

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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Governor

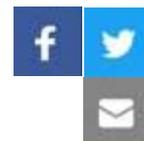
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**Idaho Department of Insurance News Release**

For immediate release, September 28, 2017

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## **Insurance Department releases 2018 final small group health insurance rates**

**BOISE ID** – The Idaho Department of Insurance released the final 2018 premium rates for all small group health plans today. Carriers filed their initial request in June, however, carriers were allowed to revise those initial requests based on the department’s review or other factors.

The Department took public comment and began working with carriers to evaluate the rate increases. The Department’s only authority is to deem the rate increase unreasonable. Carriers propose rates based on claims experience, premiums, network provider agreements, administrative and other costs. After review of the preliminary rates and justifications, the Department did not find the final rate increases to be unreasonable.

The final 2018 rate adjustments and justifications for each carrier offering small group plans are published on the Department website, <http://www.doi.idaho.gov/consumer/RateReview/>, along with an interactive tool where small employers can click on their geographical location to find plans sold in that area and see the rate adjustments per plan. Small employers can also review prices by metal level (Bronze, Silver, Gold, and Platinum).

“The small group health insurance market rates have overall been considerably stable during the last two years. While rate increases are never welcome, the average increase was only 4% from 2016 to 2017, and it is once again 4% from 2017 to 2018. Some carriers are even reducing their rates for small group health insurance in 2018,” said Department Director Dean Cameron.

The Department recommends small groups work with a licensed agent or broker to evaluate the various plan options. For example, many plans are closely associated with certain physician groups or hospital systems, and therefore may not have as broad a selection of in-network healthcare providers as other plans. The Department also encourages groups to carefully review the out-of-network provisions of the plans.

For questions about this or other insurance-related topics, consumers are encouraged to contact the Idaho Department of Insurance by visiting [www.doi.idaho.gov](http://www.doi.idaho.gov) or by calling 334-4250 in the Boise area or 800-721-3272 toll-free statewide.

**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](http://www.doi.idaho.gov).

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