

# Ottercare didn't come to Fulcher's rescue

**Marty Trillhaase/Lewiston Tribune**

You have to pity Sen. Russ Fulcher.

Just a little bit.

In his bid to knock off Gov. C.L. (Butch) Otter in the May 20 GOP primary, the Meridian Republican had one cudgel: Otter's decision to launch a state-based health insurance exchange - what he calls Ottercare.

Fulcher could get only so far accusing Otter of propping up Obamacare. National health care reform was settled federal law. All Otter was doing was making the best of it for Idaho employers, health care providers and consumers.

What Fulcher needed was a big belly flop.

Say only a quarter of the 40,000 people federal officials expected actually went to the Your Health Idaho exchange and signed up for a subsidized health insurance plan.

Then Fulcher could complain about the botched federal website rollout. (Due to legislative ambivalence, Idaho waited too long to get its own website up and running. It expects to launch its own operation this fall.)

He could have blamed high insurance premiums that priced coverage beyond the reach of Idahoans.

Or Fulcher could have appealed to folks who, for whatever reason, simply did not want what the health exchange was offering. Perhaps they were willing to take their chances or rely on Idaho's expensive medically indigent program to help them.

Unfortunately for Fulcher, just the reverse happened.

The U.S. Department of Health and Human Services says 76,061 signed up.

At the very least, that tells you there's demand for this program. People will buy insurance if it's affordable.

It also reflects well on the Your Health Idaho program, which compensated for the botched federal rollout by focusing on recruitment later in the year.

And it suggests that by the time Your Health Idaho must rely entirely on its own administrative fees, the critical mass of consumers required to sustain it will be there.

Fulcher might have found some bullets for his rhetorical guns if Idaho had to admit it could not keep administrative fees well below the federal level of 3 1/2 percent.

But there are no rounds in those chambers, either. Idaho kept rates at 1 1/2 percent. Figuring the average policy cost about \$240 per person per month, the difference is worth about \$4.4 million to Idaho consumers.

Had Your Health Idaho failed to incorporate into its system Idaho-based private insurance carriers, agents and brokers, Fulcher could have gained a toehold.

After all, that was one of the key selling points of a state-based program. Relying exclusively on the feds might have eliminated Idaho businesses from the exchange.

In fact, building Idaho's program around people who know Idaho's market worked. Undoubtedly, it helped generate the surprisingly high number of people who signed up.

What's Fulcher to do?

He's left with Obamacare - not Ottercare - to complain about. Maybe he's right when he blames Obamacare for costing 105,000 Idahoans their health insurance coverage and driving premiums up. Maybe he's not. But that's a federal question, not one an Idaho governor can easily reach.

Or Fulcher can continue to champion Idaho's broken medically indigent program - or even relying upon charities - as a substitute for the more humane and fiscally responsible coverage Medicaid expansion would provide.

It's a thin broth. At this point, however, that's about all Fulcher has left. - M.T.