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Voters choose new license plate design



Travis K. Fischer
Mid-America
Publishing

Iowa's new license plate design has been chosen.

Plans to update the state's license plate rolled out earlier this month as three potential designs were unveiled at the Iowa State Fair, leaving the final choice up to the people as they voted for a winner.

Voting began in person at the Iowa State Fair as soon as the new designs were revealed. 26,541 votes were cast at the fair, giving "City and Country Reboot" an early lead with 10,493 votes, followed by "The Great Wide Open" with 8,643 votes and "Flying Our Colors" coming in third with 7,405 votes.

Voting increased tenfold once the contest was put online for the greater Iowa population to chime in.

"We were getting votes at a rate of 10,000 an hour," said Iowa Department of Transportation Director Mark Lowe.

The "Flying Our Colors" design made a big comeback on the online poll, generating 110,352 votes in total. The patriotic plates over-



"City and Country Reboot" was chosen by voters to be Iowa's new license plate design.

shadowed "The Great Wide Open," which ultimately received 67,444 total votes, but wasn't quite enough to beat out "City and Country Reboot." Coming in with 113,299 total votes, "City and Country Reboot" was the winner of the contest and will be the design of Iowa's license plates starting in 2018.

Overall, 291,095 people voted to determine which design would be chosen to adorn Iowa vehicles.

While internet voting opened the design choice to the bulk of the state, it also opened up the designs to a harsh wave of criticism. As the designs were made public, social media erupted with feedback, both

constructive and not, from people unhappy with any of the three choices.

"We never expected that we would get 100 percent feedback," said Lowe. "We've got 3.1 million people. It's really going to be difficult to do something that everybody is going to be pleased with."

The negative reaction eventually led to a response from graphic designer Christina Anderson, who created the designs. In a Facebook post, Andersen explained the various design restrictions she had to abide by while designing the plates, particularly regarding the unused space in the middle of the designs.

Naturally, readability is the highest

priority for a license plate design so that law enforcement can clearly and accurately identify plate numbers. Full color plate designs are with embossed plate numbers, but that requires an additional manufacturing cost that Iowa does not do.

The state also offers a variety of custom plate design options which may be adversely affected by a more elaborate background.

"I think one of the things that we knew would be difficult, and I think has worked through over time, is people's expectations of what the license plates would contain," said Lowe. "People imagined full color plate designs, and we had specific limitations that kept us from going that route."

The new plate design will be slowly phased in over the next decade, replacing current plates as they reach the end of their ten year life cycle. For those that don't want to wait, new plates can be purchased at the county treasurer for \$5 once the new design is available. The release of the new design is planned for some time in 2018, but no exact release date has been set.

"I'm sure we'll put a final point on that in the next few weeks," said Lowe.

Iowa insurance stopgap plan submitted



Travis K. Fischer
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Iowa's plan to avoid a collapse of the health insurance marketplace has been submitted to the federal government for final approval.

Facing the prospect of no insurance carriers participating in the 2018 health insurance marketplace, the Iowa Insurance Division proposed a stopgap measure plan last June which would allow the creation of a state controlled insurance plan that could be sold to individual Iowans.

Since then, Medica has filed to be Iowa's singular individual health insurance provider on the marketplace, however their participation comes with a 56.7 percent increase in premiums from 2017 in order to cover Iowa's individual insurance needs.

"With their decision to file for a 57 percent increase, for some consumers in Iowa that will be a doubling of their premiums," said Iowa Insurance Division Commissioner Doug Ommen.

If approved, the stopgap measure would effectively close the insurance exchange, instead allowing carriers to privately offer the state-approved plan.

The core idea of the stopgap measure is to restructure the way federal subsidies provided under the Affordable Care Act are deployed in Iowa. \$421 million is expected to be allocated to Iowa from the federal government in 2018 to pay for insurance subsidies. Instead, the state is proposing those funds be redirected to fund subsidies for the stopgap measure.

Currently, subsidies are issued to individuals based on their income, assuring that nobody pays more than 9.69 percent of their income on health insurance. For low income Iowans that can quickly reach that 9.69 percent amount, this means that subsidies continue to increase at the same rate as their premiums, leaving them essentially unaffected by premium increases.

"Now we have 44,000 Iowans that have become indifferent to the rate," said Ommen.

Middle and high income Iowans though, particularly self-employed farmers, are anything but indifferent to the ever growing premium increases. Unsubsidized premiums can cost hundreds, if not thousands, per month before hitting that 9.69 percent cap. These ever increasing costs ultimately turn people away from the insurance marketplace, choosing to pay the penalty and go without insurance instead. Ommen expects that anywhere from 18-22,000 unsubsidized Iowans will leave the market all together, which will ultimately result in even larger premium increases for those that remain.

"In the insurance business, we call this a death spiral," said Ommen.

Rather than subsidize insurance plans on the marketplace, the stopgap measure would reallocate millions in federal funds to create a single standard plan, equal to a current silver level plan, which insurance carriers can offer. According to the waiver submission, the plan will have a set deductible of \$7,350 for an individual and \$14,700 for a family, which also represents the maximum out-of-pocket costs. The plan will offer services with a fixed dollar co-pay and will provide all of the essential health benefits required by the Affordable Care Act.

Like in the current marketplace, purchasers of this plan will be eligible for a premium credit program; however, the qualifications and subsidies will be different, based on age and income rather than sim-

ply income alone. Subsidies will increase for older applicants. A 25 year old that makes \$24,000 annually will receive a subsidy of \$353. A 50 year old at the same income level will receive a subsidy of \$627.

Along with an adjustment to how subsidies are calculated, the state also plans to implement a reinsurance program to support insurance carriers that take on high cost individuals. Once a patient's medical expenses reach \$100,000, the state will reimburse 85 percent of the cost for claims between \$100,000 and \$3,000,000. Once claims exceed \$3 million, the stopgap measure will cover 100 percent of the costs, which allows insurance carriers to cover high cost individuals without being forced to raise premiums to make up the difference. It is expected that this reinsurance measure will keep premiums lower for Iowans across the market.

The state is projecting that the stopgap premiums will be about half of what Medica is offering for 2018.

While the stopgap measure may result in less affordable out-of-pocket costs for some, the goal is ultimately to ensure access to coverage for the greater whole. In the proposal, the plan recommends that people facing higher out-of-pocket costs utilize non-profit community health care resources.

Now that the plan has been submitted for final approval, the state has nothing left to do but wait for the decision to come down from the federal government. If approved, the IID hopes to be ready to accept applications for the stopgap insurance plan by November.

"We'll continue to encourage prompt action by the federal government, but it really is in their hands now," said Ommen.

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