

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

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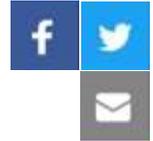
**DEAN L. CAMERON**  
Director

**Idaho Department of Insurance News Release**

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**Health Insurance Rates for 2020 Now Available to the Public**  
*Average increase of 6% for individual, 4% for small group coverage*

**BOISE, ID** – Final 2020 premium rates for individual and small group health insurance plans have been released by the Idaho Department of Insurance.

Plans will increase by an average of 6 percent in the individual market, which is a significant reversal in the double-digit rate increases Idahoans faced for several years, and 4 percent in the small group market, which is consistent with prior years. Each carrier's justification of the 2020 increase amount are published alongside the rate increases on the Department website at: <https://doi.idaho.gov/consumer/RateReview/>.

“The cost of individual health insurance is too expensive,” said Director Dean Cameron. “Although the rate of increase is smaller this year, a 6% increase on an expensive health plan is still an expensive plan, especially if you do not receive a subsidy. That is why we continue to push for more affordable products and additional insurance choices, which hopefully will be available by open enrollment.”

Open enrollment for 2020 begins November 1, and those seeking coverage can visit the state's insurance exchange, Your Health Idaho, at: <https://www.yourhealthidaho.org/>, with six carriers offering a total of 116 medical plans and 13 dental plans for the coming year. Many consumers are eligible for assistance covering premiums, out-of-pocket costs and deductibles when purchasing through Your Health Idaho.

Health insurance companies submit their proposed rate increases in the spring, and the Department works with carriers to evaluate these proposals. The Department's only authority is to deem a proposed rate increase as “unreasonable” and cannot simply disapprove rates. Rate increase proposals are based on claims experience, premiums, network provider agreements and other costs. The Department recommends consumers work with a licensed agent to help evaluate the various plan options.

**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](https://doi.idaho.gov).

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