

State of Idaho
DEPARTMENT OF INSURANCE

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ADDENDUM 1 - 2027 IDAHO STANDARDS FOR AFFORDABLE CARE ACT COMPLIANT INDIVIDUAL AND SMALL GROUP HEALTH BENEFIT PLANS AND QUALIFIED DENTAL PLANS

Please note the following addition to the 2027 Idaho Standards for Affordable Care Act Compliant Individual and Small Group Health Benefit Plans and Qualified Dental Plans.

Rate Information Considerations for Individual Market QHPs

When submitting calendar year 2027 rates, issuers must take the impact of Idaho's 1332 Reinsurance Waiver into consideration.

The Idaho High Risk Reinsurance Pool Board has determined that the impact of the Waiver on the 2027 individual ACA-compliant market will be that rates will be 16% lower than they would be absent the Waiver.

Issuers are to document the full 16% reduction to consumer premiums in their rate development. As Supporting Documentation, issuers must include an Excel rate table template without the 16% savings. Final reinsurance parameters and covered conditions will be set by the Idaho High Risk Reinsurance Pool Board at a Board meeting later this year.