

Comments to Centers for Medicare and Medicaid Services (CMS) on Montana's proposed 1115 waiver.

**MBPC summary: Montanans are making their voices heard on the state's effort to fast track harmful Medicaid reporting requirements. Montanans are asking for the state to *slow down* on this red tape and make sure eligible Montanans don't get cut off health care.**

"As a therapist serving low-income Montanans, I see firsthand how coverage gaps worsen mental and physical health. Work requirements and rising premiums risk pushing my clients out of care—not because they don't value work, but because illness, trauma, or caregiving make these demands unmanageable"

"These proposals are not only unnecessary but reckless, and they show a troubling disregard for the health and stability of Montanans who rely on Medicaid. Trying to jump ahead of federal standards is premature, unworkable, and irresponsible. Montana should focus on fixing its broken system,...rather than layering on new burdens."

"DPHHS should fix its existing backlogs and demonstrate how it will meet CMS standards before adding burdensome policies. The proposed changes are harmful for Montanans. Hard working families with children should not be penalized simply because they need healthcare."

"I run a group clinic and we serve numerous patients on Medicaid. This change is irresponsible and pushing it through quickly jeopardizes the mental wellbeing of these individuals and our community at large. My clients are already working hard—whether at jobs, in recovery, or caring for children. Adding more paperwork and premiums will likely cause many to lose coverage."

"My husband and I are self-employed which is a choice we have made based on local job market, but so far we have been unable to make enough to have healthcare in spite of living frugally and working regularly...We are grateful to have Medicaid because if something medically happened we would be unable to receive help due to low income. Just because people are on Medicaid doesn't mean that they don't work hard and contribute to their communities and they shouldn't be penalized for an economy that has extremes of 'haves' and 'have nots.'"

"I am a pharmacy tech in Missoula. We have a large number of patients who use Medicaid to pay for expensive, yet extremely vital prescriptions that prolong and enrich their lives. People on Medicaid are not lazy. People on Medicaid try every day to get through. Making people pay premiums when they're already struggling to pay for food and housing is cruel. And when a person's antidepressants or blood thinners or insulin pens aren't covered, you are risking their lives."

"I sincerely hope that everyone considering this decision can look in the mirror and ask themselves whether they would last long with no savings, living paycheck to paycheck, and having to pay out of pocket for medicine too. Stability can be swept out from under you much faster than you think, especially these days."

“I am currently receiving Medicaid, and it's the only reason I'm still alive. I live alone, don't have family that can help, and one of my multiple chronic conditions makes me too dizzy to function at times. Making sure I get paperwork submitted within the allotted time is already a challenge. Adding premiums could require me to delay care, and then end up needing to take more time off work and start a vicious cycle of deeper poverty. I love my job and enjoy working and volunteering - the only thing that's ever kept me from it has been a body that malfunctions. I'm trying to avoid going onto disability if at all possible”

\*\*\*\*

“As a farmer with a family in Montana, we have relied on Medicaid as our bills have only gotten higher, and it's harder and harder as a farmer to make a living.”