

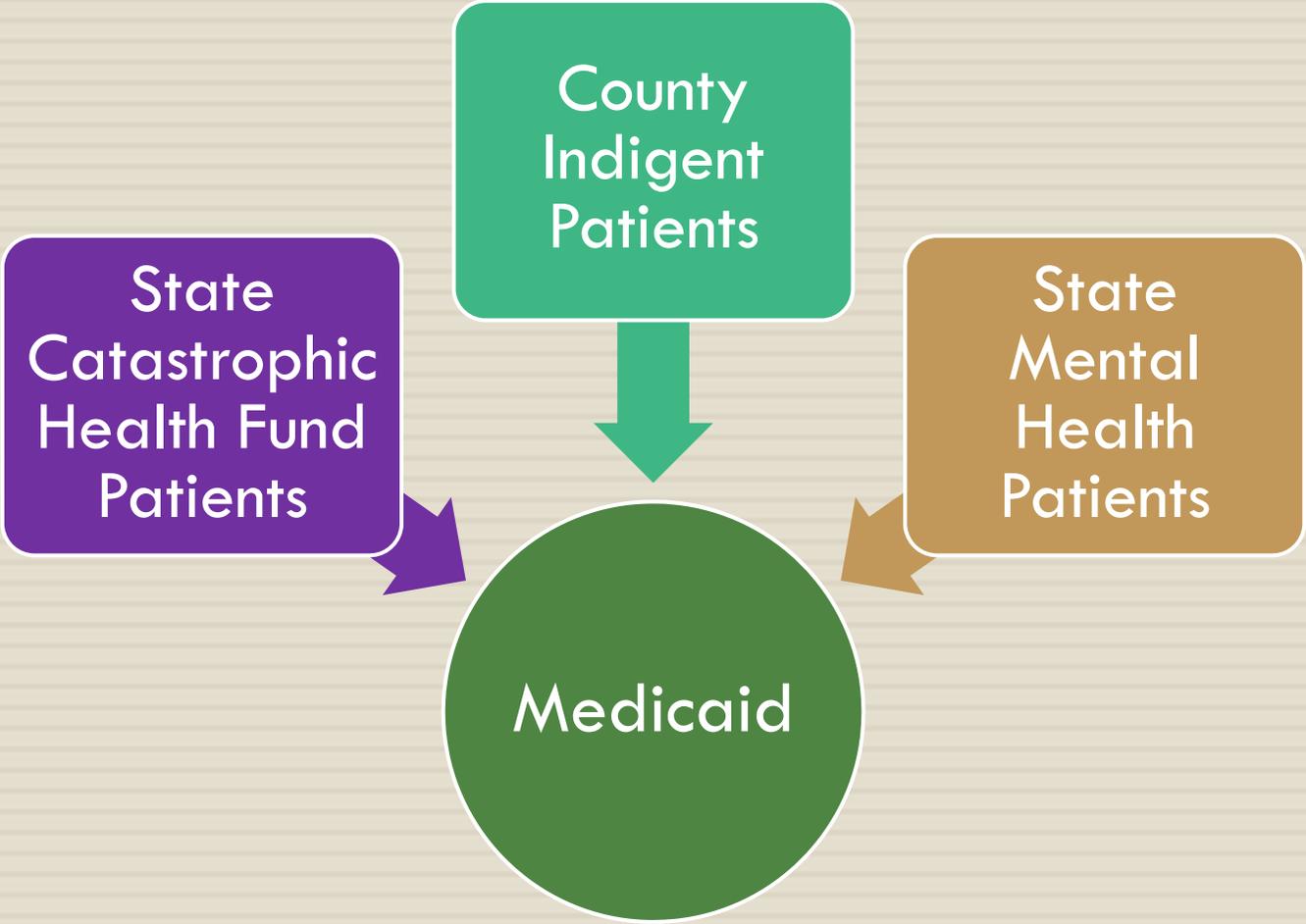
MEDICAID REDESIGN – IDAHO

Presented by:



What it would mean for Idahoans with disabilities.

What is Idaho Medicaid Redesign?



Many Idahoans With Disabilities Are Not Covered

- **Uninsured households with income below 138% of the Federal Poverty Level :**
 - ▣ Most adults with severe mental illness
 - ▣ Many low income people with disabilities and chronic health conditions
 - ▣ People with recent disabilities in the waiting period for Medicare (2years).

People with Serious Mental Illness

- 75,000 Idahoans experienced a serious mental illness in the last year.
- 41,000 have a persistent and recurring serious mental illness that impairs their ability to function in society.
- About 19,000 of these Idahoans receive treatment through the Department of Health and Welfare for these illnesses each year.
- Only about 9,000 of them are currently covered by Medicaid.

Fixing Idaho's Mental Health System

- Idaho's current mental health system lacks the necessary funding to meet the increasing and critical needs of Idaho citizens.
- Medicaid redesign would provide a range of community based mental health services to nearly all Idahoans with a serious and persistent mental illness.
- Medicaid redesign could fix much of what is wrong with Idaho's current mental health system using federal dollars.

Health and Welfare Estimated General Fund Savings

- The majority of adults in the Adult Mental Health (AMH) and Substance Use Disorder (SUD) programs will be a part of the newly eligible population.

This would save about:

- \$6.8 million of the current AMH appropriation.
- \$1.75 million in Substance Abuse Treatment
- \$1.7 million in Community Hospitalization

Total Behavioral Health General Funds Savings =

\$10.25 million per year.

Low income People with Disabilities and Chronic Health Problems

- ❑ Medicaid does not currently cover all low income Idahoans with disabilities .
- ❑ For the majority of people with income over \$754/month, Medicaid is available only for those who meet Nursing Home level of care and other eligibility requirements
- ❑ People with disabilities can be disqualified because of Disability Benefits, part time work etc.

People with recent disabilities in the waiting period for Medicare.

- When people meet the criteria for Social Security Disability Insurance Benefits (SSDI), They must wait 2 years to qualify for Medicare.
- During this time, few people have access to health insurance. If their SSDI payments are more than \$724 / month they cannot get Medicaid.
- This group includes people with cancer, severe arthritis, heart disease, brain injuries, lung diseases etc.

Uninsured Veterans

- Veterans only automatically qualify for Tricare coverage if they retire after 20 years of service.
- Deployed Veterans have 5 years of coverage.
- Extended coverage is available only for “Service Connected” disabilities.

Uninsured Veterans

- 2010 American Community Survey (ACS) data shows that Idaho has about 10,000 uninsured veterans (about 14.8% of non-elderly veterans).
- This is the second highest rate of uninsured veterans in the U.S.
- About 8,000 to 9,000 veteran's family members are uninsured.
- These numbers may have changed as a result of the Insurance exchange, however...

Uninsured Veterans

- If Idaho follows national patterns about 3,200 of these veterans will have households below the poverty level, and unable to take advantage of the insurance subsidies.
- Since Idaho exceeds the national averages for poverty, and number of uninsured veterans, we should expect Idaho to have more than this number of veterans below the poverty level and uninsured.

Who pays for health care now?

- ❑ **Uninsured Families (poor health care options, medical bills, bankruptcy)**
- ❑ **Counties (Indigent Program)**
- ❑ **State (Catastrophic fund, State Mental Health Services)**
- ❑ **Taxpayers (State and County)**
- ❑ **Hospitals (Unpaid Bills)**
- ❑ **Businesses (Increased Premiums)**

Other Ways Idaho Will Save?

- ❑ Lower administrative and legal costs for counties.
- ❑ Improved preventive mental health care reduces costs for local emergency responders, law enforcement, jails and prisons.
- ❑ Lower substance abuse costs and better access to treatment.
- ❑ Fewer unpaid medical bills, resulting in lower health premiums for individuals and businesses.