

State of Idaho
DEPARTMENT OF INSURANCE

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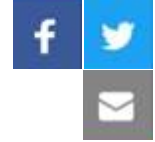
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Idaho Department of Insurance News Release

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Transitional Health Insurance Plans to be Extended

BOISE ID– The Idaho Department of Insurance has announced that, per guidance from the Center for Medicare and Medicaid Services (CMS) released on April 9th, non-grandfathered transitional plans (also known as “grandmothered” plans) will be extended through December 31, 2019. A renewal for these plans must be offered by carriers for the 12 month period beginning on January 1, 2019.

Most Affordable Care Act (ACA) market reforms took effect January 1, 2014. Non-grandfathered health insurance policies in existence prior to that date are considered transitional policies. “Many individuals and families have held onto these transitional health insurance policies since before 2014,” says Department Director Dean Cameron. “So we are pleased they will have the option to retain them for another year.”

Transitional policies must continue to comply with ACA provisions with respect to essential health benefits, pre-existing condition exclusions, waiting periods, and mental health parity rules. Carriers must provide notice at renewal informing individuals or small employers of renewal options, including the opportunity to enroll in ACA-compliant plans on or off Your Health Idaho. The notice, available on the Department’s website, states that some ACA market reforms are not included in the transitional plans.

For more information, please view [Bulletin 18-03](#). If you have further questions about this or other insurance topics, contact the Idaho Department of Insurance by visiting <https://doi.idaho.gov/> or by calling 208-334-4250 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.