



A publication from the  
Idaho Department of  
Insurance.

## From the Desk of Director Cameron

August-September 2019

This publication provides an inside look at the state's insurance industry. Thank you for staying up to date!

Sincerely,

Dean Cameron  
Director  
Idaho Dept. of Insurance



## Idaho Dept. of Insurance honored by Governor Little at Red Tape Reduction Awards Ceremony



(DOI) played an instrumental role in this achievement.

When Governor Little took office as the 33<sup>rd</sup> Governor in January, he was determined to follow through on his promise to reduce regulatory burdens on Idaho citizens and businesses.

State agencies were asked to reduce or simplify Idaho regulatory rules when possible. Six months later, state agencies proposed a reduction of 40 percent of Idaho regulations, and the Idaho Dept. of Insurance

A couple of years ago, the DOI began reviewing rules to eliminate. Earlier this year, and after working tirelessly in the rules reduction process, the DOI led the way placing first in the number of cuts made in regulatory rules. Specifically, the DOI accomplished the following:  
**17 rules were not recommended for reauthorization, which accounted for 78 pages and 27,000 words!**

Of the 48 rules the DOI reauthorized, changes and improvements were made to many of them. In spite of the reduction in rules, however, there remains no reduction in the level of commitment and service and the amount of consumer protection provided by the DOI.

## **Section 1332 State Relief and Empowerment Waiver proposes healthcare options for Idahoans**

The Idaho Department of Insurance recently held public hearings upon giving notice of intent to apply to the Centers for Medicare and Medicaid Services (CMS) and to the United States Department of the Treasury for a Section 1332 State Relief and Empowerment Waiver.

The purpose of the waiver, known as the *Coverage Choice Waiver*, is to allow individuals with incomes from 100% to 138% of the Federal Poverty Level (FPL) the choice to continue to receive help paying individual health insurance premiums, while also keeping the choice to enroll in Medicaid.



In November 2018, voters passed a proposition to expand Medicaid eligibility to individuals with incomes up to 138% FPL. The Idaho Legislature then passed legislation instructing both the DOI and the Dept. of Health and Welfare to seek certain waivers from the federal government. The Coverage Choice Waiver gives certain individuals eligible for Medicaid expansion the choice to continue to receive a tax credit to purchase a qualified health plan through the Idaho health insurance exchange instead of enrolling in Medicaid. “This waiver aims to empower all Idahoans, namely to offer a choice to those individuals who need it most,” stated Director Cameron. Under current federal law, individuals who are eligible for Medicaid do not qualify for the Affordable Care Act’s premium tax credit. [Click here to review the full waiver application including public comments.](#)

## Message from the Idaho State Fire Marshal

Knute Sandahl, Idaho's State Fire Marshal since 2014, was interviewed by the Idaho Statesman in July in response to the rental fire tragedy and death of a young family.

The state fire marshal's office doesn't investigate all fires, such as the fatal Leadville Avenue fire in July. However, the office does investigate at the request of local fire departments, often in cases of fatalities or suspected crime.



Below are important tips on fire alarm safety and smoke detectors to protect your family and loved ones.

- Check the detector once a month by pushing the button to verify it is working.
- Replace the batteries when you set your clocks back in the fall. Ten-year batteries are now available.
- If you have smoke detectors, check them to be sure they are no more than ten years old. Replace them if they have no manufacture date or if they are older than ten years.
- Annoyed by frequent alarms in the kitchen? Install a detector just outside the kitchen. Also, photoelectric alarms are less prone to going off due to burned food.

[Click here to read more from the Idaho Statesman.](#)

## Idahoans on guard against robocalls offering health insurance



Most people have experienced unexpected robocalls offering a product or service. Idahoans should be wary of promises made from unsolicited callers selling health insurance. Often, these calls come from telemarketing centers and give incomplete information, trying to pass off very limited coverage as comprehensive health insurance.

“The quantity of robocalls is alarming, and the DOI is warning Idahoans to be wary of any promises of cheap and comprehensive health insurance sold over the phone,” said Director Cameron. “Ask for the agent’s Idaho license number and ask to see the insurance contract in writing before paying.”

Consumer Services Bureau Chief for the DOI, Elaine Mellon, was interviewed by Hannah Gardoski with Boise State Public Radio and offered several tips for consumers when approached by an unknown caller. [\*\*Click here to read the article and listen to the interview.\*\*](#)

A few tips for when telemarketers call or when browsing the internet for health insurance plans:

- **Never** make a decision to buy a health policy after a single phone call or website visit.
- **Never** give personal information (i.e. social security number) to an unknown caller.
- **Never** purchase insurance from a call or website that won’t let you review the health insurance policy in writing first.

Idahoans can always check with the Idaho Dept. of Insurance for information about the company or agent. It’s always good to ask for the information to be sent to you through the mail. **Remember, there is no such thing as a limited time offer or a “special” in health insurance.** Take your time to make sure the policy is as described. Legitimate insurance companies and agents won’t rush you to make a decision.

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