ACA PRINCIPLES

- Universal health coverage for Individuals
  - Medicaid
  - Private insurance

- Everyone is in-coverage
  - No pre-existing conditions
  - No waiting period for benefits
  - No benefit limits

- Carrier risk normalization for adverse selection
What Happened:

- Supreme Court ruling.
- Individual state actions.
- No risk normalization.
- Young, healthy population did not enroll in adequate numbers.
- Significant adverse selection drives rate increases.
IDAHO EXPERIENCE

- Elegant state-based insurance exchange
- Significant enrollment with 5 carriers in QHP’s
- Continued underwriting losses
- No Medicaid expansion
1115 Waiver – Disease Specific Eligibility

- Uninsurable risks - targeted diagnosis

- 100% to 400% from QHP in insurance exchange

- 0-100% from uninsured population also eligible with diagnosis with 1332 waiver
1332 Waiver for working poor under 100% FPL

(B) SPECIAL RULE FOR CERTAIN INDIVIDUALS LAWFULLY PRESENT IN THE UNITED STATES.—If—
“(i) a taxpayer has a household income which is not greater than 100 percent of an amount equal to the poverty line for a family of the size involved, and
“(ii) the taxpayer is an alien lawfully present in the United States, but is not eligible for the Medicaid program under title XIX of the Social Security Act by reason of such alien status, the taxpayer shall, for purposes of the credit under this section, be treated as an applicable taxpayer with a household income which is equal to 100 percent of the poverty line for a family of the size involved.