



# Idaho 2020

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

# Idaho Dept. of Insurance

Idaho is growing & so are our insurance markets

Over 2,200 insurance entities licensed, 19 domestic

Over 125,000 active licenses (90% are producer licenses)

Over 122,000 active producer licenses

Over 5,000 new form & rate submissions last year

Over \$8 billion premiums written

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Consumer Services

- Responded to 6,872 public enquiries
- 887 complaints received  
(849 completed or closed)
- Est. \$872,759 monies recovered  
(for the consumers)
- 155 external review claims received

# External Review Claims STATISTICS

	2014	2015	2016	2017	2018	2019
<b>Total External Review Requests</b>	39	55	113	130	128	155
Standard	34	45	104	122	112	132
Urgent	5	10	9	8	16	23
<b>Review Outcomes</b>						
Denials Overturned	9	13	42	38	31	33
Denials Upheld	21	26	34	50	42	52
Not Eligible for Review	9	16	27	22	32	32

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Important Information

- An external review request is FREE for the covered person (IRO bills the health carrier for the review).
- Binding Nature of Review: IRO decision is ALWAYS binding on the health carrier. IRO decision is also a binding decision for the covered person ALMOST all the time.\*\*\*

\*\*\* Non-individual health plans allow a covered person to retain some of their appeal rights following an external review, according to federal ERISA laws.

After the external review process, it is 100% out of the Department's hands.

# Top Consumer Complaints

1. 209 claim denials
2. 116 claim delays
3. 53 premium notices or billings
4. 69 coverage questions

# Complaints by Line

1. Property Casualty 42%
2. Health Insurance 34%
3. Life Insurance 11%
4. Bail 2%

# Medicaid Expansion

## Total Enrolled 61,861

### EXPANSION ENROLLMENT BY COUNTY

ADA	13,746	CASSIA	789	LEWIS	197
ADAMS	136	CLARK	18	LINCOLN	191
BANNOCK	3,863	CLEARWATER	249	MADISON	2,520
BEAR LAKE	240	CUSTER	161	MINIDOKA	649
BENEWAH	300	ELMORE	923	NEZ PERCE	1,041
BINGHAM	1,652	FRANKLIN	430	ONEIDA	133
BLAINE	444	FREMONT	574	OWYHEE	453
BOISE	237	GEM	632	PAYETTE	944
BONNER	1,835	GOODING	514	POWER	288
BONNEVILLE	5,104	IDAHO	505	SHOSHONE	653
BOUNDARY	465	JEFFERSON	1,025	TETON	304
BUTTE	112	JEROME	837	TWIN FALLS	3,517
CAMAS	27	KOOTENAI	5,217	VALLEY	289
CANYON	8,697	LATAH	955	WASHINGTON	367
CARIBOU	208	LEMHI	420		

\*Updated Thursday, Feb. 6, 2020

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Medicaid Expansion

## Enrollment Update

**EXPECTED** enrollments to move to Medicaid in 2019

**18,600**

**ACTUAL** enrollments that moved to Medicaid in 2019

**12,900**

Enrollments receiving a **TAX CREDIT** in 2020  
due to an increase in income

**5,700**

*\*\*NOTE: 2020 enrollments will continue to fluctuate as the open enrollment dust settles.*

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Waiver Updates

**COVERAGE CHOICE WAIVER:** This 1332 Waiver would allow Idahoans the choice to maintain their private insurance and a tax credit rather than enrolling in Medicaid.

**WORK REQUIREMENTS WAIVER:** This 1115 Waiver will require that individuals are working at least 20 hours a week as a condition of being eligible for Medicaid.

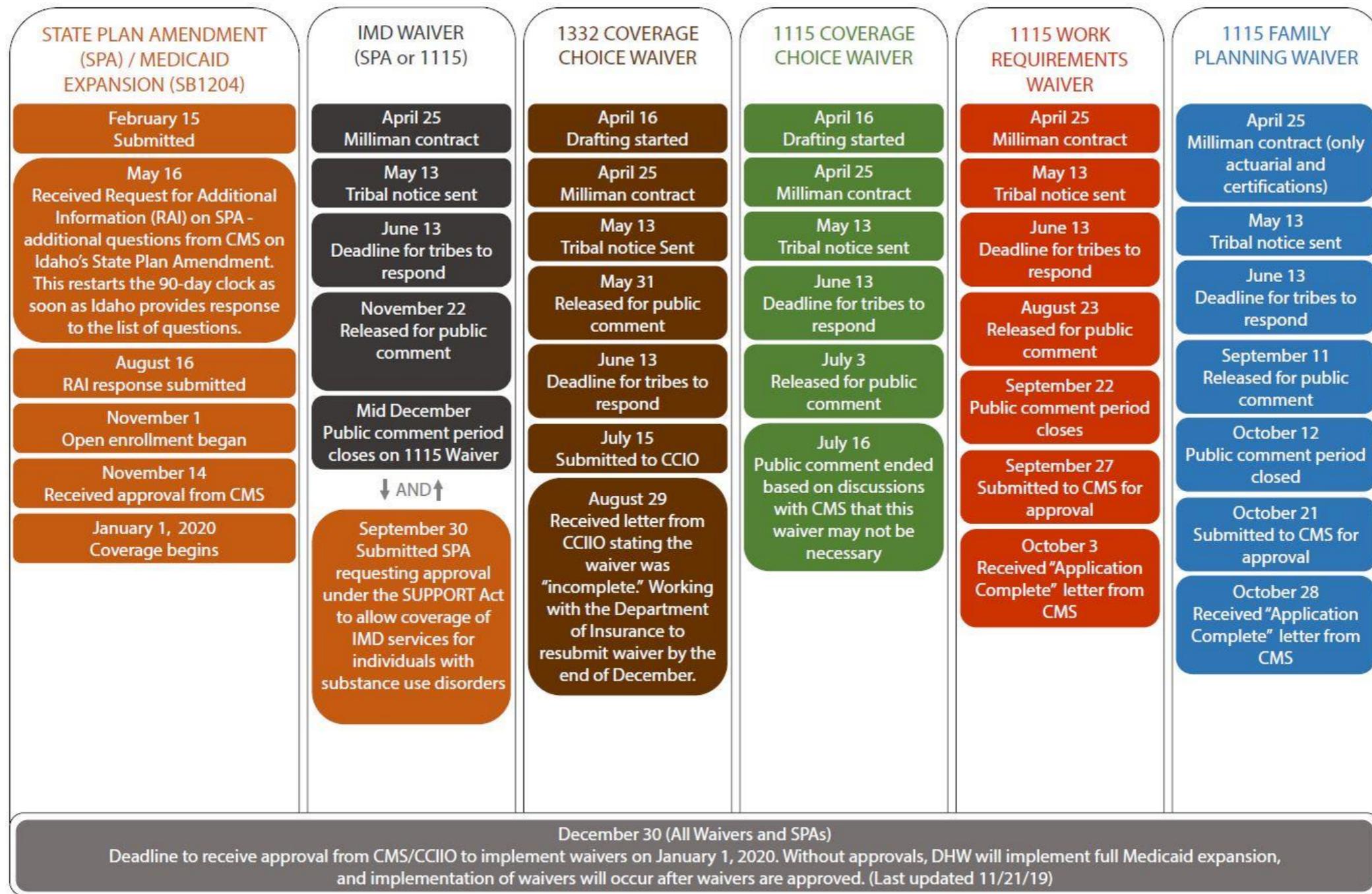
**FAMILY PLANNING SERVICES WAIVER:** This waiver will require individuals seeking family planning services to have a referral from their assigned medical home if the family planning service provider is outside the patient's established medical home.

**IMD WAIVER:** This waiver would allow individuals with Medicaid coverage to receive inpatient treatment for mental health and substance use disorders in a freestanding psychiatric hospital. These services are currently only available when rendered in the psychiatric unit of a full-service hospital.

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



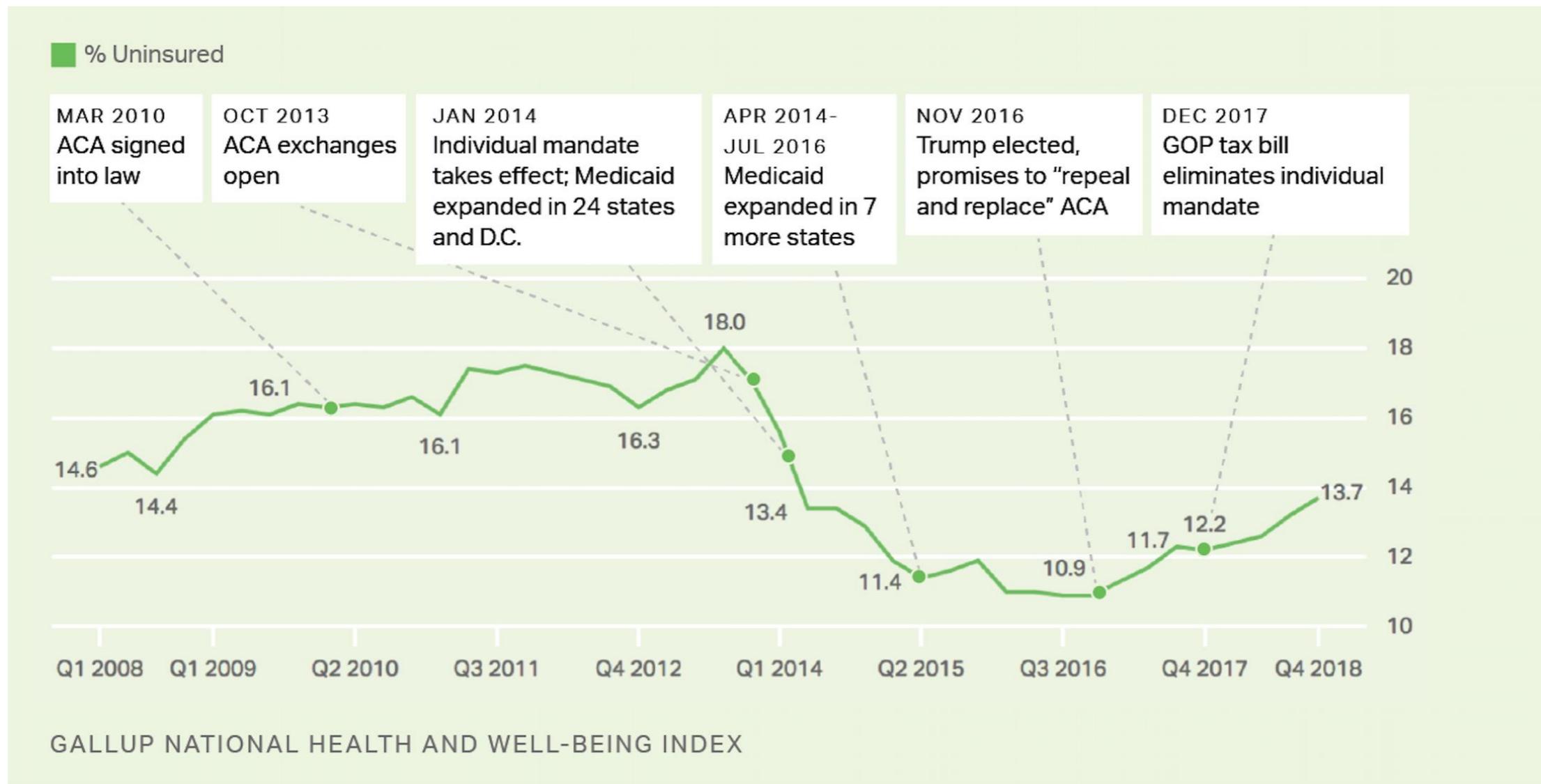
# Medicaid Expansion



Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



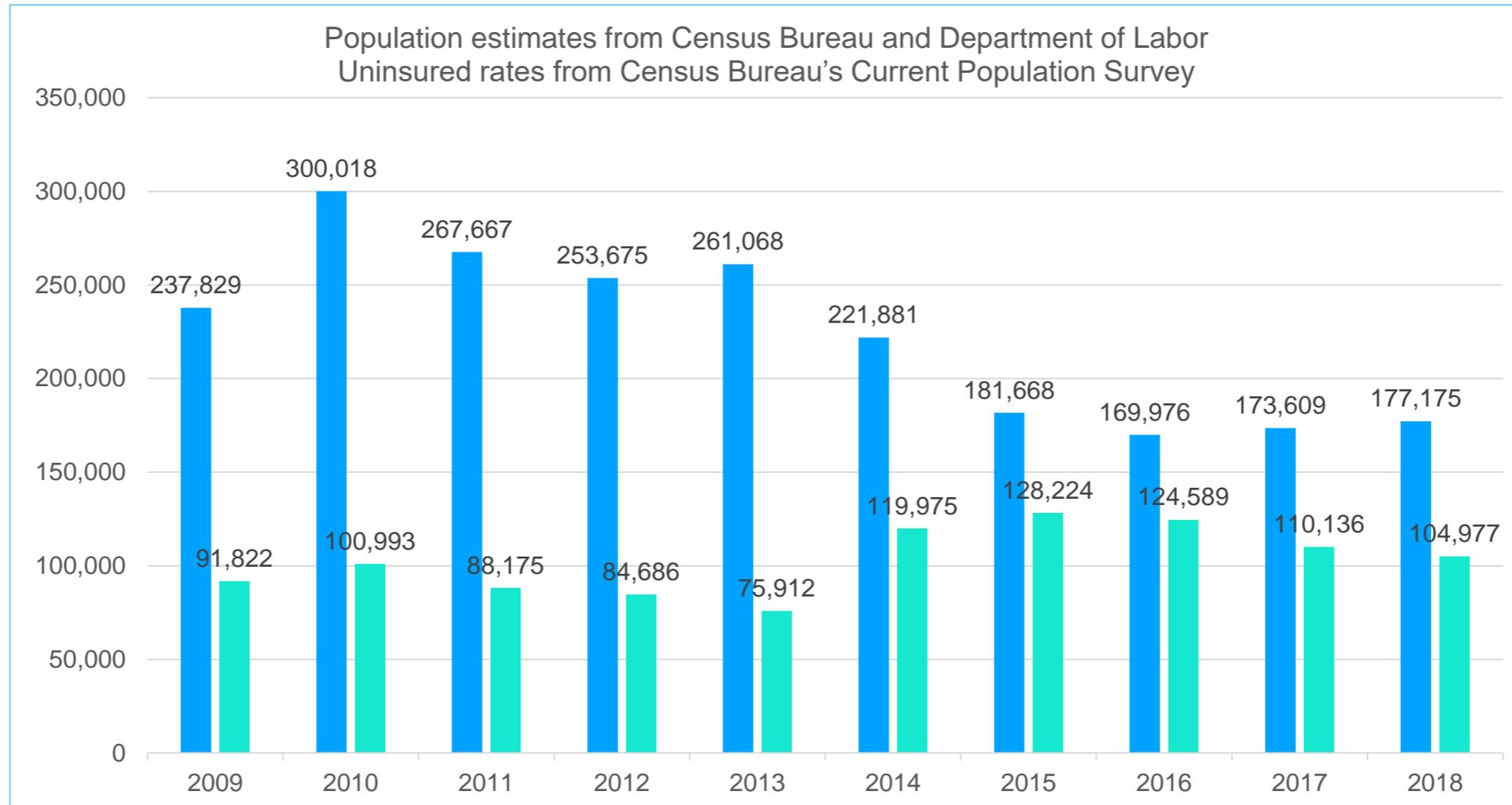
# US Adults without Health Insurance 2008-2018



Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Uninsured Trend in Idaho



Idahoans enrolled in Individual Plans  
Uninsured Population Total



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# How Idahoans are Insured

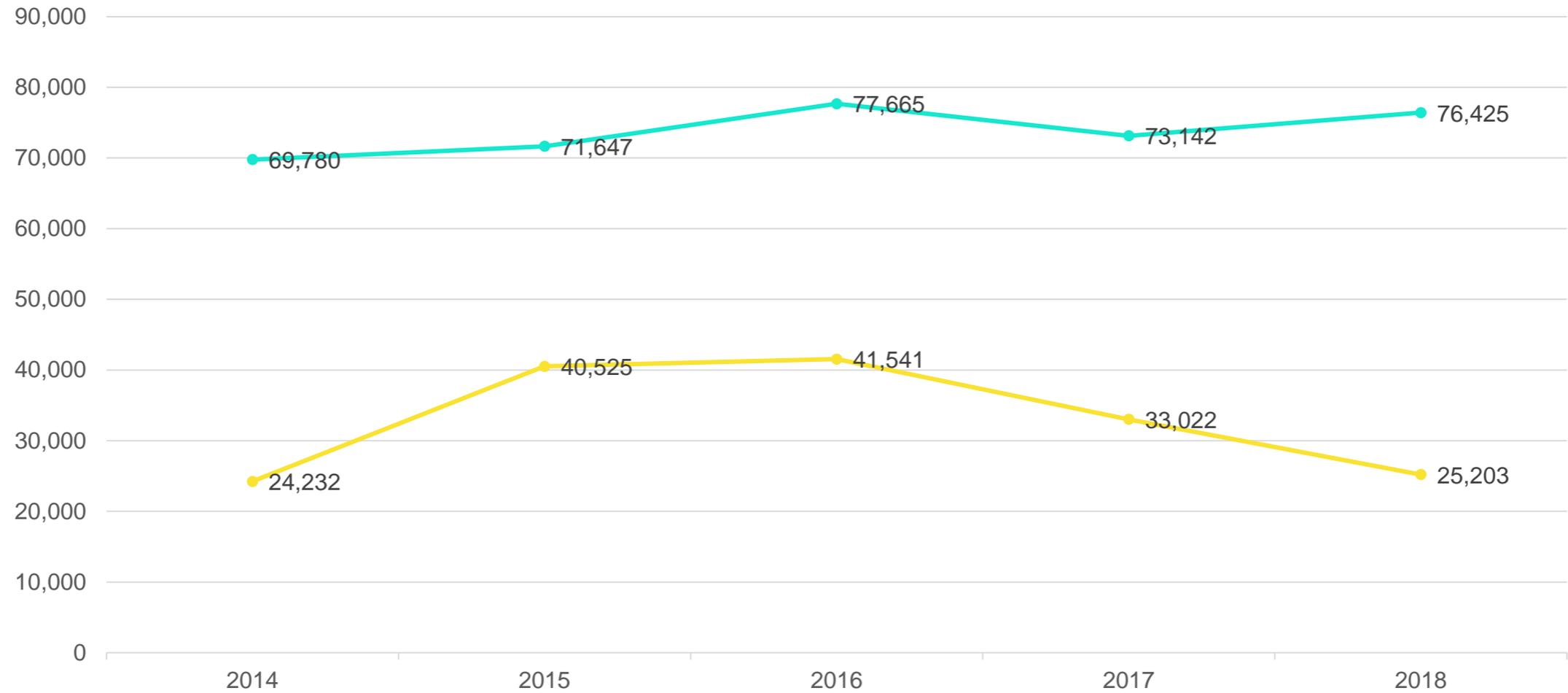
Coverage Type	2014	2015	2016	2017	2018
Individual	119,975	128,224	124,589	110,136	104,977
Small Group	80,270	78,906	75,977	80,382	86,132
Mid-Size Group	35,583	35,237	31,460	34,015	31,773
Large Group	165,179	141,859	130,856	134,386	151,760
Fed. Govt. Plans	41,374	42,024	41,456	42,990	42,562
MEWAs/Trusts	1,804	951	1,063	1,015	1,118
Short Term	4,071	4,305	3,769	2,976	3,860
Medicare Advantage	85,629	81,688	79,687	75,964	102,216
Self-Funded Plans	328,432	407,158	364,906	312,820	329,525
<b>Total from DOI Data</b>	<b>862,317</b>	<b>920,352</b>	<b>853,763</b>	<b>794,684</b>	<b>853,923</b>

Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

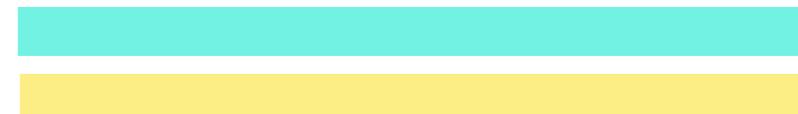


# Subsidized & Unsubsidized

## Individual Health Insurance Market APTC Average Monthly Enrollment



Subsidized  
Unsubsidized



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Individual Market at a Glance

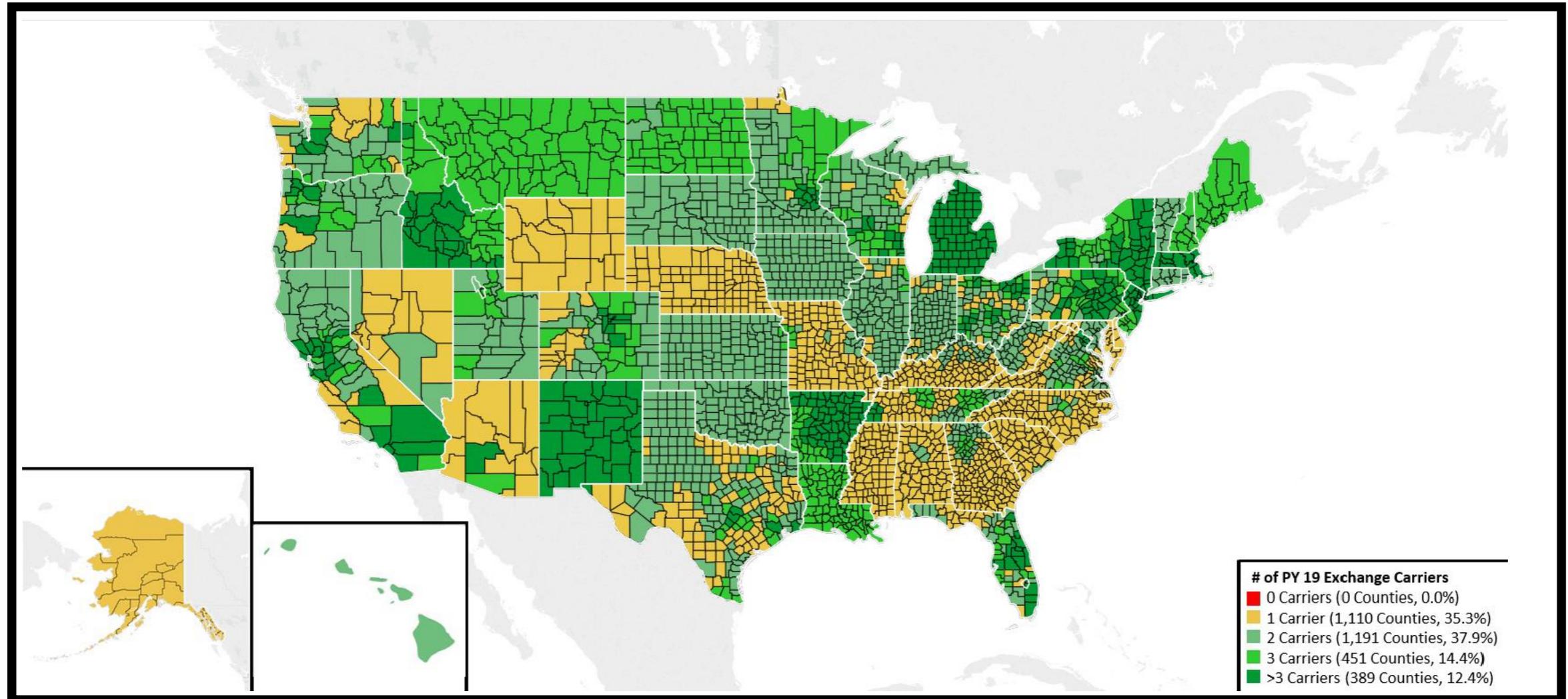
Year	Covered Lives	Claims Paid	Average Monthly Premium Per Insured
2009	91,119	\$140,873,957	\$159.59
2010	102,978	\$164,404,145	\$154.46
2011	98,190	\$191,765,397	\$174.17
2012	94,493	\$173,809,774	\$190.94
2013	85,060	\$167,271,538	\$215.77
2014	119,293	\$306,941,188	\$229.60
2015	128,185	\$535,270,995	\$282.07
2016	124,571	\$601,728,947	\$363.04
2017	110,136	\$517,851,023	\$438.98
2018	104,977	\$523,175,576	\$520.85

Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# County by County Plan Year 2019

## Insurer Participation in Health Insurance Exchanges

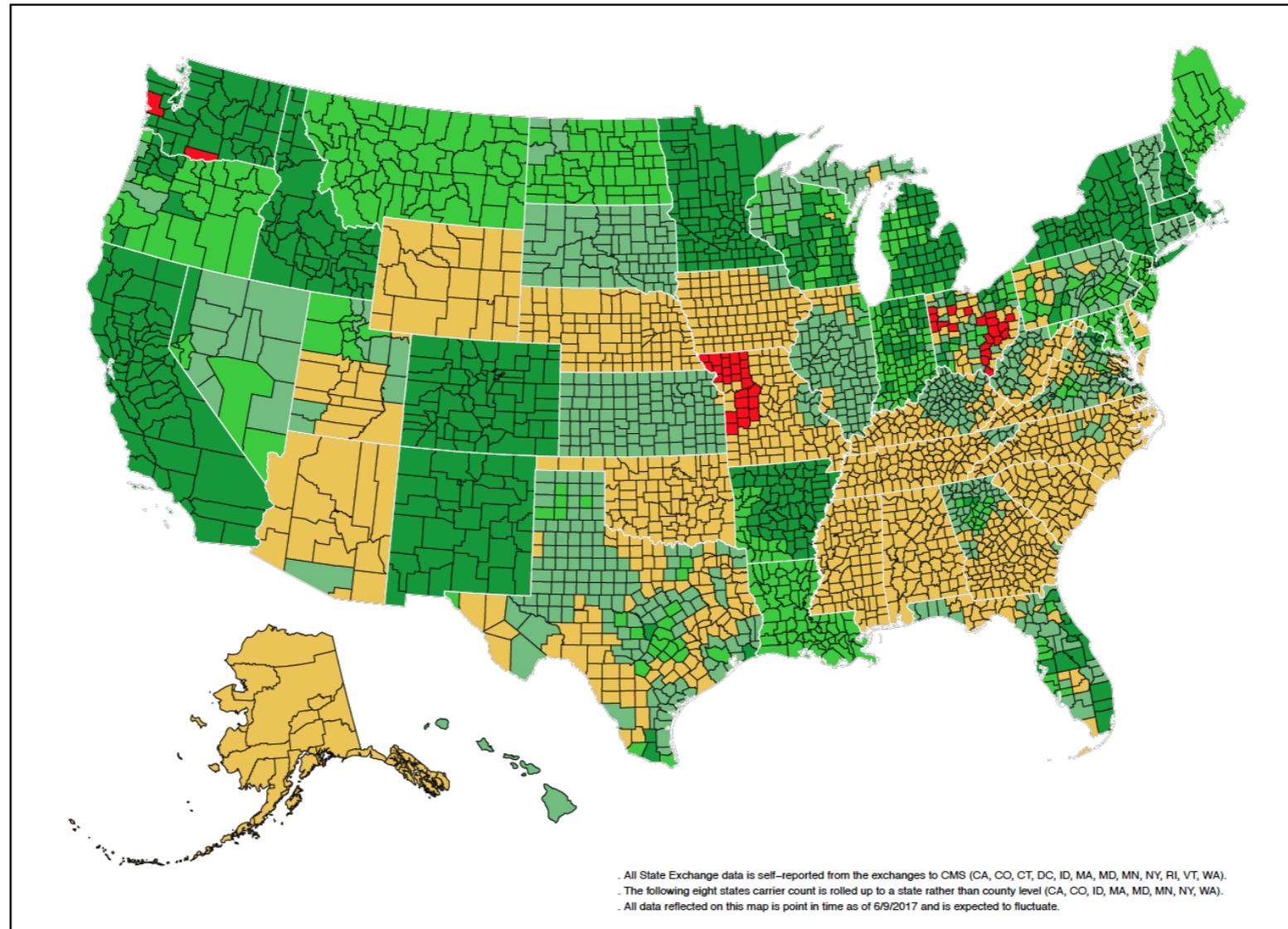


Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# County by County Plan Year 2017

## Insurer Participation in Health Insurance Exchanges



Exchange Carrier Number ■ 0 Carriers (47 Counties) ■ 1 Carrier ■ 2 Carriers ■ 3 Carriers ■ > 3 Carriers

Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Executive Order



*Photo courtesy of the IdahoStatesman.com*

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

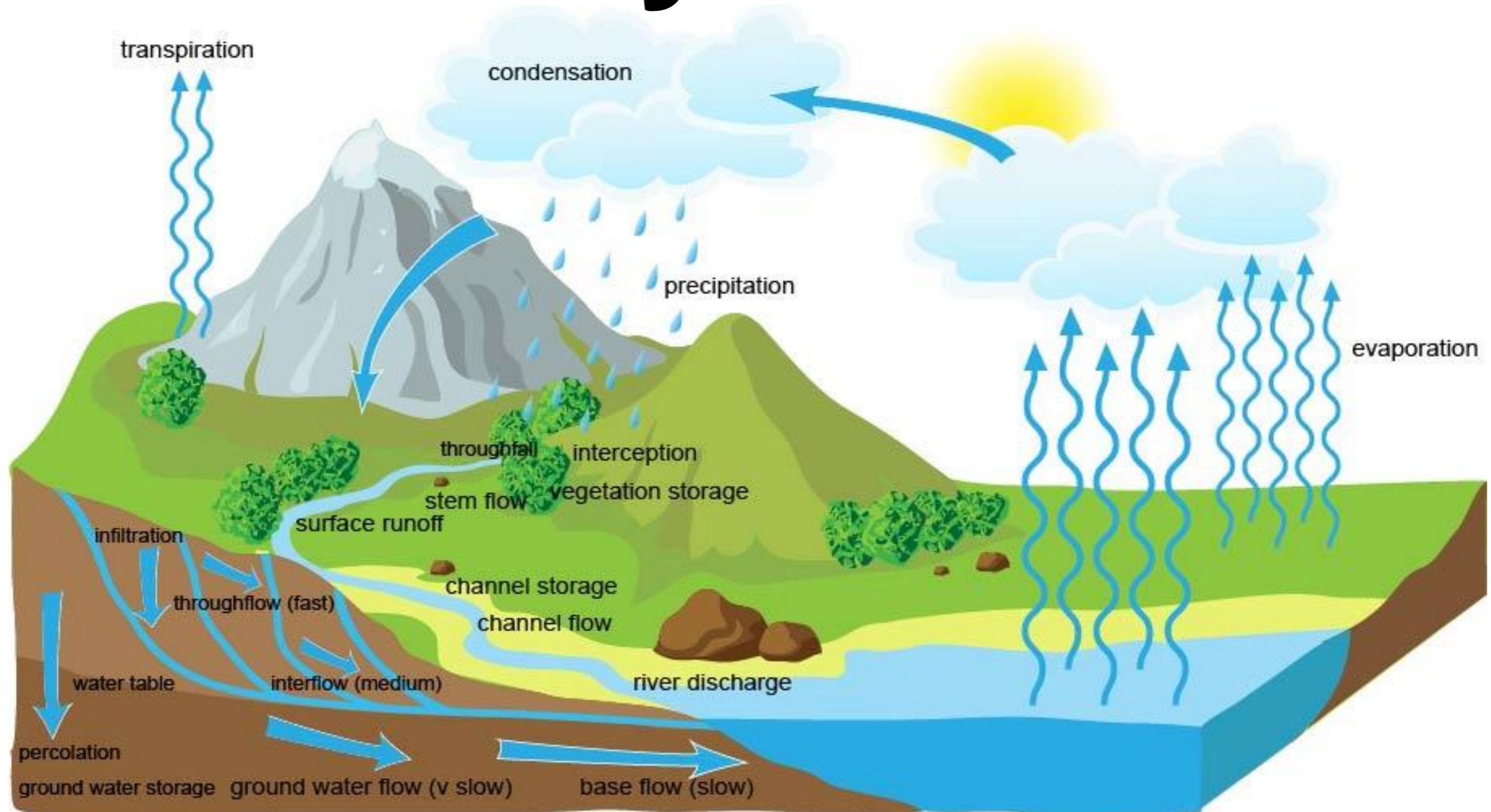


**“Substantially  
enforced”**

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# A Healthy Risk Pool



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# State-based Health Plans

- Idaho's State-based plans, non-ACA compliant plans, are less expensive plans.
- They provide options to incentivize the young and healthy to return to the insurance market.
- They provide flexibility in our healthcare policies.
- Idaho State-based plans stabilize our markets.

# State-based Health Plans



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Short-term

# Health Plan



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Traditional Short-term Plans

- 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

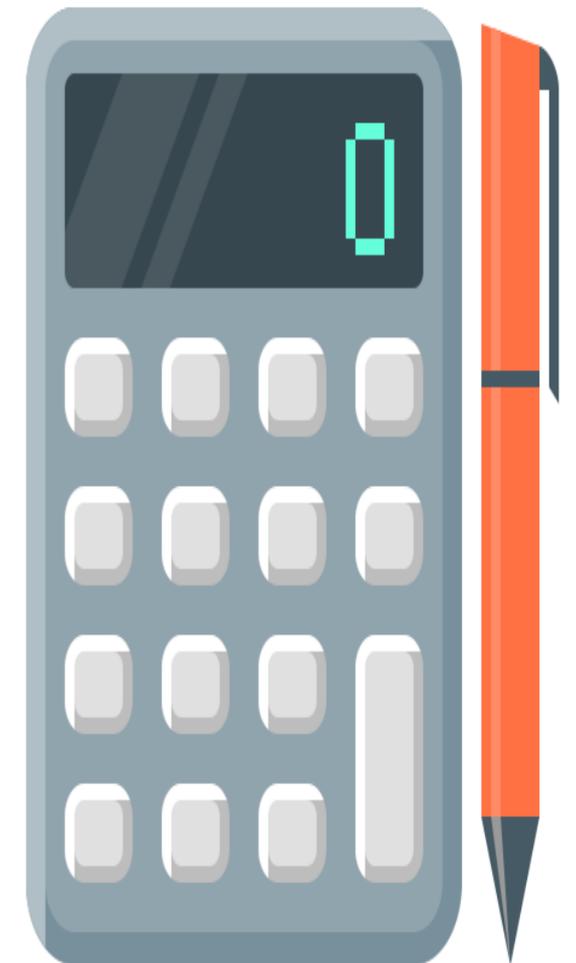
# Enhanced vs Traditional

- 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
- 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

# 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.

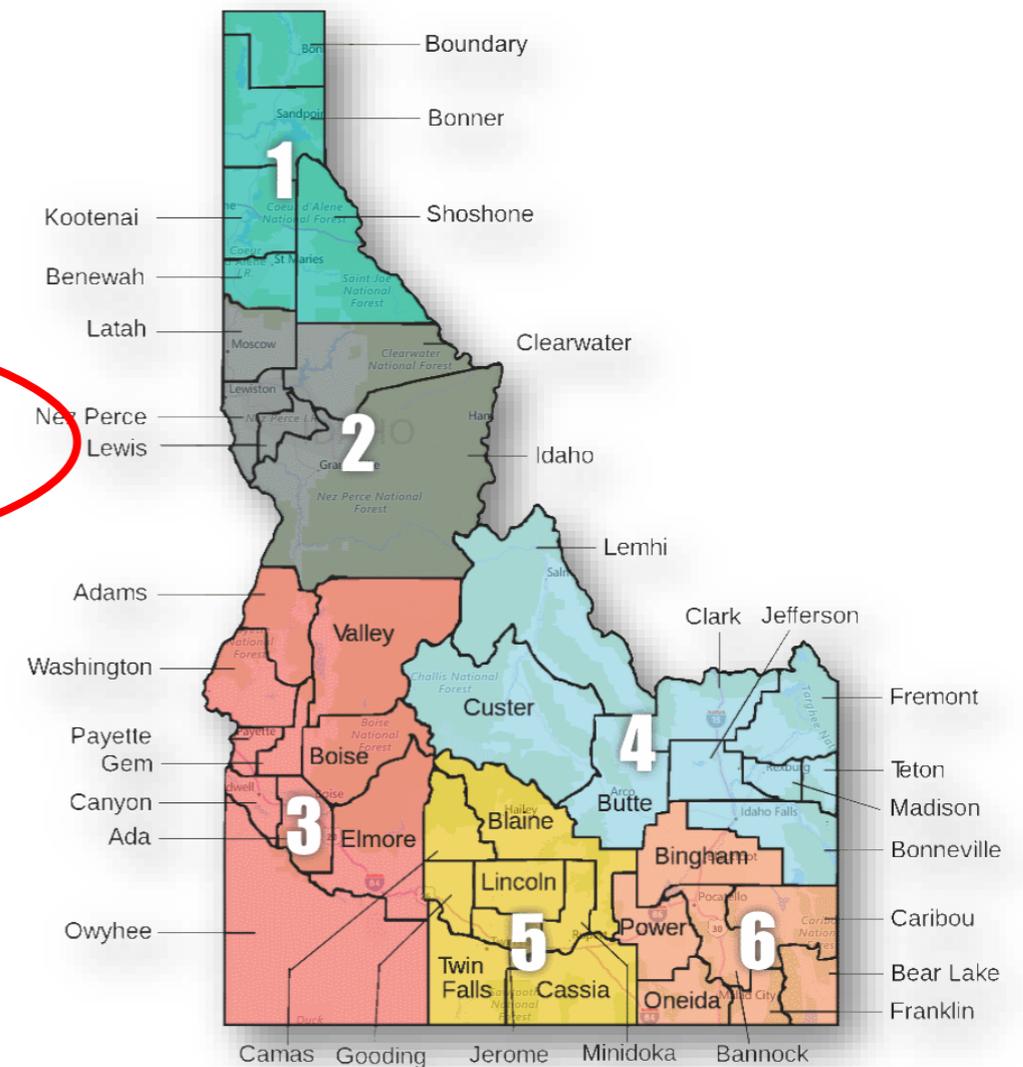


Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Individual Medical Plans by Metal and Area

	1	2	3	4	5	6
<b>Catastrophic</b>	5	4	7	7	6	5
<b>Bronze</b>	18	12	24	24	21	18
<b>Silver</b>	16	12	21	22	18	16
<b>Gold</b>	5	4	7	7	6	5
<b>Platinum</b>	0	0	0	0	0	0
<b>Grand Total</b>	<b>44</b>	<b>32</b>	<b>59</b>	<b>60</b>	<b>51</b>	<b>44</b>



Dean L. Cameron, Director  
 Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Metal Plan Comparisons of 5 Enhanced Short-Term Plans

● ESTP Blue Cross of Idaho Access Protector Plan at 48% AV

**Bronze Plans are between 56% and 65% 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%**

# Faith-based Plans (Health Care Sharing Ministries)



“A health care sharing ministry shall not be considered to be engaging in the business of insurance for purposes of this title.”

# Faith-based Plans (Health Care Sharing Ministries)

In **2017**, Idaho members  
totaled 15,874.

In **2018**, Idaho members increased  
to 24,282.

# Faith-based Plans



## ‘Sham’ Sharing Ministries Test Faith Of Patients And Insurance Regulators

By JoNel Aleccia  
MAY 17, 2019

[REPUBLISH THIS STORY](#)



Sheri Lewis of Seattle, who was enrolled in a health care sharing ministry, found out that the hip transplant she desperately needed was not covered. She got the procedure in Tijuana, Mexico, with the help of a GoFundMe account. (Dan DeLong for KHN)

Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Autism



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Hearing Aids



Dean L. Cameron, Director  
Idaho Department of Insurance  
[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)



# Thank you!

Dean L. Cameron, Director  
Idaho Department of Insurance

[www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

Phone: 208-334-4250

