

**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. 18-4970-26

**ORDER AUTHORIZING  
DISCONTINUANCE OF  
MEDICARE SUPPLEMENT PLANS**

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 the availability of its Medicare supplement policies in Idaho effective July 1, 2026. The Company identifies the affected plans as policy form numbers MHCMSA20ID, MHCMSF20ID, MHCMSG20ID, MHCMSHDG23ID, and MHCMSN20ID.

The Company acknowledged that, per Idaho Administrative Rule (“IDAPA”) 18.04.10.056.04(b), discontinuing availability of its Medicare supplement plans in Idaho will prohibit the Company from filing, for approval in Idaho, a new policy form or certificate form of the same type for the same standard Medicare supplement benefit plan as the discontinued forms for five (5) years from the date of the Company’s notice to the Department. The Company represented that there are 716 active Medicare supplement policies covering Idaho insureds under

the above-identified policy forms, and that the Company will continue to service those policies which are guaranteed renewable.

The Department's Director ("Director"), having reviewed the foregoing and IDAPA 18.04.10.056.04, finds that the proposed effective date of the discontinuance complies with the notice requirements to the Director as set forth in IDAPA 18.04.10.056.04(a). Based on this finding and good cause appearing,

NOW THEREFORE, IT IS ORDERED, pursuant to IDAPA 18.04.10.056(a), that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP may discontinue availability of its Medicare supplement plans identified above, effective July 1, 2026.

IT IS FURTHER ORDERED, pursuant to IDAPA 18.04.10.056.04(b), that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP shall not file with the Department a new policy form or certificate form of the same type for the same standard Medicare supplement benefit plan as the discontinued forms prior to May 27, 2031.

IT IS FURTHER ORDERED that MONTANA HEALTH COOPERATIVE dba MOUNTAIN HEALTH CO-OP shall continue to service the active Medicare Supplement policies covering Idaho insureds under the above-identified policy forms which are guaranteed renewable pursuant to IDAPA 18.04.10.022.01(e).

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, 3<sup>rd</sup> 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 5<sup>th</sup> day of June 2026, I caused a true and correct copy of the foregoing ORDER AUTHORIZING DISCONTINUANCE OF MEDICARE SUPPLEMENT PLANS 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: <a href="mailto:jboyle@mhc.coop">jboyle@mhc.coop</a>
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Jan Noriyuki  
Paralegal