



December 7th, 2017

Idaho Department of Insurance
Section 1332 Waiver Comments
PO Box 83720
Boise ID 83720-0043

To Whom It May Concern,

The Idaho Association of Health Underwriters has been asked to comment on the proposed Idaho Health Care Plan (also referred to as the dual waiver proposal). IAHU is a statewide association made up of over 260 of Idaho's Health Insurance Brokers. Advocates have stated that the dual waiver solution is aimed at stabilizing the individual insurance market and insurance rates while addressing the gap population by offering affordable insurance to those working and living below the poverty line.

IAHU agrees that the dual waiver plan would help stabilize the Insurance market place here in Idaho. Brokers work every day with Idahoans who are trying to fit quality health coverage into their overall family budgets. When insurance premiums are increasing 20 percent year over year; budgets are stretched. Lack of affordability is causing many to choose to go without coverage. The dual waiver plan will help premium costs by removing many Idahoans with highly complicated conditions from the individual market risk pool. Controlling the risk means lower premiums.

Additionally, we consult with a number of Idahoans who fall into the gap--working individuals and families whose income is below 100% of the Federal Poverty Level. Those are people who don't earn enough to qualify for premium assistance, cannot afford full priced coverage, and remain exposed to risk and lack of affordable health care services. IAHU feels that Idaho wage earners should have access to premium assistance. Currently, premium assistance can be accessed by non-citizens legally residing in the United States (regardless of their income level). The 1332 waiver would grant similar access to citizens of the United States. The 1332 waiver would level the playing field and allow Idahoans in the GAP to access premium assistance.

Idaho can no longer wait on Federal inaction, a State based solution is needed to deal with the rising costs of insurance rates.

Sincerely,

Tara Tandrow
President; Idaho Association of Health Underwriters

IDAHO ASSOCIATION OF HEALTH UNDERWRITERS
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