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To Whom It May Concern:

The Montana Medical Association (MMA) expresses its strong support for Montana's Section 1115 Demonstration Waiver as submitted to the federal Center for Medicaid and Medicare Services (CMS) to expand Medicaid services in our state. The plan envisioned under this waiver will effectively reduce the number of uninsured individuals in Montana, improve patient access to health care, and ultimately improve the lives of thousands of Montanans.

This waiver, crafted as part of the Montana H.E.L.P. (Health and Economic Livelihood Partnership) Act to expand Medicaid coverage in our state, fulfills the purpose of a Section 1115 Waiver as a research and demonstration project. Each state has its unique attributes and a waiver provides the opportunity for states to implement expansion in a way that best fits an individual state. This waiver reflects what can work in our frontier state and is illustrative of the compromises struck and the commitment of our lawmakers and state leaders to improve the lives of Montana citizens. It includes workable options with provisions that will provide health care coverage, increase patient engagement in their health care decisions, and encourage the effective delivery of needed medical care. We are confident that measures can be put in place to evaluate how well these objectives are achieved, including patient outcomes.

As physicians, we see firsthand the health care implications when patients delay seeking medical care due to their lack of having health care insurance coverage. Under the expansion program, individuals will have a new health care coverage option that will allow them to obtain the right care at the right time. They will be more likely to have a primary care doctor and get preventive care. This could reduce the high economic burden of catastrophic illnesses that have gone untreated, decrease the use of the emergency room, and decrease medical debt. Another recognized benefit is the reduction in the amount of uncompensated care.

The waiver is an affordable and sustainable solution for the state of Montana as it encourages patient engagement and accountability. We recognize that the cost of health care to the patient can be very expensive, and that low-income patients should not go without care due to their inability to pay; however, the MMA supports the concept of increased patient accountability and cost-sharing by way of paying a small amount through premiums and copays. Research has shown that when patients are more accountable for their health care this leads to an increased value placed on their own health, and when patients value their own health it results in a positive net impact to the overall health care system. The waiver strikes a necessary balance between improved health care coverage and increased patient accountability.

We urge CMS to quickly approve this waiver in recognition of the high impact opportunity to expand coverage for low income Montanans. The expansion of health insurance coverage, as outlined in the waiver and H.E.L.P. Act, is an investment that has a healthy payback for all Montanans.

Sincerely,

Carter Beck, M.D.
MMA Legislative Chairperson