

FILED

JUN 05 2026

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

MONTANA HEALTH COOPERATIVE
dba MOUNTAIN HEALTH CO-OP

Certificate of Authority No. 4273
NAIC No. 14933

Docket No. 18-4969-26

**ORDER AUTHORIZING BLOCK
NON-RENEWAL**

On May 27, 2026, the Idaho Department of Insurance (“Department”) received notification from MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP (“MHC”) of its intent to discontinue offering individual medical plans in certain established geographic service areas of the state, effective June 1, 2026, and to block non-renew policies delivered or issued for delivery in Idaho, effective December 31, 2026.

MHC stated to the Department that it will provide a minimum of one hundred eighty (180) days written notice to affected individuals of its intent to non-renew the subject policies as set forth in Idaho Code § 41-5207(1)(f)(ii). MHC represented its proposed block non-renewals would affect 449 active members in Idaho in their geographic service areas 1, 2, 4, and 6, which encompass the following Idaho counties:

Area 1 contains the following counties: Benewah, Bonner, Boundary, Kootenai, and Shoshone.

Area 2 contains the following counties: Clearwater, Idaho, Latah, Lewis, and Nez Perce.

Area 4 contains the following counties: Butte, Bonneville, Clark, Custer, Fremont, Jefferson, Lemhi, Madison, and Teton.

Area 6 contains the following counties: Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, and Power.

MHC acknowledged that, per Idaho Code §§ 41-5207(2) and (3), electing not to renew all of its individual medical plans in an established geographic service area will prohibit MHC from writing new business in the individual health insurance market in that area for a period of five (5) years from the date of its notice to the Department.

The Director, having reviewed the foregoing and Idaho Code § 41-5207, finds that the proposed effective date of the non-renewal complies with the notice requirements to the Director as set forth in Idaho Code § 41-5207(1)(f)(ii). Based on these findings and good cause appearing,

NOW THEREFORE, IT IS ORDERED that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP is authorized, pursuant to Idaho Code § 41-5207(1)(f), to discontinue offering its individual medical policies in Idaho effective retroactively to June 1, 2026, and to effectuate a block non-renewal of its individual medical policies in Idaho, effective December 31, 2026.

IT IS FURTHER ORDERED that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP shall provide written notice of not less than one hundred eighty (180) days to individuals affected by the non-renewals in accordance with Idaho Code § 41-5207(1)(f)(ii).

IT IS FURTHER ORDERED that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP is prohibited from offering and writing new business in the

individual health insurance market in geographic service areas 1, 2, 4, and 6, as defined in this order, prior to May 27, 2031, pursuant to Idaho Code §§ 41-5207(2) and (3).

DATED this 4 day of June 2026.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043


Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this cause may file a petition for judicial review in the district court of the county in which: (i) a hearing was held; or (ii) the final agency action was taken; or (iii) the party seeking review of the order resides, or operates its principal place of business in Idaho; or (iv) the real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed withing 28 days of: (a) the service date of this final order; or (b) the service of an order denying motion for reconsideration; or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. *See* Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 5th day of June 2026, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NON-RENEWAL to be served on the following by the designated means:

Montana Health Cooperative dba Mountain Health Co-Op Jacalyn Boyle, Market Conduct 810 Hialeah Ct Helena, MT 59601	<input type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> First-Class Mail <input checked="" type="checkbox"/> Email: jboyle@mhc.coop
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Jan Noriyuki
Paralegal