Information about Idaho’s Enhanced Short-Term Plans

Short-term Health Plans

Dean L. Cameron, Director
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Enhanced vs Traditional
Short-term Coverage

**Enhanced**

- Guaranteed Issue
- Guaranteed renewable & converting to ACA plans
- Total duration (with renewals) may not exceed 36 months
- Carrier must also offer Exchange Plans
- May be offered year round or through an Open Enrollment Period
- Protection against preexisting condition exclusion periods under certain circumstances
- More robust benefits and consumer protection requirements

**Traditional**

- Not guaranteed issue
- Non-renewable; cannot be reissued within 63 days of effective date
- Total duration may not exceed 12 months
- No requirement for carrier to offer Exchange Plans
- Offered year round
- More limited benefits and consumer protection requirements

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Determining Actuarial Values

The Dept. of Health and Human Services (HHS) requires health insurance plans offered in the individual and small group markets to have 
*BRONZE, SILVER, GOLD,* or *PLATINUM* plans.

The Actuarial Value (AV) Calculator determines a plan’s metal levels based on cost-sharing—the percentage the insurance company pays for each claim.

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### Individual Medical
### Plans by Metal and Area

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Metal Plan Comparisons of 5 Enhanced Short-Term Plans

Bronze Plans are between 56% and 65% AV
- ESTP Blue Cross of Idaho Access Protector Plan at 48% AV
- ESTP Blue Cross of Idaho Access Safeguard Plan at 62% AV
- ESTP SelectHealth 5000 Plan at 65% AV

Silver Plans are between 66% and 72% AV
- ESTP Blue Cross of Idaho Access Secure Plan at 70% AV
- ESTP SelectHealth 2000 Plan at 71% AV

Gold Plans are between 76% and 82%