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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Insurance Director reaches out to Idaho congressmen

BOISE ID (July 24, 2015) – Idaho Department of Insurance Director Dean Cameron has sent a letter to Idaho's Washington D.C. congressional delegation urging them to support and co-sponsor the "Protecting Affordable Coverage for Employees Act."

The bill (S. 1099/H.R. 1624) repeals a portion of the Affordable Care Act (ACA), giving states the flexibility to define employer size for their small group insurance markets. Small employer health plans are subject to special rating restrictions and benefit requirements. Idaho law defines small employers as employers with up to 50 employees.

"If we do not act now, the definition of small employers will jump from 50 employees to 100 employees by January 1, 2016," says Director Cameron. "This will have a significant financial impact on Idaho employers."

In his letter, Cameron outlined his major concerns in the event the bill is not passed:

- Affected employers will be required to purchase ACA small group compliant health plans at increased rates
- Midsized employers that are moved to the small group market will have fewer options for coverage and may be required to change carriers and plans
- Small groups comprised of mostly healthy employees will see large premium increases as a result of the pooled rating requirements unless they opt for self-funded health plans, a risky option for groups of this size
- Midsized employers who are priced out of the market because of the ACA small group definition will still be subject to large group penalties if they do not offer coverage

Cameron urged quick action from the congressmen to keep health insurance affordable for Idaho's small and midsized employers.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the

Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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