



Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 7/02/2020

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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 information acquired via carrier data submissions through the annual online Idaho Health Insurance Survey portal 2018 & 2019. Furthermore, the compiled data in this report is shown in the aggregate reflecting a 2 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 benefit plan categories; the second is reflective of other Individual Health Insurance Products such as; Non-renewable short term, Medicare, limited benefits and other misc. 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: Non-renewable short term, Medicare, limited benefits and other misc. categories; the fifth section highlights the Estimated Idaho population data and aggregate categorical data. Graphs are included to provide visual references and theoretically to offer support in the analysis for this volume of data.

It is noteworthy to remember that this Health Insurance Survey report is a historical data composition or “snapshots” in time and adjustments/data editing can still take place; albeit more likely 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

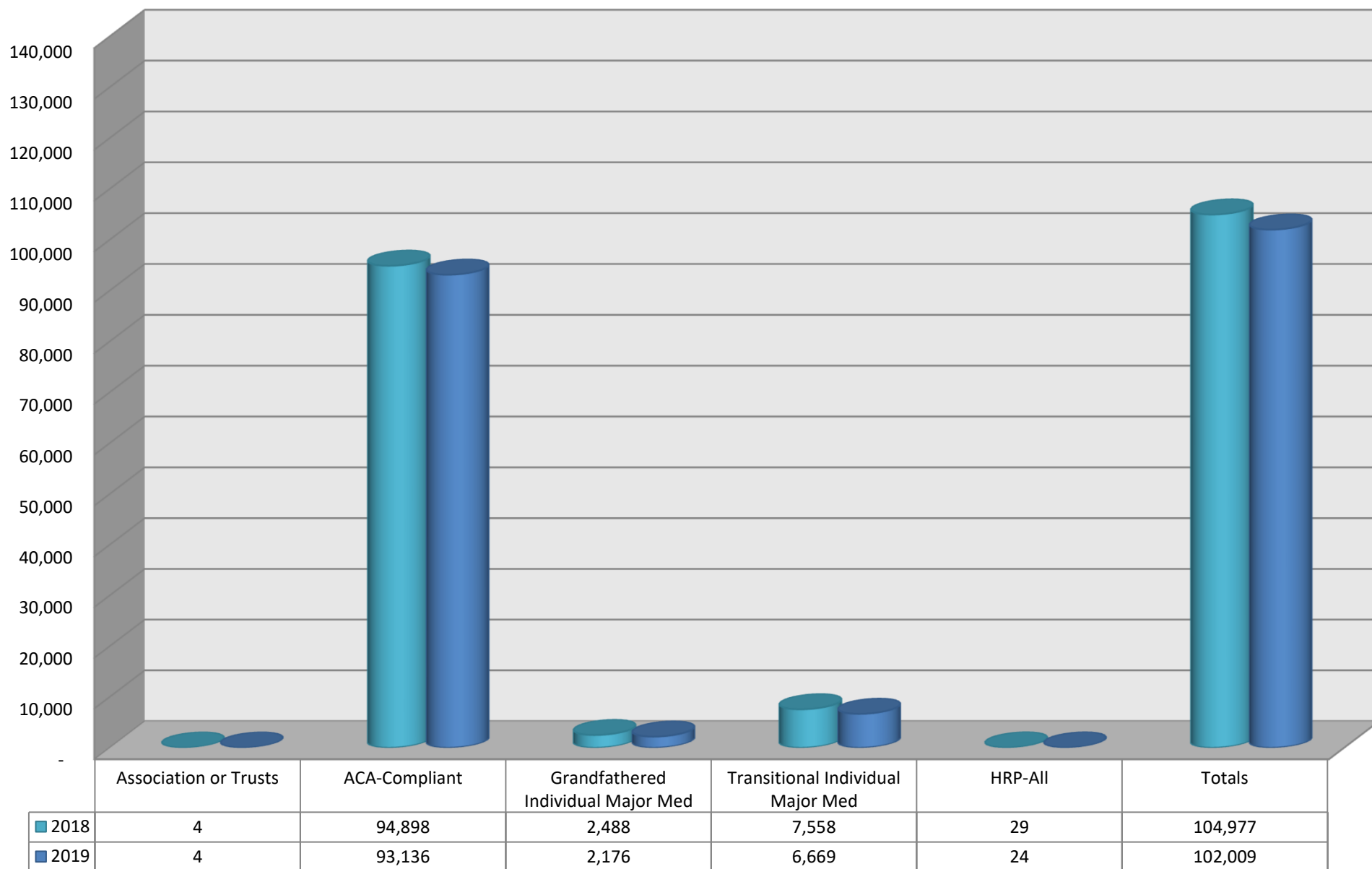
Individual Major Medical Health Benfit Plans

2018 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	4
ACA-Compliant	94,898
Grandfathered Individual Major Med	2,488
Transitional Individual Major Med	7,558
HRP-All	29

2019 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	4
ACA-Compliant	93,136
Grandfathered Individual Major Med	2,176
Transitional Individual Major Med	6,669
HRP-All	24

Individual Major Medical-Idaho Lives Covered End of Year					
Type	2018	2019		Year to year % of Change	2018-2019
Association or Trusts	4	4		Association or Trusts	0.0%
ACA-Compliant	94,898	93,136		ACA-Compliant	-1.9%
Grandfathered Individual Major Med	2,488	2,176		Grandfathered Individual Major Med	-12.5%
Transitional Individual Major Med	7,558	6,669		Transitional Individual Major Med	-11.8%
HRP-All	29	24		HRP-All	-17.2%
Totals	104,977	102,009		Total	-2.8%

Individual Major Medical-Idaho Lives Covered EOY

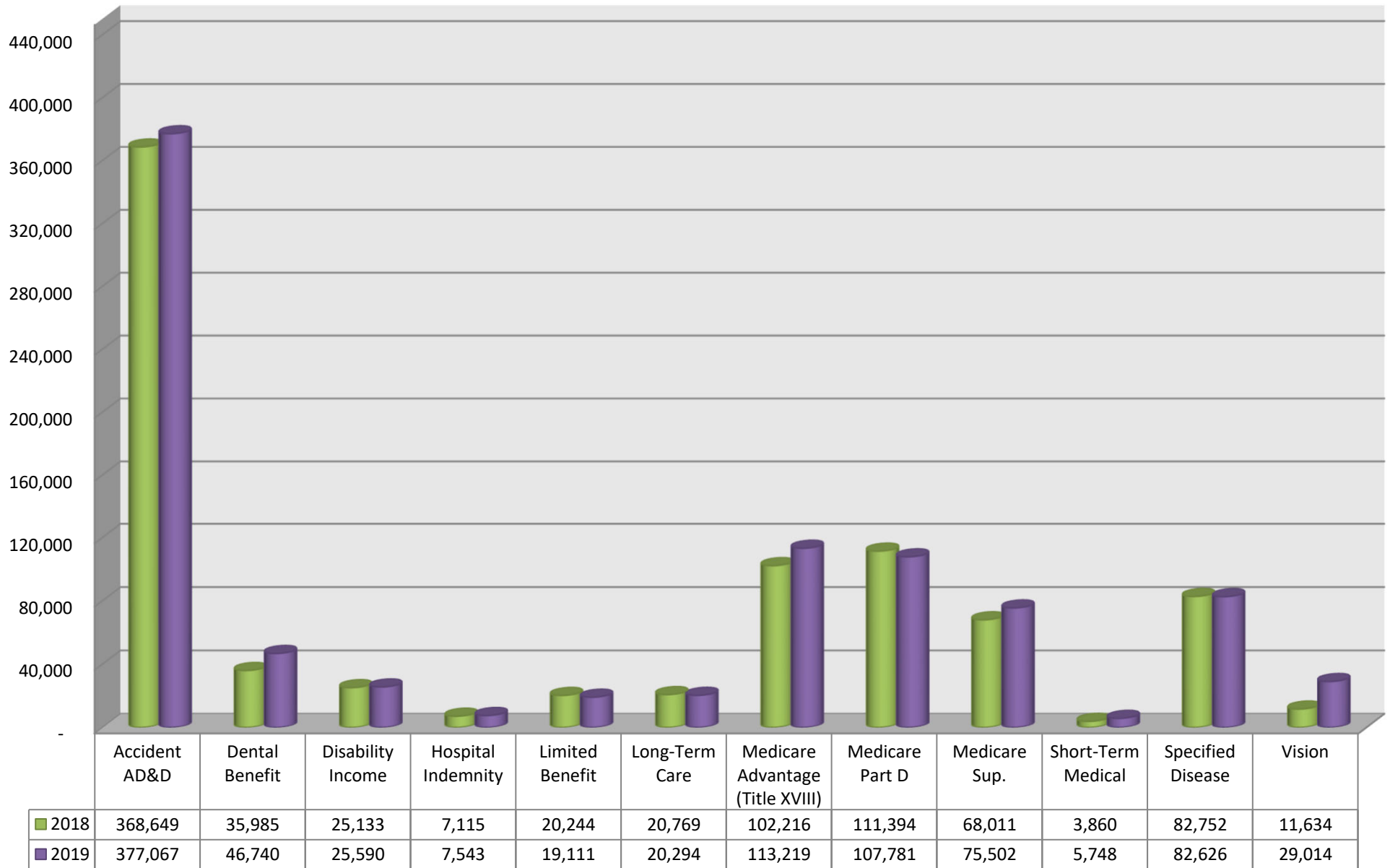


Section 2

Other Individual Health Insurance Products

Other Individual Health Insurance Products-Idaho Lives Covered End of Year				
Type	2018	2019	Year to year % of Change	2018-2019
Accident AD&D	368,649	377,067	Accident AD &D	2.3%
Dental Benefit	35,985	46,740	Dental Benefit	29.9%
Disability Income	25,133	25,590	Disability Income	1.8%
Hospital Indemnity	7,115	7,543	Hospital Indemnity	6.0%
Limited Benefit	20,244	19,111	Limited Benefit	-5.6%
Long-Term Care	20,769	20,294	Long-Term Care	-2.3%
Medicare Advantage (Title XVIII)	102,216	113,219	Medicare Advantage (Title XVIII)	10.8%
Medicare Part D	111,394	107,781	Medicare Part D	-3.2%
Medicare Sup.	68,011	75,502	Medicare Sup.	11.0%
Short-Term Medical	3,860	5,748	Short-Term Medical	48.9%
Specified Disease	82,752	82,626	Specified Disease	-0.2%
Vision	11,634	29,014	Vision	149.4%

Other Individual Health Insurance Products-Idaho Lives Covered EOY



Section 3

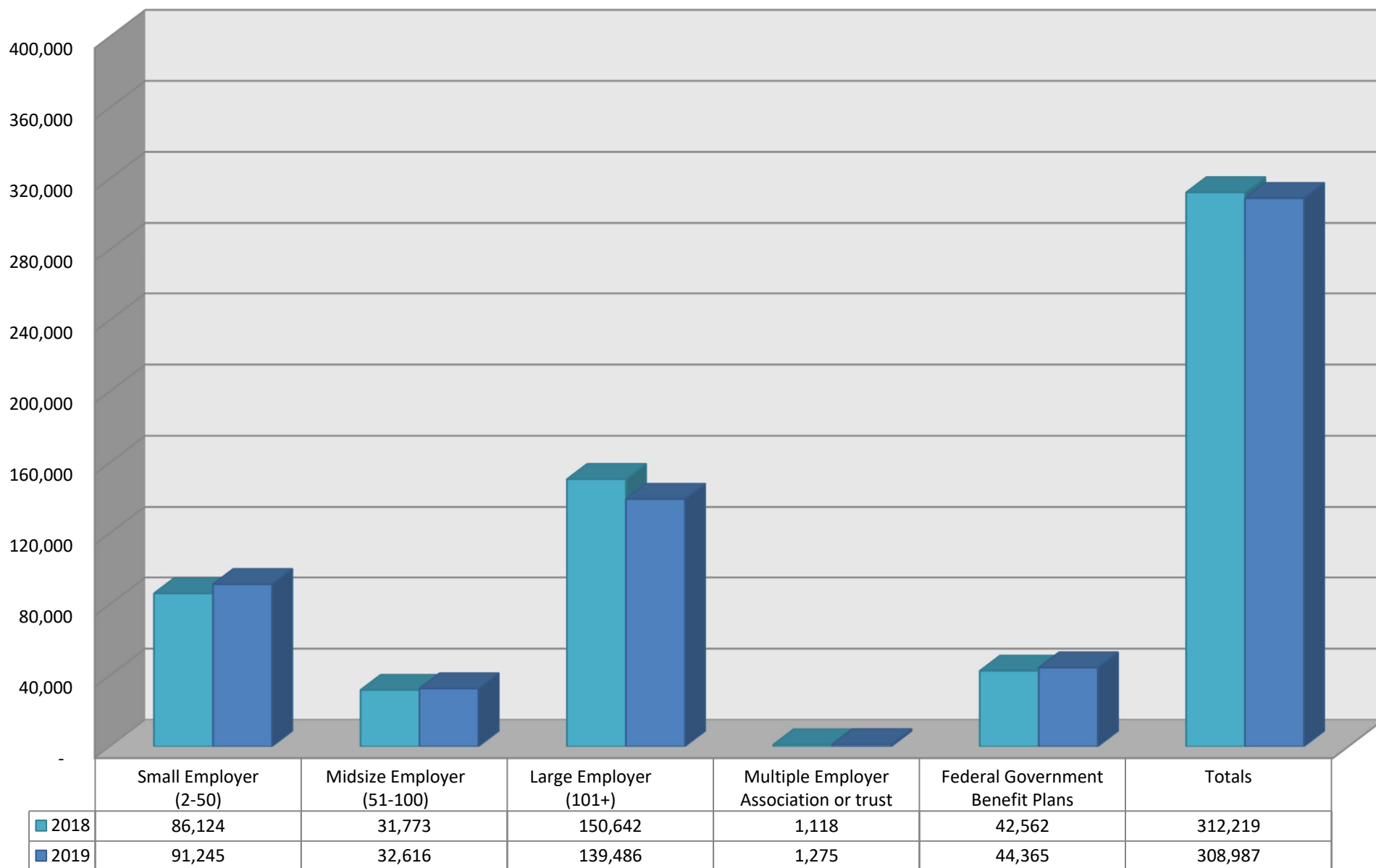
Small, Midsize & Large Employer Health Benefit Plans

2018 Group Major Med.-Idaho Lives Covered End of Year	
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	8
Small Employer Catastrophic or (MCO)	-
ACA-Compliant	57,474
Grandfathered Sm. Employer. Major Med	8,442
Transitional Sm. Employer. Major Med	20,208
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	86,124
Grandfathered Midsize Employer. Major Med	1,662
Non-Grandfathered Midsize Employer. Major Med	30,111
Midsize Employer (51-100) *Combined Mid Grandfathered, and Non-Grandfathered line items*	31,773
Grandfathered Large Employer. Major Med	57,434
Non-Grandfathered Large Employer. Major Med	93,208
Large Employer (101+) *Combined Large Grandfathered, and Non-Grandfathered line items*	150,642
Multiple Employer Association or trust	1,118
Federal Government Benefit Plans	42,562

2019 Group Major Med.-Idaho Lives Covered End of Year	
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	4
Small Employer Catastrophic or (MCO)	-
ACA-Compliant	65,056
Grandfathered Sm. Employer. Major Med	7,779
Transitional Sm. Employer. Major Med	18,403
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	91,245
Grandfathered Midsize Employer. Major Med	1,626
Non-Grandfathered Midsize Employer. Major Med	30,990
Midsize Employer (51-100) *Combined Mid Grandfathered, and Non-Grandfathered line items*	32,616
Grandfathered Large Employer. Major Med	8,327
Non-Grandfathered Large Employer. Major Med	131,159
Large Employer (101+) *Combined Large Grandfathered, and Non-Grandfathered line items*	139,486
Multiple Employer Association or trust	1,275
Federal Government Benefit Plans	44,365

Group Major Medical-Idaho Lives Covered End of Year					
Type	2018	2019		Year to year % of Change	2018-2019
Small Employer (2-50)	86,124	91,245		Small Employer (2-50)	5.9%
Midsize Employer (51-100)	31,773	32,616		Midsize Employer (51-100)	2.7%
Large Employer (101+)	150,642	139,486		Large Employer (101+)	-7.4%
Multiple Employer Association or trust	1,118	1,275		Multiple Employer Association or trust	14.0%
Federal Government Benefit Plans	42,562	44,365		Federal Government Benefit Plans	4.2%
Totals	312,219	308,987		Total	-1.0%

Group Major Medical-Small, Midsize & Large Employer-Idaho Lives Covered EOY

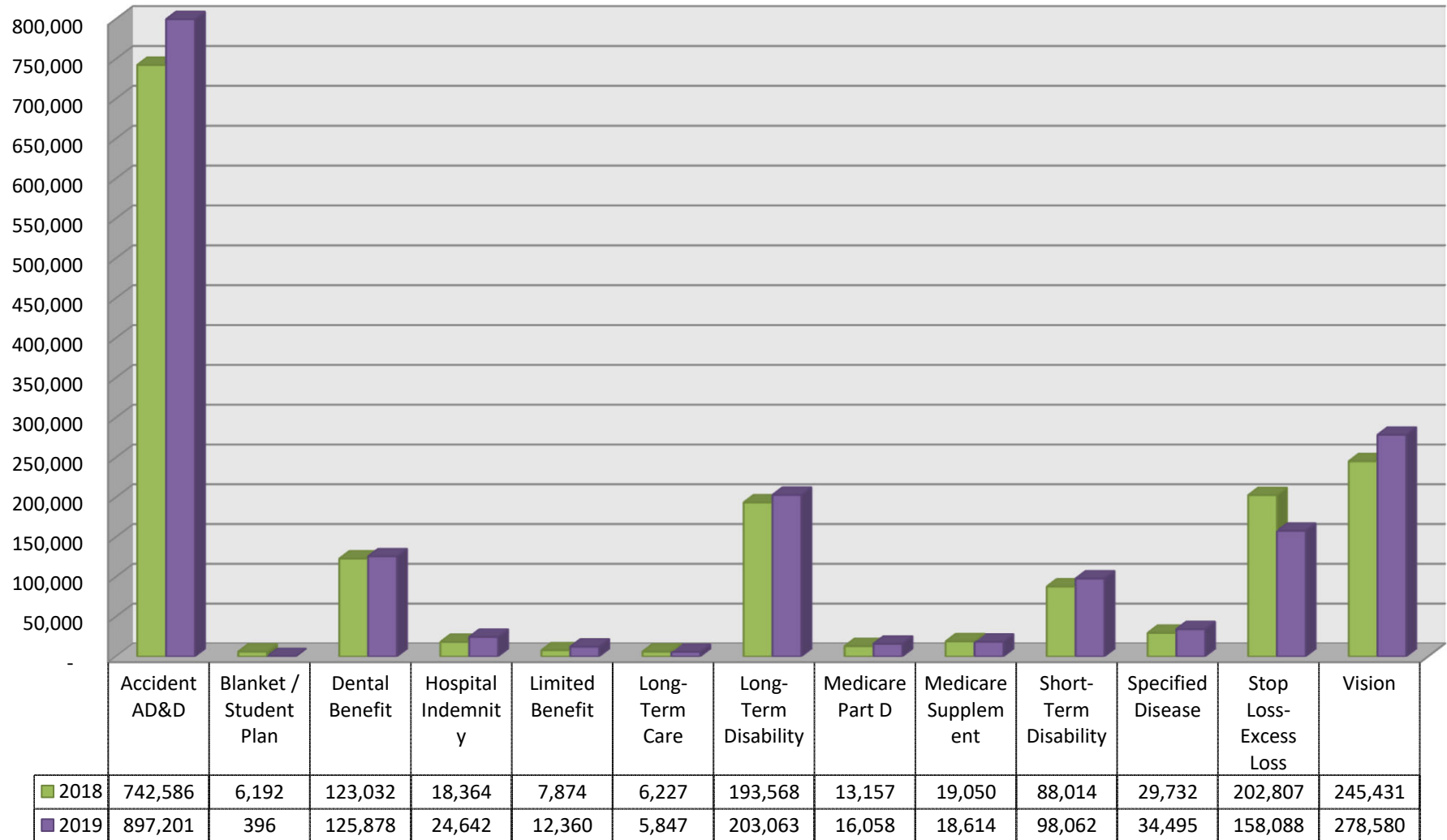


Section 4

Other Group Health Insurance Products

Other Group Health Insurance Products-Idaho Lives Covered End of Year					
Type	2018	2019		Year to year % of Change	2018-2019
Accident AD&D	742,586	897,201		Accident AD&D	20.8%
Blanket / Student Plan	6,192	396		Blanket / Student Plan	-93.6%
Dental Benefit	123,032	125,878		Dental Benefit	2.3%
Hospital Indemnity	18,364	24,642		Hospital Indemnity	34.2%
Limited Benefit	7,874	12,360		Limited Benefit	57.0%
Long-Term Care	6,227	5,847		Long-Term Care	-6.1%
Long-Term Disability	193,568	203,063		Long-Term Disability	4.9%
Medicare Part D	13,157	16,058		Medicare Part D	22.0%
Medicare Supplement	19,050	18,614		Medicare Supplement	-2.3%
Short-Term Disability	88,014	98,062		Short-Term Disability	11.4%
Specified Disease	29,732	34,495		Specified Disease	16.0%
Stop Loss-Excess Loss	202,807	158,088		Stop Loss-Excess Loss	-22.1%
Vision	245,431	278,580		Vision	13.5%

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

*Idaho Population data source: Idaho Dept of Labor and US Census.gov

Uninsured rate estimates: Census.gov CPS reports

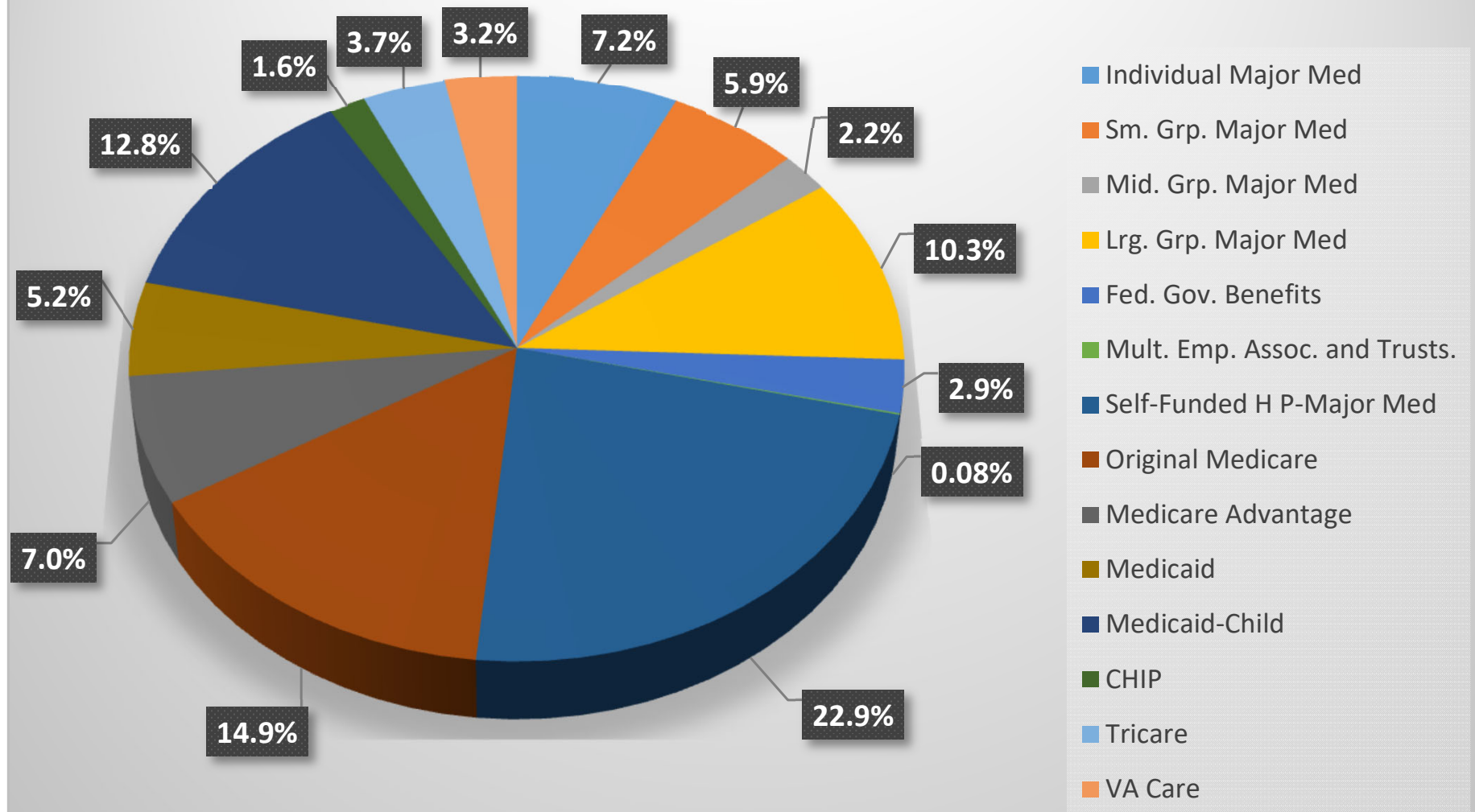
Idaho Insured Lives EOY	2018	2019
Individual Major Med*	104,977	102,009
Sm. Grp. Major Med*	86,132	91,245
Mid. Grp. Major Med*	31,773	32,616
Lrg. Grp. Major Med*	150,642	139,486
Fed. Gov. Benefits*	42,562	44,365
Mult. Emp. Assoc. and Trusts.*	1,118	1,275
Self-Funded H P-Major Med**	334,462	340,242
Original Medicare***	216,772	220,052
Medicare Advantage*	102,216	113,219
Medicaid****	75,729	75,218
Medicaid-Child****	186,692	172,404
CHIP****	23,814	25,846
Tricare*****	53,867	55,350
VA Care*****	46,683	47,051
	1,457,439	1,460,378

Idahoans Enrolled in Health Sharing Ministries	CY 2017	CY 2018	CY 2019	2019 HH
Lives covered	15,874	24,282	26,635	8,682
Based on phone and email survey of the largest health sharing ministries on a national level. Enrollment through a health sharing ministry is not insurance. *HH is number of House Holds*				

*2018/2019 Idaho Health Insurance Surveys
**2018/2019 Idaho Self-Funded Health Plan Surveys
***CMS.gov Medicare Enrollment Dashboard Data file
****Idaho DHW 2018 and 2019 December enrollment numbers
*****Evaluation - TRICARE Program: FY2019 and FY2020 Reports to Congress-MHS
*****Estimates by the Allocation Resource Center (ARC) for FY18 and FY19

Categories as a % of Total Reported or Estimated Insured Idaho Lives		
Type	2018	2019
Individual Major Med	7.2%	7.0%
Sm. Grp. Major Med	5.9%	6.2%
Mid. Grp. Major Med	2.2%	2.2%
Lrg. Grp. Major Med	10.3%	9.6%
Fed. Gov. Benefits	2.9%	3.0%
Mult. Emp. Assoc. and Trusts.	0.08%	0.09%
Self-Funded H P-Major Med	22.9%	23.3%
Original Medicare	14.9%	15.1%
Medicare Advantage	7.0%	7.8%
Medicaid	5.2%	5.2%
Medicaid-Child	12.8%	11.8%
CHIP	1.6%	1.8%
Tricare	3.7%	3.8%
VA Care	3.2%	3.2%

2018 Idaho Insured Lives EOY



2019 Idaho Insured Lives EOY

