

State of Idaho
DEPARTMENT OF INSURANCE

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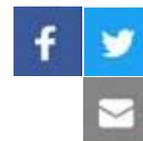
DEAN L. CAMERON
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Premium Cost One of Many Factors in Selecting a 2019 Health Plan
Comparing costs, networks and providers can help consumers make informed choices

BOISE, ID – Consulting a local, trusted and licensed insurance agent can financially benefit Idahoans looking to secure health coverage for 2019. In doing so, the Idaho Department of Insurance encourages consumers to carefully consider all factors such as premiums, networks, providers and prescription drug costs when choosing a plan. Open enrollment for selecting a 2019 private health plan begins November 1 and concludes December 15.

In Idaho, 4 out of 5 carriers listed on the state's exchange are offering a total of 293 health plans that include dental coverage. Of the four listed, three are providing coverage statewide. Those searching for a health plan can visit the state's insurance exchange, Your Health Idaho, at: <https://www.yourhealthidaho.org/>. Some consumers utilizing the exchange may be eligible for assistance covering premiums, out-of-pocket costs and deductibles.

"It's important to be well informed when making any financial decisions, especially if it involves the cost of health coverage for an individual or a family," said Director Dean Cameron. "Insurance premiums are just one of multiple considerations, so I highly recommend consumers work with a licensed, local agent, or someone they know and trust, to carefully evaluate the various plan options."

When seeking coverage, consumers should ask many questions, including:

- Is my doctor or hospital considered in-network?
- Does my plan meet all requirements of the Affordable Care Act (ACA)?
- What portions of the plan, both in and out-of-network, will I be responsible to pay for?
- What are the benefits when receiving out-of-network care?
- What is the financial strength of the insurance carrier?
- Who do I call if I have issues?

With a multitude of available plans, Director Cameron suggests consumers do their homework before committing to coverage, and to clearly document all contact information of the person with whom they deal with, particularly for health plans not based in the Gem State. "I would express caution in dealing with an out-of-state telemarketer or plans outside the four certified in Idaho," he said. Consumers can view final insurance carrier rates for 2019 on the Department website at: <https://doi.idaho.gov/consumer/RateReview/>.

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.

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