



# Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 11/30/2021

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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 2019 and 2020 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

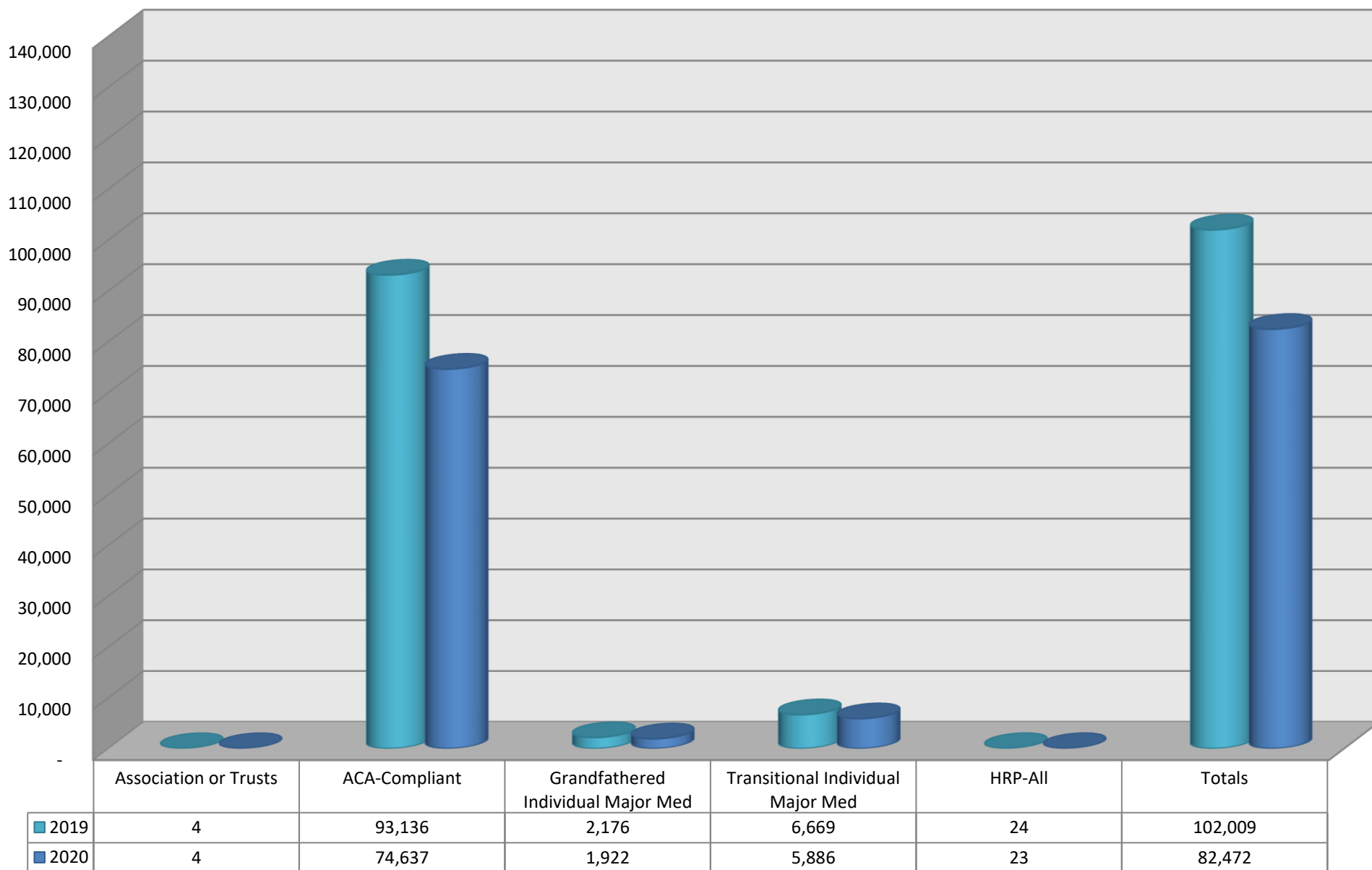
### Individual Major Medical Health Benfit Plans

| 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     |

| 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     |

| Individual Major Medical-Idaho Lives Covered End of Year |         |        |  |                                    |           |
|--|---------|--------|--|------------------------------------|-----------|
| Type   | 2019    | 2020   |  | Year to year % of Change           | 2019-2020 |
| Association or Trusts                                    | 4       | 4      |  | Association or Trusts              | 0.0%      |
| ACA-Compliant  | 93,136  | 74,637 |  | ACA-Compliant                      | -19.9%    |
| Grandfathered Individual Major Med                       | 2,176   | 1,922  |  | Grandfathered Individual Major Med | -11.7%    |
| Transitional Individual Major Med                        | 6,669   | 5,886  |  | Transitional Individual Major Med  | -11.7%    |
| HRP-All  | 24      | 23     |  | HRP-All                            | -4.2%     |
| Totals   | 102,009 | 82,472 |  | Total                              | -19.2%    |

### Individual Major Medical-Idaho Lives Covered EOY

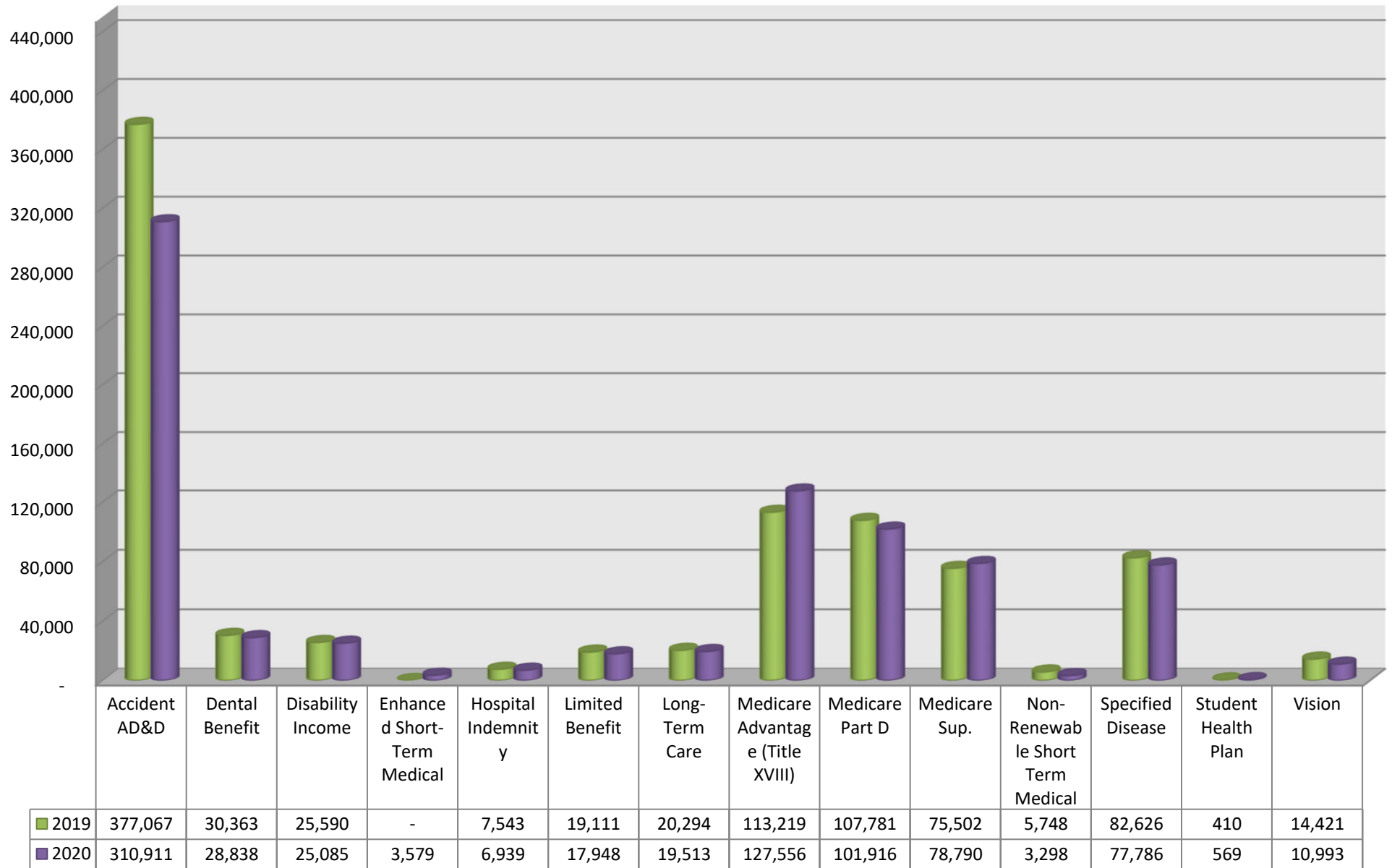


## Section 2

### Other Individual Health Insurance Products

| Other Individual Health Insurance Products-Idaho Lives Covered End of Year |         |         |  |                                  |           |
|--|---------|---------|--|----------------------------------|-----------|
| Type   | 2019    | 2020    |  | Year to year % of Change         | 2019-2020 |
| Accident AD&D  | 377,067 | 310,911 |  | Accident AD &D                   | -17.5%    |
| Dental Benefit   | 30,363  | 28,838  |  | Dental Benefit                   | -5.0%     |
| Disability Income  | 25,590  | 25,085  |  | Disability Income                | -2.0%     |
| Enhanced Short-Term Medical  | -       | 3,579   |  | Enhanced Short-Term Medical      | 100.0%    |
| Hospital Indemnity   | 7,543   | 6,939   |  | Hospital Indemnity               | -8.0%     |
| Limited Benefit  | 19,111  | 17,948  |  | Limited Benefit                  | -6.1%     |
| Long-Term Care   | 20,294  | 19,513  |  | Long-Term Care                   | -3.8%     |
| Medicare Advantage (Title XVIII)   | 113,219 | 127,556 |  | Medicare Advantage (Title XVIII) | 12.7%     |
| Medicare Part D  | 107,781 | 101,916 |  | Medicare Part D                  | -5.4%     |
| Medicare Sup.  | 75,502  | 78,790  |  | Medicare Sup.                    | 4.4%      |
| Non-Renewable Short Term Medical   | 5,748   | 3,298   |  | Non-Renewable Short Term Medical | -42.6%    |
| Specified Disease  | 82,626  | 77,786  |  | Specified Disease                | -5.9%     |
| Student Health Plan  | 410     | 569     |  | Student Health Plan              | 38.8%     |
| Vision   | 14,421  | 10,993  |  | Vision                           | -23.8%    |

### Other Individual Health Insurance Products-Idaho Lives Covered EOY



### Section 3

#### Small, Midsize & Large Employer Health Benefit Plans

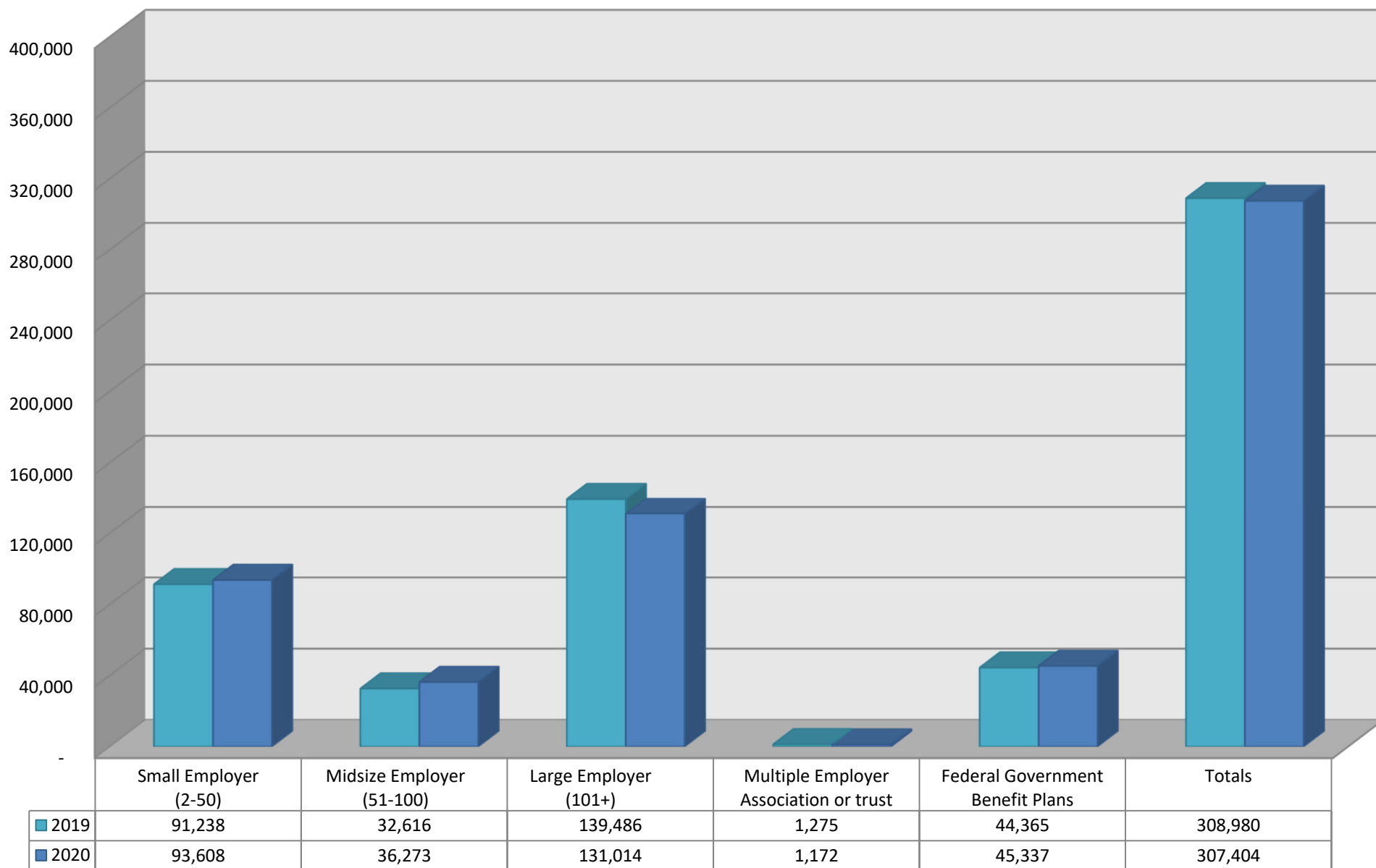
| 2019 Group Major Med.-Idaho Lives Covered End of Year                                   |         |
|---|---------|
| Small Employer Basic or (MCO)   | -       |
| Small Employer Standard or (MCO)  | 4       |
| Small Employer Catastrophic or (MCO)  | -       |
| ACA-Compliant   | 65,056  |
| Grandfathered Sm. Employer. Major Med   | 7,779   |
| Transitional Sm. Employer. Major Med  | 18,403  |
| Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*        | 91,238  |
| 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  |



| 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  |

| Group Major Medical-Idaho Lives Covered End of Year |         |         |  |  |           |
|---|---------|---------|--|--|-----------|
| Type  | 2019    | 2020    |  | Year to year % of Change               | 2019-2020 |
| Small Employer (2-50)                               | 91,238  | 93,608  |  | Small Employer (2-50)                  | 2.6%      |
| Midsize Employer (51-100)                           | 32,616  | 36,273  |  | Midsize Employer (51-100)              | 11.2%     |
| Large Employer (101+)                               | 139,486 | 131,014 |  | Large Employer (101+)                  | -6.1%     |
| Multiple Employer Association or trust              | 1,275   | 1,172   |  | Multiple Employer Association or trust | -8.1%     |
| Federal Government Benefit Plans                    | 44,365  | 45,337  |  | Federal Government Benefit Plans       | 2.2%      |
| Totals  | 308,980 | 307,404 |  | Total                                  | -0.5%     |

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

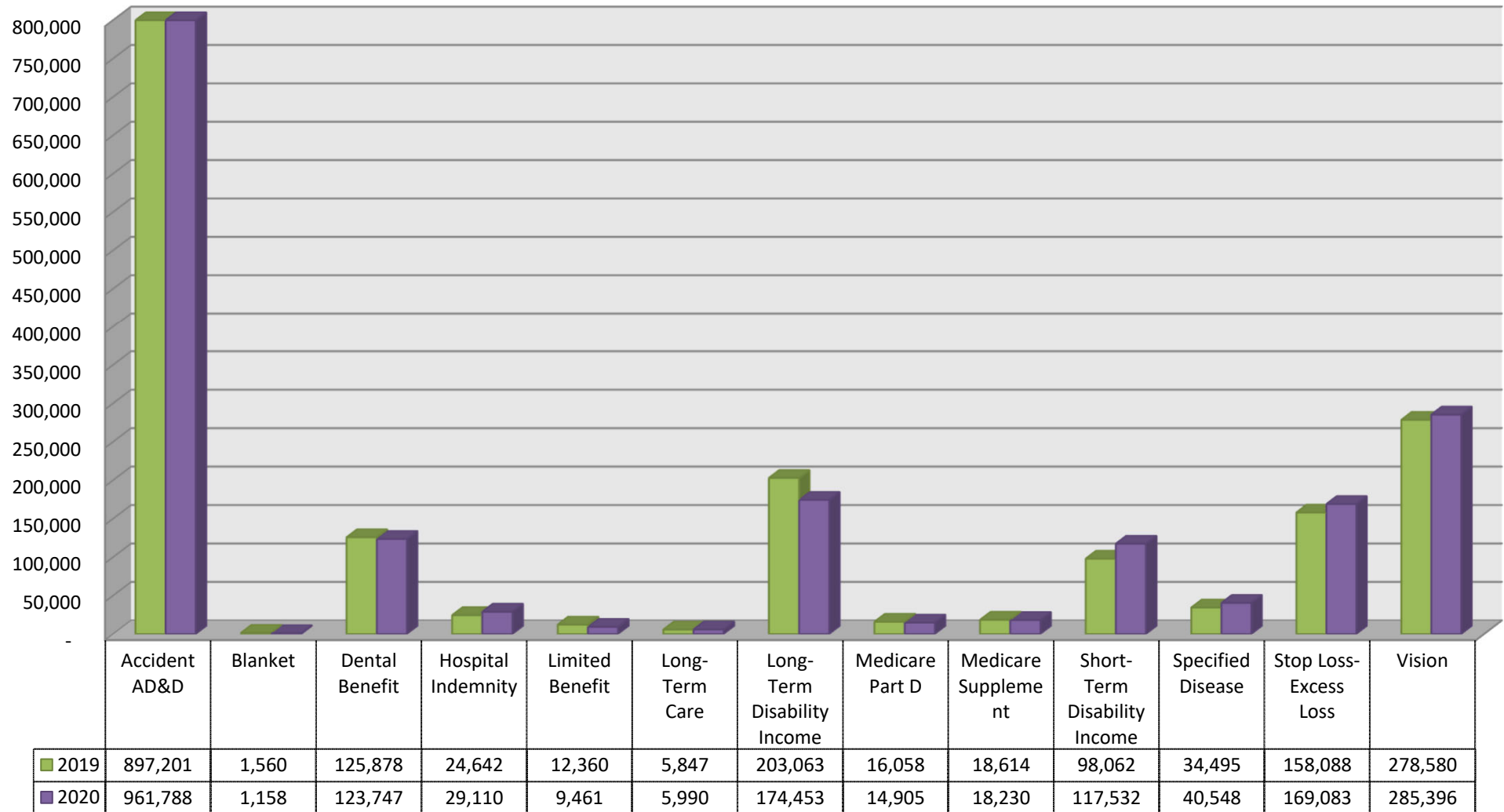


## Section 4

### Other Group Health Insurance Products

| Other Group Health Insurance Products-Idaho Lives Covered End of Year |         |         |  |                              |           |
|---|---------|---------|--|------------------------------|-----------|
| Type  | 2019    | 2020    |  | Year to year % of Change     | 2019-2020 |
| Accident AD&D   | 897,201 | 961,788 |  | Accident AD&D                | 7.2%      |
| Blanket   | 1,560   | 1,158   |  | Blanket                      | -25.8%    |
| Dental Benefit  | 125,878 | 123,747 |  | Dental Benefit               | -1.7%     |
| Hospital Indemnity  | 24,642  | 29,110  |  | Hospital Indemnity           | 18.1%     |
| Limited Benefit   | 12,360  | 9,461   |  | Limited Benefit              | -23.5%    |
| Long-Term Care  | 5,847   | 5,990   |  | Long-Term Care               | 2.4%      |
| Long-Term Disability Income   | 203,063 | 174,453 |  | Long-Term Disability Income  | -14.1%    |
| Medicare Part D   | 16,058  | 14,905  |  | Medicare Part D              | -7.2%     |
| Medicare Supplement   | 18,614  | 18,230  |  | Medicare Supplement          | -2.1%     |
| Short-Term Disability Income  | 98,062  | 117,532 |  | Short-Term Disability Income | 19.9%     |
| Specified Disease   | 34,495  | 40,548  |  | Specified Disease            | 17.5%     |
| Stop Loss-Excess Loss   | 158,088 | 169,083 |  | Stop Loss-Excess Loss        | 7.0%      |
| Vision  | 278,580 | 285,396 |  | Vision                       | 2.4%      |

### 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                  |

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

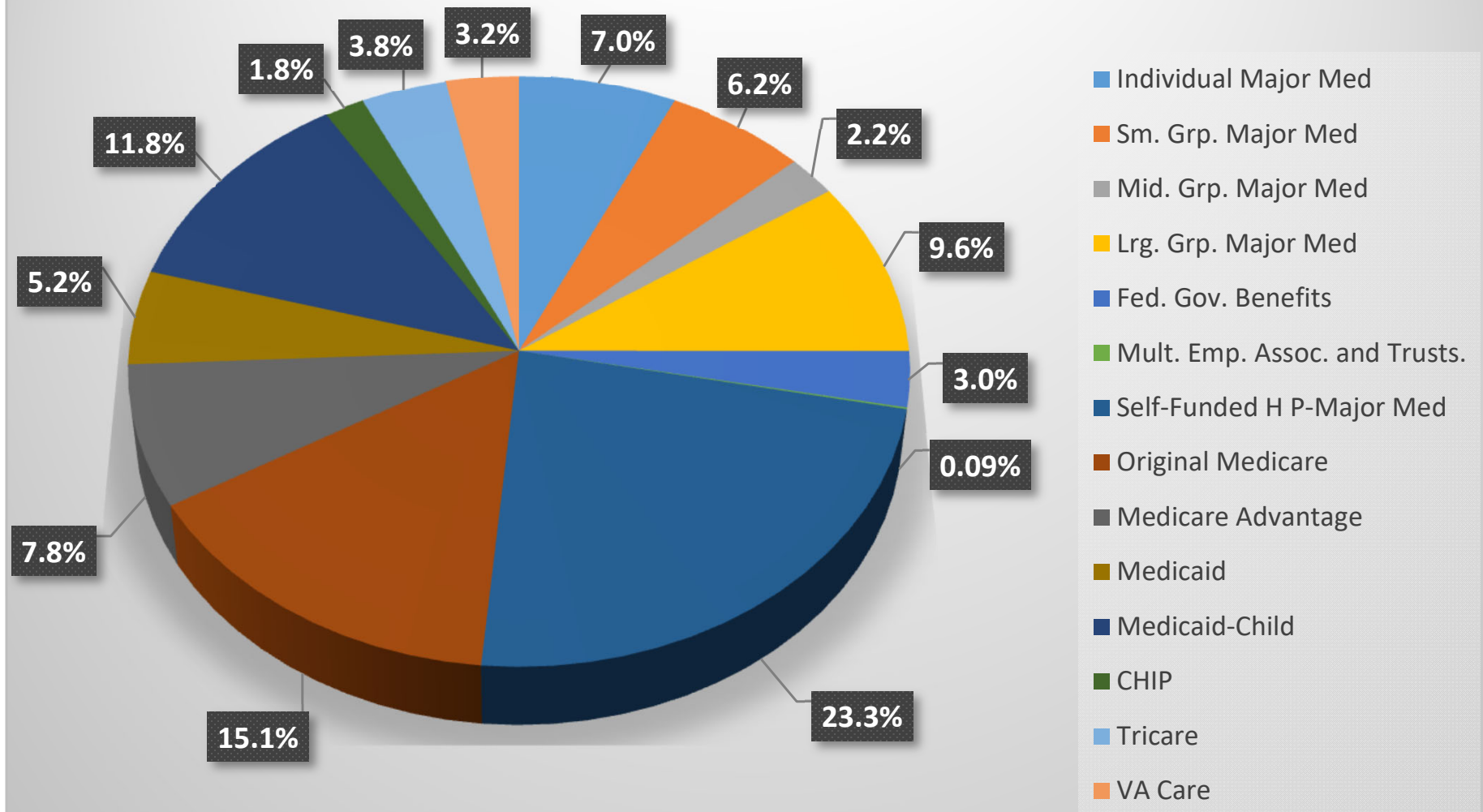
| Idaho Insured Lives EOY        | 2019      | 2020      |
|--------------------------------|-----------|-----------|
| Individual Major Med*          | 102,009   | 82,472    |
| Sm. Grp. Major Med*            | 91,245    | 93,608    |
| Mid. Grp. Major Med*           | 32,616    | 36,273    |
| Lrg. Grp. Major Med*           | 139,486   | 131,014   |
| Fed. Gov. Benefits*            | 44,365    | 45,337    |
| Mult. Emp. Assoc. and Trusts.* | 1,275     | 1,172     |
| Self-Funded H P-Major Med**    | 340,242   | 357,188   |
| Original Medicare***           | 220,052   | 219,488   |
| Medicare Advantage*            | 113,219   | 127,556   |
| Medicaid****                   | 75,218    | 176,624   |
| Medicaid-Child****             | 172,404   | 170,748   |
| CHIP****                       | 25,846    | 26,714    |
| Tricare*****                   | 55,350    | 56,633    |
| VA Care*****                   | 47,051    | 47,431    |
|                                | 1,460,378 | 1,572,258 |

| Idahoans Enrolled in Health Sharing Ministries  | CY 2017 | CY 2018 | CY 2019 | CY 2020 | 2019 HH | 2020 HH |
|---|---------|---------|---------|---------|---------|---------|
| Lives covered   | 15,874  | 24,282  | 26,635  | 28,167  | 8,682   | 9,089   |
| 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.                                |         |         |         |         |         |         |

\*2019/2020 Idaho Health Insurance Surveys  
 \*\*2019/2020 Idaho Self-Funded Health Plan Surveys  
 \*\*\*CMS.gov Medicare Enrollment Dashboard Data file  
 \*\*\*\*Idaho DHW 2019 and 2020 December enrollment numbers  
 \*\*\*\*\*Evaluation - TRICARE Program: FY2020 and FY2021 Reports to Congress-MHS  
 \*\*\*\*\*Estimates by the Allocation Resource Center (ARC) for FY19 and FY20

| Categories as a % of Total Reported or Estimated Insured Idaho Lives |       |       |
|--|-------|-------|
| Type   | 2019  | 2020  |
| Individual Major Med   | 7.0%  | 5.2%  |
| Sm. Grp. Major Med   | 6.2%  | 6.0%  |
| Mid. Grp. Major Med  | 2.2%  | 2.3%  |
| Lrg. Grp. Major Med  | 9.6%  | 8.3%  |
| Fed. Gov. Benefits   | 3.0%  | 2.9%  |
| Mult. Emp. Assoc. and Trusts.  | 0.09% | 0.07% |
| Self-Funded H P-Major Med  | 23.3% | 22.7% |
| Original Medicare  | 15.1% | 14.0% |
| Medicare Advantage   | 7.8%  | 8.1%  |
| Medicaid   | 5.2%  | 11.2% |
| Medicaid-Child   | 11.8% | 10.9% |
| CHIP   | 1.8%  | 1.7%  |
| Tricare  | 3.8%  | 3.6%  |
| VA Care  | 3.2%  | 3.0%  |

## 2019 Idaho Insured Lives EOY





## 2020 Idaho Insured Lives EOY

