

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Fax 208-334-4398

DEAN L. CAMERON
Director

Website: <https://doi.idaho.gov>

May 5, 2022

ADDENDUM 1 - 2023 IDAHO STANDARDS FOR AFFORDABLE CARE ACT COMPLIANT INDIVIDUAL AND SMALL GROUP HEALTH BENEFIT PLANS AND QUALIFIED DENTAL PLANS

Please note the following additions to the 2023 Idaho Standards for Affordable Care Act Compliant Individual and Small Group Health Benefit Plans and Qualified Dental Plans.

Timing of Renewal and Discontinuation Notices

Per federal regulation (45 C.F.R. § 147.106(f)(1) and (2)), renewal notices must be sent out to individual and small group plan members prior to the beginning date of the open enrollment period for the next plan year. Therefore, renewal notices must be sent out this year prior to October 15, 2022.

Notices for members whose plans will be discontinued must be sent out at least 90 days prior to the termination date of the plan for both individual and small group plans, per both federal regulation (45 C.F.R. § 147.106(c)(1)) and Idaho Statute (§ 41-5207(1)(e)(ii), Idaho Code and § 41-4707(1)(g)(ii), Idaho Code).

Notice templates for the renewal and discontinuation notices for the 2023 plan year have been posted on the DOI's website at: <https://doi.idaho.gov/industry/rates-and-forms/health/>.

Rate Information Considerations

When submitting calendar year 2023 rates, issuers should assume the following:

- The American Rescue Plan Act's (ARPA) enhanced subsidies will be renewed and continue through 2023, AND
- Idaho's 1332 Reinsurance Waiver will be approved and will reduce all individual market rates by 12%, per the April 27, 2022 decision of the Idaho High Risk Reinsurance Board.

As Supporting Documentation, issuers must include rate tables without the 12% savings.

Plans & Benefits Templates and Gender Affirming Care

Center for Consumer Information and Insurance Oversight (CCIIO) has added "Gender Affirming Care" to the "Benefit Information" section of the federal Plans & Benefits template,

which is submitted as part of the SERFF Binder and utilized by Your Health Idaho to show plan details. This addition was made for states using the federal health insurance marketplace, and it is not required to be completed for state based exchanges such as Idaho's. Idaho's Essential Health Benefits have not changed, so issuers should leave the benefit's "General Information" section blank.

Open Enrollment – 10/15/2022 through 12/15/2022

The open enrollment beginning and ending dates have been added to Appendix A.

No Anonymous Browsing before Open Enrollment

There will not be an early anonymous browsing period for on-exchange plans for the 2023 plan year. Shopping and anonymous browsing will begin simultaneously, with the start of Idaho's open enrollment period on October 15.

Appendix A - Timeline

The dates are approximate, subject to change, and occur during 2022.

Carriers to notify DOI of their intent to offer 2023 QHPs	March 25
QHP forms filings due in SERFF	May 27
QHP rates and binder filings due in SERFF and HIOS; YHI to provide 2023 carrier participation agreement	June 3
Carrier plan preview begins	July 5
Final day for carriers to submit corrections in SERFF and CMS's Unified Rate Review System for proposed rates	July 20
Proposed rate increases posted on DOI website	July 27
Signed carrier participation agreement due to YHI	August 5
DOI to provide final QHP recommendations to YHI	September 16
QHP certification notices provided	September 23
All final rate increases posted on DOI website	October 1
Carrier filings in "final" status in CMS's Unified Rate Review System	October 14
Open enrollment begins	October 15
Open enrollment ends	December 15