

STATE OF IDAHO

CATASTROPHIC HEALTH CARE COST BOARD

Policy: Insurance Premiums/Deductibles for COBRA, PCIP and alternative programs	Policy Number: 2011-01
Effective Date: July 1, 2011	Date Adopted: December 15, 2011
Annual Review Date:	Date Amended:

I. AUTHORITY: *Idaho Code § 31-3503A, 31-3518, 57-813*

II. BACKGROUND:

The counties in the state of Idaho and the Catastrophic Health Care Cost Program (CAT) are responsible for paying the medical costs of individuals deemed to be medically indigent. They are also required by state law to be the payer of last resort for financial assistance. Historically counties have assisted eligible individuals with paying premiums for COBRA if available to the applicant, therefore saving both the county and state dollars. What counties look at is what it would cost to bring COBRA up to date versus what the liability against the county would be for the medical bills. Counties also have successfully utilized the Pre-Existing Condition Insurance Plan (PCIP) program.

III. PURPOSE:

The purpose of this policy is to reduce the overall medical costs to both the counties and the state by providing certain medical insurance coverage such as COBRA, PCIP, and other insurance or alternative programs to individuals determined to be medically indigent.

IV. POLICY:

- To be eligible: An individual must meet the eligibility requirements for the coverage being considered as alternative insurance and must be determined to be medically indigent pursuant to Chapter 35, Title 31, Idaho Code.
- The CAT Board encourages counties to utilize COBRA and PCIP programs as they relate to individuals requiring on-going care or treatment, and chronic cases. Such individuals must be deemed eligible for medical indigency assistance under Idaho Law.
- For those counties that utilize the COBRA program, the CAT Board will participate and will reimburse the counties for fifty percent (50%) of the costs of the premiums.

- For those counties that utilize the PCIP program the CAT Board will participate and will reimburse the counties for fifty percent (50%) of the costs of the insurance premiums and deductibles.
 - In cases where the county previously paid its deductible on an individual during the year and where it was has been clearly identified that ongoing care and treatment is necessary, the CAT program will reimburse the counties for one hundred percent (100%) of the costs of the insurance premiums and deductibles.
- For those counties that develop alternative programs that assist in managing costs of providing health care for indigent persons, counties and the Cat program would negotiate the level of state participation.
- The county shall continue to require the recording of a lien and repayment by the individual.

V. OUTCOMES AND MONITORING:

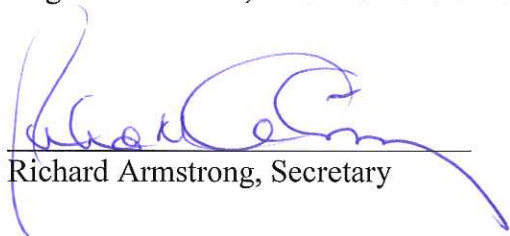
In providing such assistance, the CAT program shall require, a medical review be completed the month prior to the expiration date of the insurance to determine if continuing the policy is a practical arrangement for paying continuing medical services.

The county can also determine if, by utilizing the programs, the individual is able to repay the cost of the insurance sooner to the state and county versus the costs of the medical care provided.

Adopted this 15 day of December, 2011.



Roger Christensen, Chairman of the Board



Richard Armstrong, Secretary