PUBLIC HEALTH, WELFARE & SAFETY
Exhibit No. 10
Date 1-23-09
Bill No. SB 119

Proponent of the Medicaid Buy-in

I'm Darren Larson from the small northwest town of Eureka; where Montana values and a hard work ethic are expected and widespread. It is those hard working Montana roots which have pushed me forward and made me who I am; and I strongly believe the Medicaid Buy-in is consistent with those values.

The Buy-in is sensible economics and rewards those who work hard to try to get ahead.

It will allow individuals to go to or return to work and pay a premium to retain their Medicaid.

It avoids having individuals spend down their income to a set level to retain their Medicaid.

The premium takes a much smaller percentage of ones check, and thus is an incentive to work.

The spendown takes a larger percentage of ones check, and thus is a disincentive to work.

The Buy-in is sensible economics because:

- It will lower unemployment rate; increase tax revenue; and offset Medicaid costs by requiring people to pay premiums.

- People will be less dependent on other public benefit programs such as food stamps, low-income energy assistance, housing assistance, etc., and more able to pay their own way.

and

- It will increase successful outcomes for Vocational Rehabilitation and other Employment Provider programs as people will be able to stay in their jobs which will mean more federal dollars for state programs and Montana small businesses

The Buy-in rewards those who work to get ahead because:

- People can increase their income without losing health benefits that cover services not covered by private insurance plans, and/or are too expensive to afford, even on a modest budget.

- Increased resource limits will allow people to save and work themselves out of poverty, as well as provide for emergencies.

- Individuals who work have an increased sense of belonging and satisfaction.

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