

Short-term

Health Plan



Dean L. Cameron, Director
Idaho Department of Insurance
www.DOI.Idaho.gov



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 6 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.

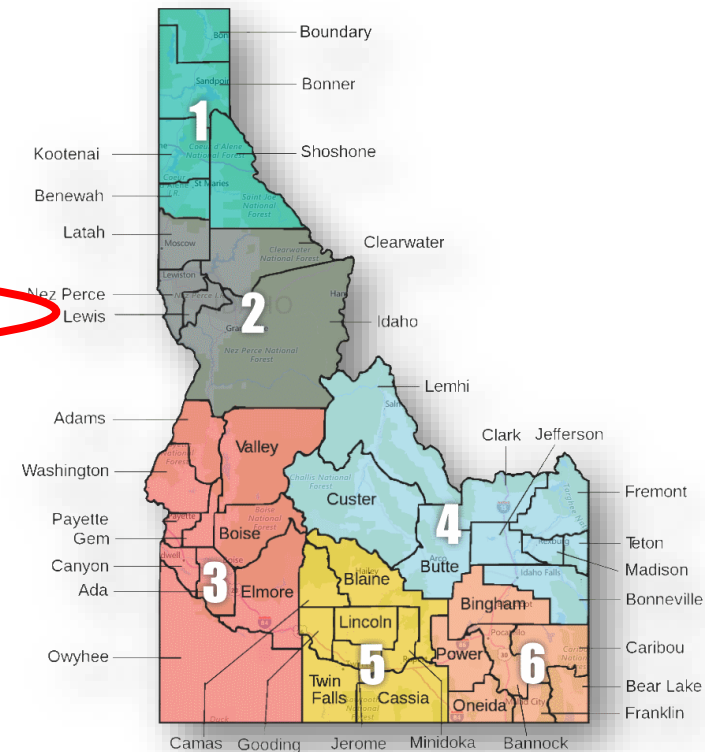


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Individual Medical Plans by Metal and Area

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



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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%