

State of Idaho
DEPARTMENT OF INSURANCE

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Governor

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DEAN L. CAMERON
Director

October 5, 2026

Re: Health Care Cost Drivers Data Call, Report Years 2022-2025

Dear Carrier Representative:

The Idaho Department of Insurance is conducting a data call of carriers writing major medical coverage in Idaho to identify what drives health care costs in the state's commercial health insurance market and how those drivers changed from 2022 through 2025. Policymakers increasingly ask where the premium dollar goes and why it continues to grow. The Department's existing filings answer those questions only in part, and this data call is intended to help provide some of those answers through consistent information from all major medical carriers in the state. The Department intends to publish aggregated results in a public report.

Pursuant to the authority granted to the Director of the Idaho Department of Insurance (DOI) under Idaho Code §§ 41-219 (Examinations) and 41-247 (Inquiry powers), the DOI hereby issues this mandatory data call to insurers.

The enclosed workbook requests premium, administrative expense, enrollment, and claims data, with enrollment and claims reported by subscriber ZIP code and county, for your Idaho individual, small group, and large group major medical business, and for the self-funded plans you administer, as defined in the workbook's instructions. Short-term health plans and student health plans are excluded. Claims are requested on an incurred basis for calendar years 2022 through 2025, paid through at least July 31, 2026; you may use a later paid-through date if available. Enrollment is requested separately for members with medical coverage and for members with a pharmacy benefit you administer, so that drug costs are measured against the right population. The workbook's Instructions and Data Dictionary tabs define each field, and a Reconciliation tab checks the submission against itself and against your Medical Loss Ratio reporting as you complete it.

The request was designed to rely on information carriers already maintain. Service categories should follow the mapping used by the Unified Rate Review Template; aggregate premium, claims, and expense totals are to match identified lines of your Medical Loss Ratio Annual Reporting Form. The Department will perform grouping of diagnosis and drug categories. Please submit one workbook for each legal entity.

Please submit the completed workbook by November 16, 2026. Data must be submitted electronically to DOI Health Survey at HealthSurvey@doi.idaho.gov. Please include with your submission a copy of your filed Medical Loss Ratio Annual Reporting Form for Idaho for each reporting year from 2022 through 2025, in Excel format. The submission must also include the attestation on the Carrier Info tab, signed by an officer or a credentialed actuary. The Carrier Info tab asks for the claims paid-through date you used and for information regarding the pharmacy benefit manager and other vendors that administer carved-out services, along with how those claims are included in your submission. If any data cannot be provided as requested, report what is available and explain the limitation on the Carrier Info tab rather than delaying the submission.

Sections 41-227, 48-801, and 74-107, Idaho Code, provide for the confidentiality of trade secret and examination information obtained by or disclosed to the Idaho Department of Insurance (DOI) and exempts such information from public disclosure under Idaho's public records law. The Department will publish only aggregated results that do not identify any carrier, provider, or member.

The Department will hold a question-and-answer call for reporting carriers soon and will share written answers with all carriers afterward. Questions regarding the data call should be directed to DOI Health Survey at HealthSurvey@doi.idaho.gov.

Thank you for your cooperation. Consistent, complete data from every carrier is what will make the resulting report useful to Idaho policymakers and consumers.

Sincerely,

Wes Trexler

Deputy Director

Idaho Department of Insurance

Enclosure: Health Care Cost Drivers Data Call Template (Excel workbook)