Family Foundation pegged Idaho's uninsured population at 259,600 - or 16 percent.

Your Health Idaho - the state-based exchange Gov. C.L. (Butch) Otter steered to passage and which would survive the adverse court rulings handed down this week - signed up more than 76,000 people. Since 92 percent of them received a subsidy, you can assume Obamacare dropped 70,000 from the rolls of Idaho's uninsured.

But unlike his counterparts in Washington, Otter has refused to expand Medicaid to working poor adults. Anywhere from 72,000 to 100,000 would qualify. Even if it's around 80,000, fully implementing Obama-

care would cut Idaho's uninsured rate by 58 percent.

Why so much?

Idaho is a poor state. It's near the top in minimum-wage jobs and near the bottom in per-capita earnings. It just simply needs Obamacare more than Washington and many other states.

Cutting Idaho's uninsured rate by 58 percent would bestow many blessings.

People would get better care earlier and cheaper.

They'd get immunized and screened for cancer - preventing crises that would land them in hospital emergency rooms.

Regular contact with a physician would mean treatments for chronic conditions such as high blood pressure or diabetes.

And for those struggling with mental illness, it would mean access to help that would begin to tackle Idaho's alarmingly high suicide rate.

Add it up and you're talking about saved lives. Based on Massachusetts' experience, Idaho can expect to prevent about 450 premature deaths every year.

If humanitarianism doesn't sway you, how about naked self-interest?

Under Obamacare, the federal government will pay 100 percent of Medicaid expansion's cost for the first three years - and never less than 90 percent thereafter.

That's going to save consumers money.

Emergency rooms can't turn people away and hospitals must recover their costs. In Idaho, they shift an estimated \$492 million of unpaid bills each year onto workers and their employers who purchase health insurance.

It's going to save taxpayers money. Idaho now is spending about \$90 million providing health care to prison inmates and people unable to pay their medical bills. Medicaid expansion would cover virtually all of those costs.

And it could save business an estimated \$18 million a year.

Obamacare has done the Evergreen State a lot of good. Idaho would benefit even more. What's holding the Gem State back? - M.T.