



## Montana Women Vote

725 W. Alder St, Suite 21  
Missoula, MT 59802  
(406) 317-1505  
[www.montanawomenvote.org](http://www.montanawomenvote.org)

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October 15, 2015

The Honorable Sylvia Mathews Burwell, Secretary  
U.S. Department of Health and Human Services  
200 Independence Ave. SW  
Washington, DC 20201

RE: Comments on Montana's Health and Economic Livelihood Partnership (HELP) Program 1115 and 1915(b)(4) Waiver Requests to Federal Centers for Medicare & Medicaid Services

Dear Secretary Burwell,

Montana Women Vote stands in support of the proposed 1115 waiver to extend health care coverage to low-income Montanans pursuant to the passage of SB 405, the Health and Economic Livelihood Partnership (HELP) Act. This waiver represents the urgent and necessary action needed to provide low-income Montanans access to quality, affordable health coverage.

Montana Women Vote is a statewide organization of low-income women and families. We work to engage low-income women as informed voters, policy advocates, and community leaders, and to pass policies that will better the lives of women and families living in poverty. Access to health care has long been a crucial consideration in our work, as both research and experience show that lack of access to quality, affordable health care can negatively impact earnings and economic status, family health and wellbeing, mental health and substance abuse, and more.

Montana Women Vote, along with many allies and partner organizations, has worked to advance Medicaid expansion over the last three years. We supported the HELP Act during the 2015 legislative session, and feel that the passage of the HELP Act is both a victory for low-income people and represents a difficult and much-needed compromise to get the health care coverage that thousands of Montanans desperately need.

Over the last three years, we have worked with many Montanans who are uninsured and in the "coverage gap," eligible for Medicaid coverage under the proposed expansion. These people include Hannah, a 28-year-old member of the Confederated Salish and Kootenai Tribes who suffers from Lyme Disease and can't get the treatment she needs; Lisa, a self-employed artist and substitute teacher in her 50s who – despite

working two and sometimes three part-time jobs – can't afford private insurance and doesn't make enough to qualify for subsidies on the exchange; Nancy, who lost her job during treatment for breast cancer and now can't afford the follow-up care she needs to ensure she stays cancer-free. These are but a few of the many, many stories we heard of Montanans who urgently need the HELP Act to be implemented. We have worked over the last six weeks to disseminate information about the waiver to these individuals and have heard overwhelming support for the waiver and proposed program.

Like many of our allies and coalition partners, Montana Women Vote has concerns about the proposed premiums and co-pays, and the potential for diminished enrollment and access to care. However, we recognize that CMS has previously approved similar premiums and cost-sharing measures in Indiana, and that approval set the stage for the difficult and intense negotiations that led to the HELP Act's passage. Furthermore, we feel that faced with a choice between a program that includes premiums and co-pays or no coverage for low-income Montanans at all, the choice is clear: we must implement the HELP Act to provide a pathway to coverage for some of our most vulnerable neighbors and community members.

We would like to express strong support for the proposed Fast Track Express Lane Eligibility as well as for 12-month continuous eligibility. We feel these components of the waiver are a common-sense approach to reducing "churn" as well as the burden of over-reporting placed on low-income Montanans.

Thank you for the opportunity to submit comments and for their attention to the needs of low-income Montanans. We reiterate our strong support for the proposed 1115 waiver and urge CMS to take immediate action without delay in order to provide health coverage that tens of thousands of Montanans desperately need.

Sincerely,

A handwritten signature in black ink, appearing to read "Sarah Howell". The signature is fluid and cursive, with the first name "Sarah" and last name "Howell" clearly distinguishable.

Sarah Howell  
Executive Director  
Montana Women Vote