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DEPARTMENT OF INSURANCE

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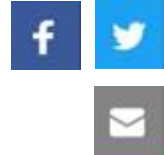
DEAN L. CAMERON
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Idaho Department of Insurance News Release

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Idaho Department of Insurance Seeks Comments on Draft Rules

Boise, ID (June 2, 2021) – The Idaho Department of Insurance (DOI) is seeking comments on its draft rules, which were published on the [DOI website](#) earlier today. The DOI hopes the included changes will further streamline and clarify the rules.

“We want the DOI’s rules to be easier to find, easier to read, easier to understand, and therefore, easier to follow,” said Dean Cameron, Director of the DOI. “We are always looking for ways to be more effective.”

Rules are administrative statements written by state agencies that implement procedures in order to carry out laws passed by the Legislature. Following Governor Little’s Red Tape Reduction Act in 2019, the DOI drastically updated its rules, eliminating 35 percent of its total word count, 40 percent of its pages, 33 percent of its chapters, and 99.83 percent of its restrictive words, helping to make Idaho the least regulated state in the United States. The DOI will continue to clean up its rules this year, in accordance with Little’s Zero-Based Regulation order.

The DOI’s draft includes changes to ten rules:

- [Rule 18.02.01](#), Insurance Rates and Credit Rating, prohibits the use of credit scores as the primary reason in rating, renewing or non-renewing, or declining insurance. This rule implements [section 41-1843](#) of Idaho Code.
- [Rule 18.03.05](#), Credit Life and Credit Disability Insurance, protects Idaho consumers and establishes a uniform system of rate and operating standards. This rule implements [Section 41-23](#) of Idaho Code.
- [Rule 18.04.01](#), Health Carrier External Review, provides requirements for health insurance carriers for an independent review of claims disputes in accordance with [Section 41-59](#) of Idaho Code.

- [Rule 18.04.02](#) provides protection to newborns and newly adopted children and establishes uniform requirements to health insurance carriers, in accordance with chapters [21](#), [22](#), [34](#), [39](#), [40](#) and [41](#) of Title 41 of Idaho Code.
- The provisions of [Rule 18.04.09](#), regarding coverage for complications of pregnancy, would be moved to Rule 18.04.02.
- [Rule 18.04.07](#) restricts the use of discretionary clauses in health insurance contracts and sets forth uniform requirements to be followed by health carriers in Idaho. This rule does not apply to a health insurance contract for group coverage offered by or through an employer. This rule implements [Section 41-13](#) and [Section 41-18](#) of Idaho Code.
- [Rule 18.04.10](#) establishes minimum standards for Medicare Supplement Insurance and incorporates changes enacted by the legislature via passage of [Senate Bill 1143](#), which will take effect on July 1 of this year.
- [Rule 18.06.04](#) prescribes minimum continuing education requirements for producers, adjusters, and public adjusters. Producers, adjusters, and public adjusters are regulated by Sections [41-1013](#), [41-1108](#), and [41-5813](#), of Idaho Code.
- [Rule 18.03.01](#), which sets annuity suitability standards, would be removed, as its provisions were codified by the legislature through [House Bill 79](#), which will take effect on July 1 of this year. The law gives protections for Idaho consumers with appropriate disclosure in the sale of annuities.
- [Rule 18.07.07](#), Credit for Reinsurance Rules, would be removed, as its provisions were codified through [House Bill 80](#), which will take effect on July 1 of this year. The law gives protections for Idaho consumers by making reinsurance less expensive.

The DOI will be holding a public meeting to hear comments on the draft rules on Thursday, June 17, from 2:00 p.m to 4:00 p.m. at its Boise office and via web conference. Those who cannot attend the meeting may submit comments to:

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All comments must be submitted on or before June 23, 2021.

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 serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov.

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