

State of Idaho  
**DEPARTMENT OF INSURANCE**

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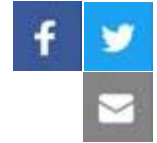
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**Idaho Department of Insurance News Release**

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## Headline

# Idaho Department of Insurance Publishes 2019 Health Insurance Rates

**BOISE ID** – The Idaho Department of Insurance (DOI) has posted on its website, <https://doi.idaho.gov/consumer/RateReview/>, proposed health insurance premium rates and the requested increases for plans sold starting January 2019. Health insurance carriers have submitted their rating information including explanations for the rate increases. The DOI will continue to review the insurance carriers' submissions. The DOI has the authority to determine the rates "unreasonable" if the requests are not adequately justified. In past years, the DOI has successfully negotiated lower rate increases with carriers to avoid having them labeled "unreasonable." Final rates will be publicly available around mid-September or early October.

Individual Health Insurance Market Insurance Company	Preliminary 2019 Rate Increase Requests				
	Bronze	Silver	Gold	Catastrophic	Overall
Blue Cross of Idaho Health Service	10%	9%	12%	11%	10%
Mountain Health CO-OP	18%	24%	16%	68%	23%
PacificSource Health Plans	27%	24%	23%	14%	24%
Regence BlueShield of Idaho	6%	8%	n/a	n/a	7%
SelectHealth	-1%	-4%	6%	1%	-1%
<b>Average Rate Increase Statewide</b>	<b>6%</b>	<b>9%</b>	<b>10%</b>	<b>26%</b>	<b>8%</b>

"While the proposed rate increases are not nearly as extreme as some prior years, any increase to health insurance premiums make it that much more difficult to afford," said DOI Bureau Chief Wes Trexler. "We are still reviewing these increases, and welcome examination and comments from the public." Comments, questions, or ideas can be submitted electronically or mailed to the following:

2019 Rate Comments  
Idaho Department of Insurance  
PO Box 83720  
Boise ID 83720-0043  
[ratecomments@doi.idaho.gov](mailto:ratecomments@doi.idaho.gov)

The DOI encourages consumers to carefully review all of their options with a licensed insurance agent whether purchasing coverage on or off the exchange (Your Health Idaho) once the final rates are published.

For questions about this or other insurance-related topics, contact the Idaho Department of Insurance by visiting [doi.idaho.gov](http://doi.idaho.gov) or by calling 208-334-4250 in the Boise area or 800-721-3272 toll-free statewide.

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**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, visit [doi.idaho.gov](http://doi.idaho.gov).