



On May 1, 2015, Blue Cross of Idaho (BCI) submitted a rate filing to increase its Small Group Market Qualified Health Plans by an average of 12.96% for rates beginning with new business and renewals effective January 1, 2016. This rate increase is certified to be actuarially sound and in compliance with all applicable State and Federal Statutes and Regulations. The rate action is expected to affect about 12,000 members beginning upon their effective date after January 1, 2016. The primary reasons for the rate increase include: medical inflation, increased utilization, benefit changes, changes in taxes and fees.

The premium increase noted above is an average. Some premiums will increase by less than this average while others will increase by more than the average. The exact rate change will depend on what benefit plan is selected, the age and smoker status distribution of a group, and their geographic region.