



2021 Health Insurance Survey Report

Idaho Lives Covered-End of Survey

Year 2 Year Comparison

Compiled 10/28/2022

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This report highlights the annual Health Insurance Survey data supplied by carriers that are licensed in Idaho and provide services or products to Idahoans. The report contains carrier data for 2020 and 2021 submitted through the annual online Idaho Health Insurance Survey portal. The compiled data in this report is shown in the aggregate, reflecting a two-year period and the primary focus is on the number of Idaho lives covered at the end of the survey years.

The report is separated into five sections: the first section shows the Individual Major Medical health insurance market, broken down by plan type; the second section contains data on other individual health insurance products such as non-renewable short term coverage, Medicare, limited benefit plans and other categories; the third section highlights the Group Major Medical Small (2-50), Midsize (51-100), and Large Employer (101+) health benefit plans; the fourth section shows other group health insurance products such as specified disease, long-term care, hospital indemnity and other products; the fifth section highlights the estimated Idaho population data and aggregate categorical data. Graphs are included to provide visual references and to offer support in the analysis for this volume of data.

It is noteworthy that this Health Insurance Survey report is a historical data composition comprised of “snapshots” in time. Adjustments and changes to data can still take place; however, any such changes would likely be on a very small scale. Any large-scale data adjustments initiated by the carriers or this department will be communicated, and a revised report will be assembled and submitted.

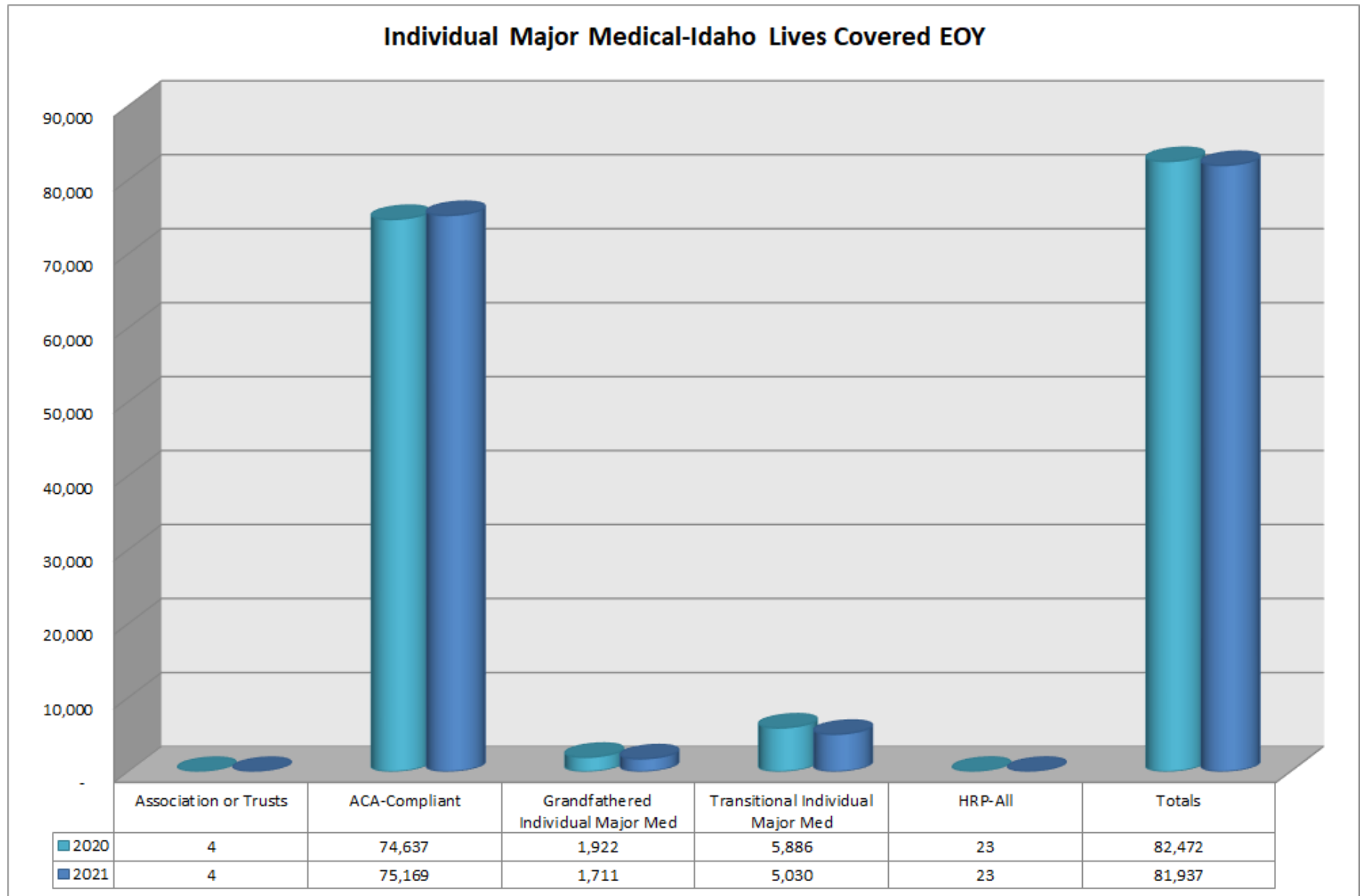
Section 1

Individual Major Medical Health Benefit Plans

2020 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	4
ACA-Compliant	74,637
Grandfathered Individual Major Med	1,922
Transitional Individual Major Med	5,886
HRP-All	23

2021 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	4
ACA-Compliant	75,169
Grandfathered Individual Major Med	1,711
Transitional Individual Major Med	5,030
HRP-All	23

Individual Major Medical-Idaho Lives Covered End of Year					
Type	2020	2021		Year to year % of Change	2020-2021
Association or Trusts	4	4		Association or Trusts	0.0%
ACA-Compliant	74,637	75,169		ACA-Compliant	0.7%
Grandfathered Individual Major Med	1,922	1,711		Grandfathered Individual Major Med	-11.0%
Transitional Individual Major Med	5,886	5,030		Transitional Individual Major Med	-14.5%
HRP-All	23	23		HRP-All	0.0%
Totals	82,472	81,937		Total	-0.6%

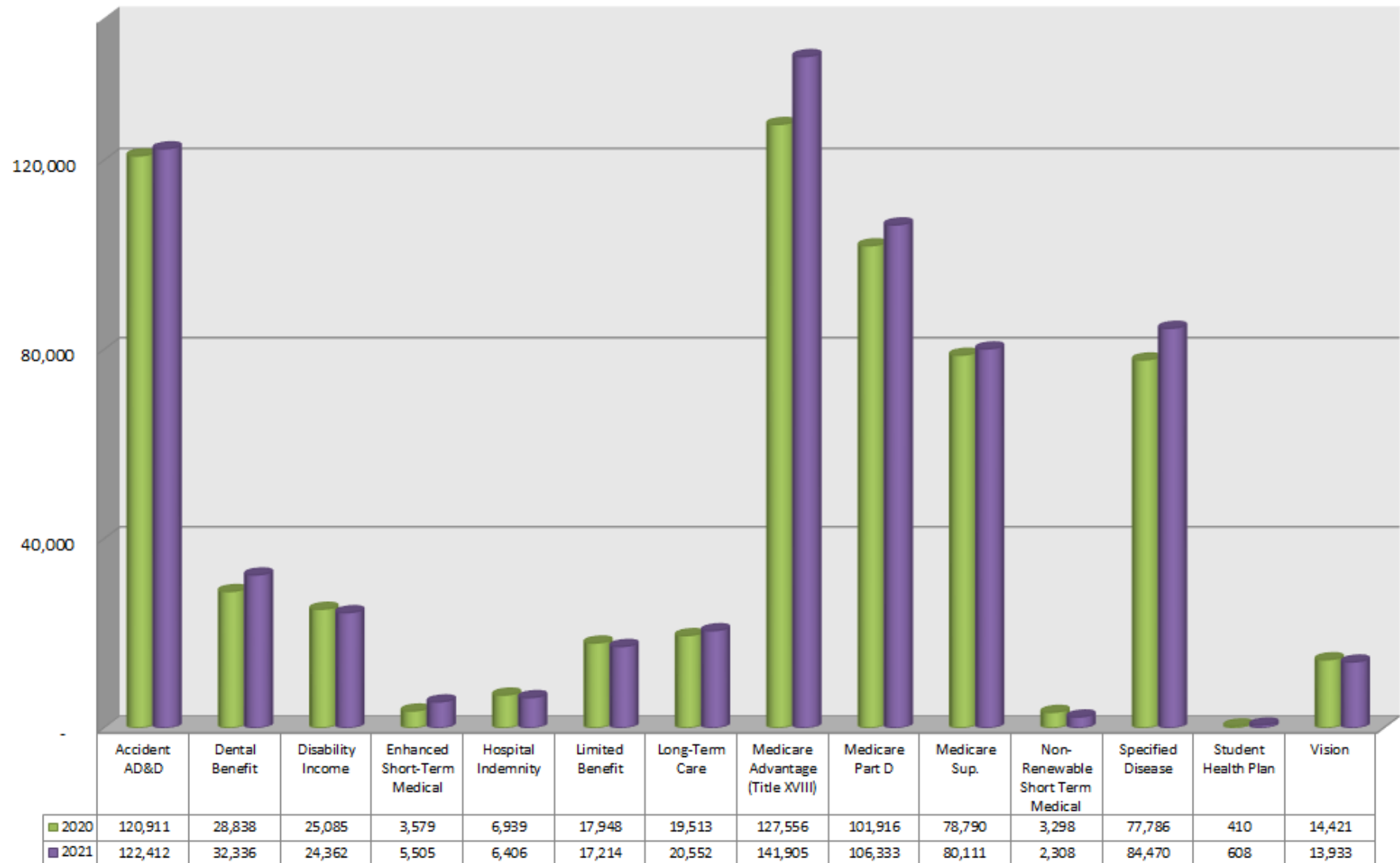


Section 2

Other Individual Health Insurance Products

Other Individual Health Insurance Products-Idaho Lives Covered End of Year					
Type	2020	2021		Year to year % of Change	2020-2021
Accident AD&D	120,911	122,412		Accident AD &D	1.2%
Dental Benefit	28,838	32,336		Dental Benefit	12.1%
Disability Income	25,085	24,362		Disability Income	-2.9%
Enhanced Short-Term Medical	3,579	5,505		Enhanced Short-Term Medical	53.8%
Hospital Indemnity	6,939	6,406		Hospital Indemnity	-7.7%
Limited Benefit	17,948	17,214		Limited Benefit	-4.1%
Long-Term Care	19,513	20,552		Long-Term Care	5.3%
Medicare Advantage (Title XVIII)	127,556	141,905		Medicare Advantage (Title XVIII)	11.2%
Medicare Part D	101,916	106,333		Medicare Part D	4.3%
Medicare Sup.	78,790	80,111		Medicare Sup.	1.7%
Non-Renewable Short Term Medical	3,298	2,308		Non-Renewable Short Term Medical	-30.0%
Specified Disease	77,786	84,470		Specified Disease	8.6%
Student Health Plan	410	608		Student Health Plan	48.3%
Vision	14,421	13,933		Vision	-3.4%

Other Individual Health Insurance Products-Idaho Lives Covered EOY



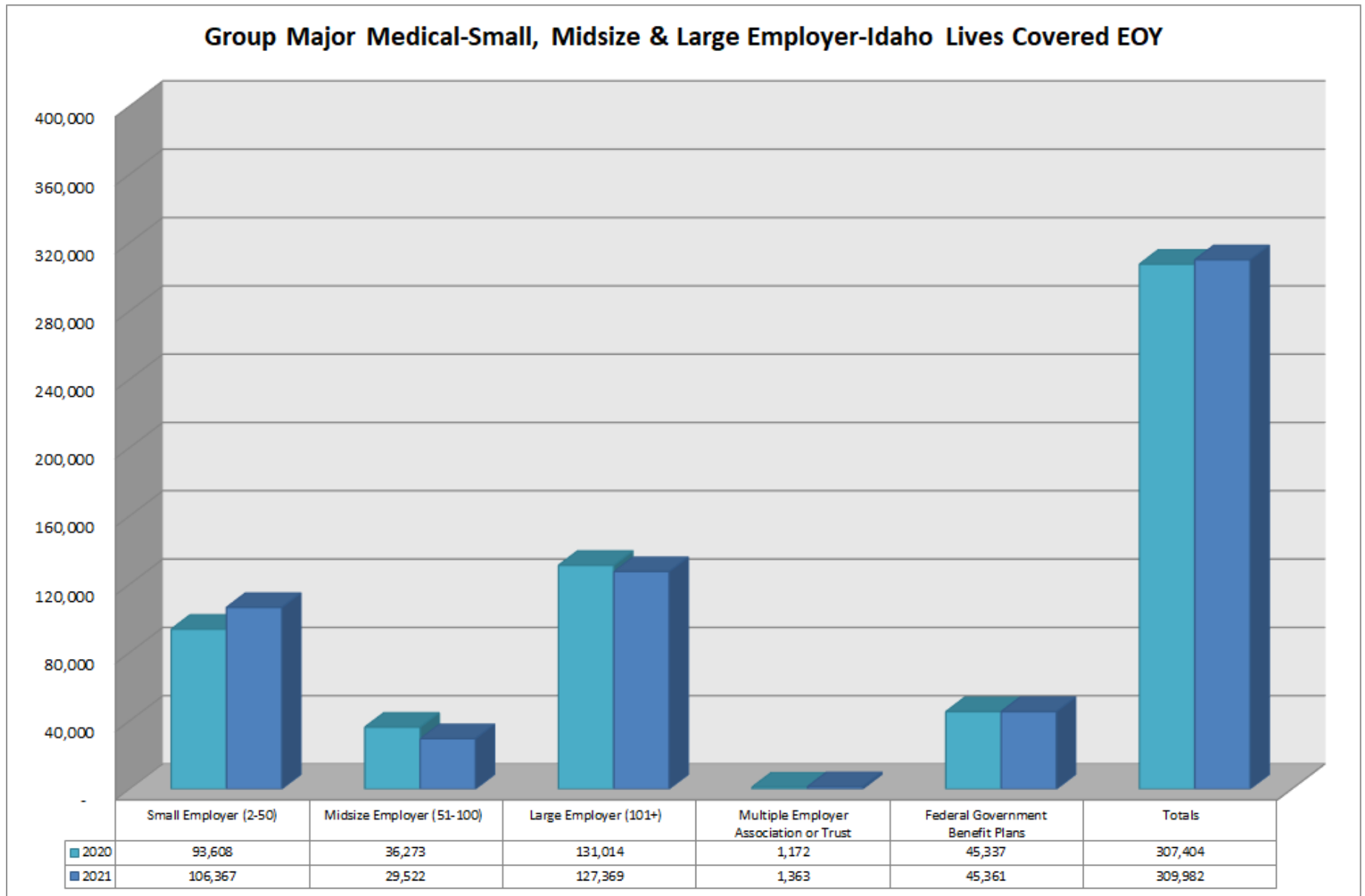
Section 3

Small, Midsize & Large Employer Health Benefit Plans

2020 Group Major Med.-Idaho Lives Covered End of Year	
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	-
Small Employer Catastrophic or (MCO)	-
ACA-Compliant	70,413
Grandfathered Sm. Employer. Major Med	7,176
Transitional Sm. Employer. Major Med	16,019
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	93,608
Grandfathered Midsize Employer. Major Med	1,048
Non-Grandfathered Midsize Employer. Major Med	35,225
Midsize Employer (51-100) *Combined Mid Grandfathered and Non-Grandfathered line items*	36,273
Grandfathered Large Employer. Major Med	8,615
Non-Grandfathered Large Employer. Major Med	122,399
Large Employer (101+) *Combined Large Grandfathered and Non-Grandfathered line items*	131,014
Multiple Employer Association or Trust	1,172
Federal Government Benefit Plans	45,337

2021 Group Major Med.-Idaho Lives Covered End of Year	
Small Employer Basic or (MCO)	
Small Employer Standard or (MCO)	
Small Employer Catastrophic or (MCO)	
ACA-Compliant	75,959
Grandfathered Sm. Employer. Major Med	15,829
Transitional Sm. Employer. Major Med	14,579
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	106,367
Grandfathered Midsize Employer. Major Med	1,259
Non-Grandfathered Midsize Employer. Major Med	28,263
Midsize Employer (51-100) *Combined Mid Grandfathered and Non-Grandfathered line items*	29,522
Grandfathered Large Employer. Major Med	8,356
Non-Grandfathered Large Employer. Major Med	119,013
Large Employer (101+) *Combined Large Grandfathered and Non-Grandfathered line items*	127,369
Multiple Employer Association or Trust	1,363
Federal Government Benefit Plans	45,361

Group Major Medical-Idaho Lives Covered End of Year					
Type	2020	2021		Year to year % of Change	2020-2021
Small Employer (2-50)	93,608	106,367		Small Employer (2-50)	13.6%
Midsize Employer (51-100)	36,273	29,522		Midsize Employer (51-100)	-18.6%
Large Employer (101+)	131,014	127,369		Large Employer (101+)	-2.8%
Multiple Employer Association or Trust	1,172	1,363		Multiple Employer Association or Trust	16.3%
Federal Government Benefit Plans	45,337	45,361		Federal Government Benefit Plans	0.1%
Totals	307,404	309,982		Total	0.8%

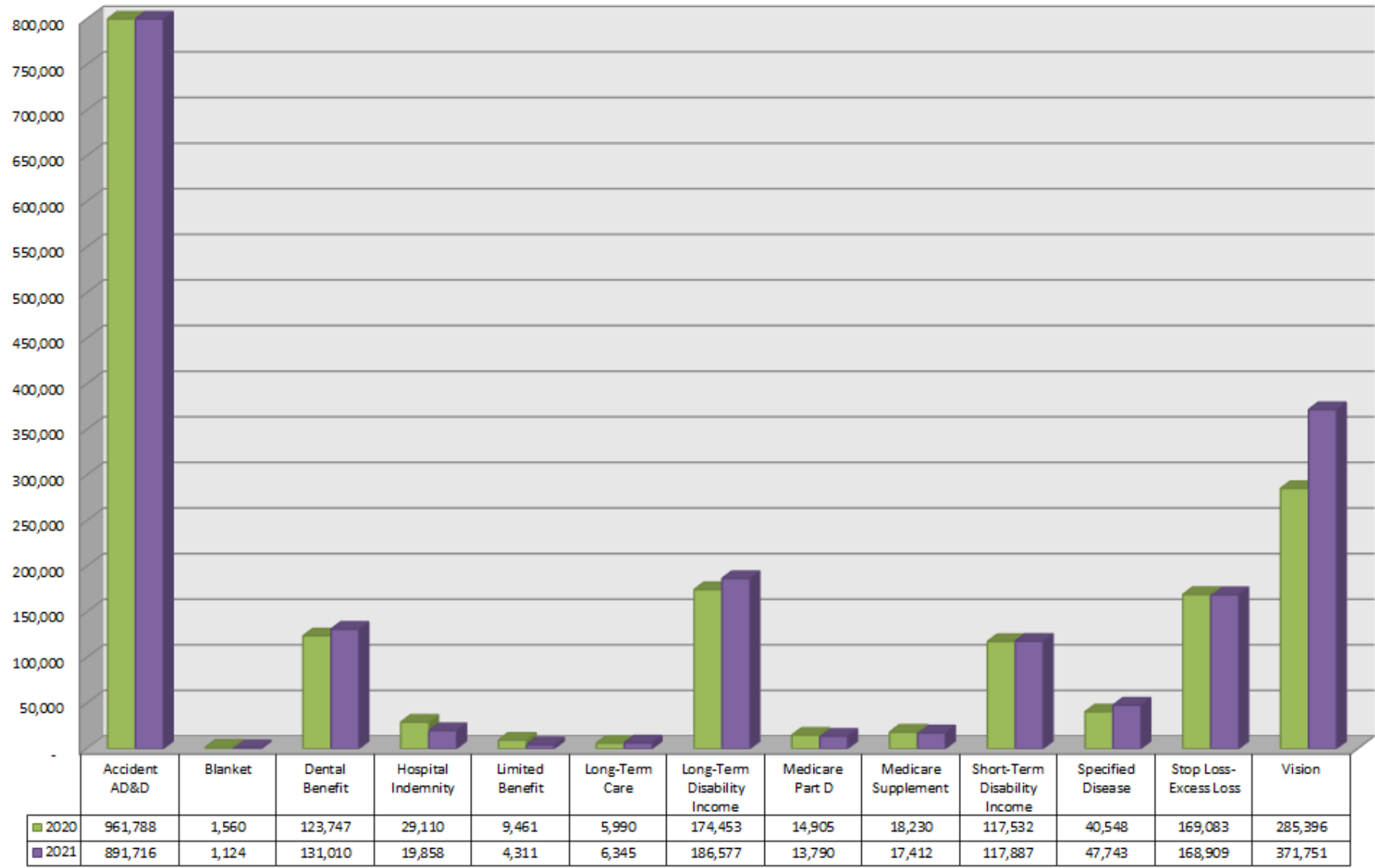


Section 4

Other Group Health Insurance Products

Other Group Health Insurance Products-Idaho Lives Covered End of Year					
Type	2020	2021		Year to year % of Change	2020-2021
Accident AD&D	961,788	891,716		Accident AD&D	-7.3%
Blanket	1,560	1,124		Blanket	-27.9%
Dental Benefit	123,747	131,010		Dental Benefit	5.9%
Hospital Indemnity	29,110	19,858		Hospital Indemnity	-31.8%
Limited Benefit	9,461	4,311		Limited Benefit	-54.4%
Long-Term Care	5,990	6,345		Long-Term Care	5.9%
Long-Term Disability Income	174,453	186,577		Long-Term Disability Income	6.9%
Medicare Part D	14,905	13,790		Medicare Part D	-7.5%
Medicare Supplement	18,230	17,412		Medicare Supplement	-4.5%
Short-Term Disability Income	117,532	117,887		Short-Term Disability Income	0.3%
Specified Disease	40,548	47,743		Specified Disease	17.7%
Stop Loss-Excess Loss	169,083	168,909		Stop Loss-Excess Loss	-0.1%
Vision	285,396	371,751		Vision	30.3%

Other Group Health Insurance Products-Idaho Lives Covered EOY



Section 5

Population Data

Year	Idaho Population (Est.)	Idaho Uninsured Rate (Est.)	Idaho Uninsured Lives (Est.)	Idaho Insured Lives (Est.)
2005	1,428,241	14.4%	205,667	1,222,574
2006	1,468,669	15.1%	221,769	1,246,900
2007	1,505,105	13.6%	204,694	1,300,411
2008	1,534,320	15.4%	236,285	1,298,035
2009	1,554,439	15.3%	237,829	1,316,610
2010	1,570,773	19.1%	300,018	1,270,755
2011	1,583,828	16.9%	267,667	1,316,161
2012	1,595,441	15.9%	253,675	1,341,766
2013	1,611,530	16.2%	261,068	1,350,462
2014	1,631,479	13.6%	221,881	1,409,598
2015	1,651,523	11.0%	181,668	1,469,855
2016	1,682,930	10.1%	169,976	1,512,954
2017	1,718,904	10.1%	173,609	1,545,295
2018	1,754,208	11.1%	194,717	1,559,491
2019	1,787,065	10.8%	193,003	1,594,062
2020	1,860,123	12.3%	229,328	1,630,795
2021	1,900,923	8.8%	167,281	1,733,642

*Idaho Population data source: Idaho Dept of Labor and US Census.gov
 Uninsured rate estimates: Census.gov CPS reports-American Community Survey (ACS)

Idaho Insured Lives EOY	2020	2021
Individual Major Med*	82,472	81,937
Sm. Grp. Major Med*	93,608	106,367
Mid. Grp. Major Med*	36,273	29,522
Lrg. Grp. Major Med*	131,014	127,369
Fed. Gov. Benefits*	45,337	45,361
Mult. Emp. Assoc. and Trusts.*	1,172	1,363
Self-Funded H P-Major Med**	357,188	374,982
Original Medicare***	219,488	216,540
Medicare Advantage*	127,556	167,756
Medicaid****	176,624	175,422
Medicaid-Child****	170,748	175,222
CHIP****	26,714	34,368
Tricare*****	56,633	56,633
VA Care*****	47,431	66,170
	1,572,258	1,659,012

*2020/2021 Idaho Health Insurance Surveys

**2020/2021 Idaho Self-Funded Health Plan Surveys

***CMS.gov Medicare Enrollment Dashboard Data file

****Idaho DHW 2020 and 2021 December enrollment numbers

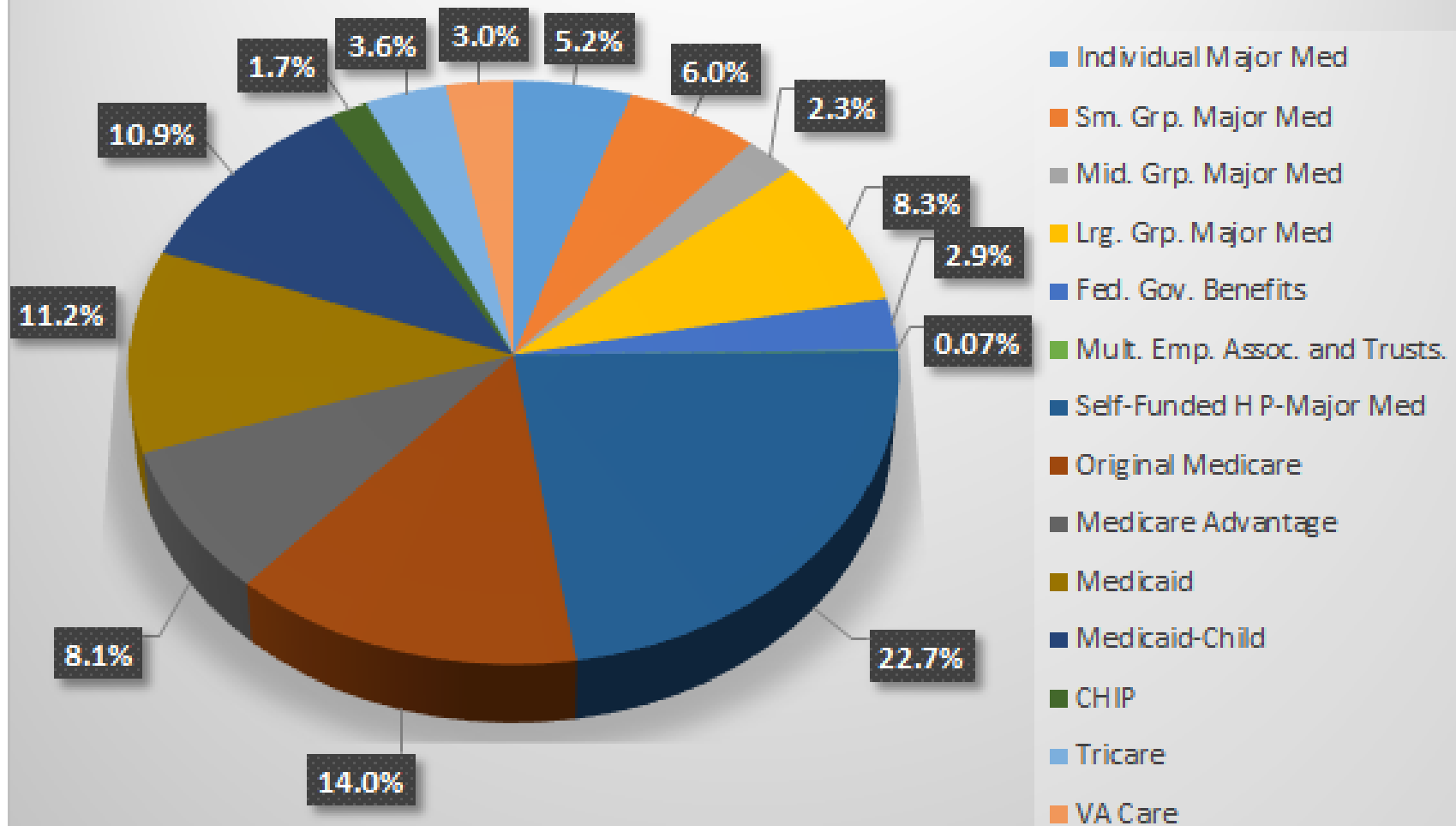
*****Evaluation - TRICARE Program: FY2021 and FY2022 Reports to Congress-MHS

*****Estimates by the Allocation Resource Center (ARC) for FY20 and FY21

Idahoans Enrolled in Health Sharing Ministries	CY 2019	2019 HH	CY 2020	2020 HH	CY 2021	2021 HH
Lives covered	26,635	8,682	28,167	9,089	27,914	9,380
Based on phone and email survey of the largest health sharing ministries on a national level. * HH is number of House Holds.* Enrollment through a health sharing ministry is not insurance.						

Categories as a % of Total Reported or Estimated Insured Idaho Lives		
Type	2020	2021
Individual Major Med	5.2%	4.9%
Sm. Grp. Major Med	6.0%	6.4%
Mid. Grp. Major Med	2.3%	1.8%
Lrg. Grp. Major Med	8.3%	7.7%
Fed. Gov. Benefits	2.9%	2.7%
Mult. Emp. Assoc. and Trusts.	0.07%	0.08%
Self-Funded H P-Major Med	22.7%	22.6%
Original Medicare	14.0%	13.1%
Medicare Advantage	8.1%	10.1%
Medicaid	11.2%	10.6%
Medicaid-Child	10.9%	10.6%
CHIP	1.7%	2.1%
Tricare	3.6%	3.4%
VA Care	3.0%	4.0%

2020 Idaho Insured Lives EOY



2021 Idaho Insured Lives EOY

