

**Fact Sheet**  
**Medicaid section 1115 Demonstration**

<b>State:</b>	Idaho
<b>Demonstration Name:</b>	Non-Pregnant Childless Adults (Idaho Adult Access Card Demonstration)
<b>Date Proposal Received:</b>	September 9, 2009
<b>Date Proposal Approved:</b>	December 23, 2009
<b>Date Implemented:</b>	January 1, 2010

### **Summary**

The Non-Pregnant Childless Adults (Idaho Adult Access Card Demonstration) offers premium assistance to childless adults (who are not pregnant or disabled) with incomes at or below 185 percent of the federal poverty level (FPL) who are employees (or the spouse of an employee) of a small business. (A small business is defined as having 2-50 employees). The Medicaid-funded benefit provided by this program is a premium assistance payment of up to \$100 per enrolled adult per month. The minimum health benefit package offered through participating employer sponsored insurance (ESI) plans is regulated by the state as a Small Business Group Plan. There are currently six qualifying health plans available.

Small businesses interested in offering their employees premium assistance through the Access Card for Adults program must meet the following conditions: 1) be a small business (2-50 employees); 2) did not previously offer or participate in any insurance plan; 3) must contribute at least 50 percent of the cost of the insurance premium; 4) have at least one eligible adult, and 5) register their intent to participate with the state. There are currently 119 participating employers.

### **Former CHIP Demonstration**

This demonstration enables Idaho to sustain coverage for childless adults, with incomes under 185 percent of the FPL, who were formerly eligible for coverage through a demonstration funded by the Children's Health Insurance Program. In 2009, when Congress passed the Children's Health Insurance Program Reauthorization Act (CHIPRA), states could no longer use CHIP funding to provide coverage for childless adults, but could move eligible individuals into a Medicaid title XIX demonstration. Idaho was one of three states (along with Michigan and New Mexico) that elected to sustain coverage for the childless adult population. Due to limited funding that is based on a methodology established by Congress, Idaho may limit enrollment.

### **Amendments**

Amendment #1: CHIPRA also included section 2111(b)(2) of the Act, which permits a state with existing authority (prior to the passage of CHIPRA) to continue title XXI parents coverage, through September 30, 2013. This title XIX demonstration is amended to provide Access to Health Insurance coverage (for the period of October 1, 2013 to December 31, 2013 (inclusive) for demonstration enrolled parents with incomes at or above 100 percent of the

federal poverty level (FPL). On January 1, 2014, these parents will be eligible to receive Advance Premium Tax Credits (APTCs) coverage obtained through the state's health insurance marketplace and can purchase more cost-effective health insurance, in accord with the Affordable Care Act. As of January 1, 2014, childless adults with incomes at or above 100 percent of the FPL will also be eligible for an APTC subsidy and can purchase more cost-effective health insurance through the state's health insurance exchange, so these individuals will no longer be eligible for coverage under this demonstration after December 31, 2013. For those parents and childless adults not eligible for an APTC subsidy, due to MAGI-determined incomes below 100 percent of the FPL, this title XIX demonstration is amended to continue to provide premium assistance for the purchase of small-business employer sponsored insurance until October 1, 2014.

### **Enrollment**

Congress established a methodology for the budget neutrality limit for the childless adult demonstrations. Based on this methodology, Idaho is able to sustain coverage for approximately 100 childless adults. The state may impose an enrollment cap, as necessary, in order to operate within the budget neutrality limit.

### **Benefit Package**

The Medicaid-funded benefit provided by this program is a premium assistance payment of up to \$100 per enrolled adult per month.

### **Cost Sharing**

The actual cost sharing requirements vary based on the plan selected by the employee.

### **Delivery System**

The actual delivery system varies based on the plan selected by the employee.

### **Estimated Cost of the Demonstration**

The budget neutrality test for the new Medicaid section 1115 childless adult demonstration under section 2111(a) of the Social Security Act (introduced into law by section 112 of CHIPRA) will be determined on an annual, federal fiscal year (FFY) basis. A budget neutrality limit will be established for each FFY, and will serve as an upper limit on federal title XIX payments to the state for services with dates of service (or dates of coverage) within that FFY. The estimated title XIX federal funding is \$418,905 over the four and three-quarter years of the Demonstration. The amendment providing up to 12 months of continuation of coverage for parents is estimated to cost \$212,000 total computable of which approximately \$150,000 is federal share.

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