



Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 9/12/2023

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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

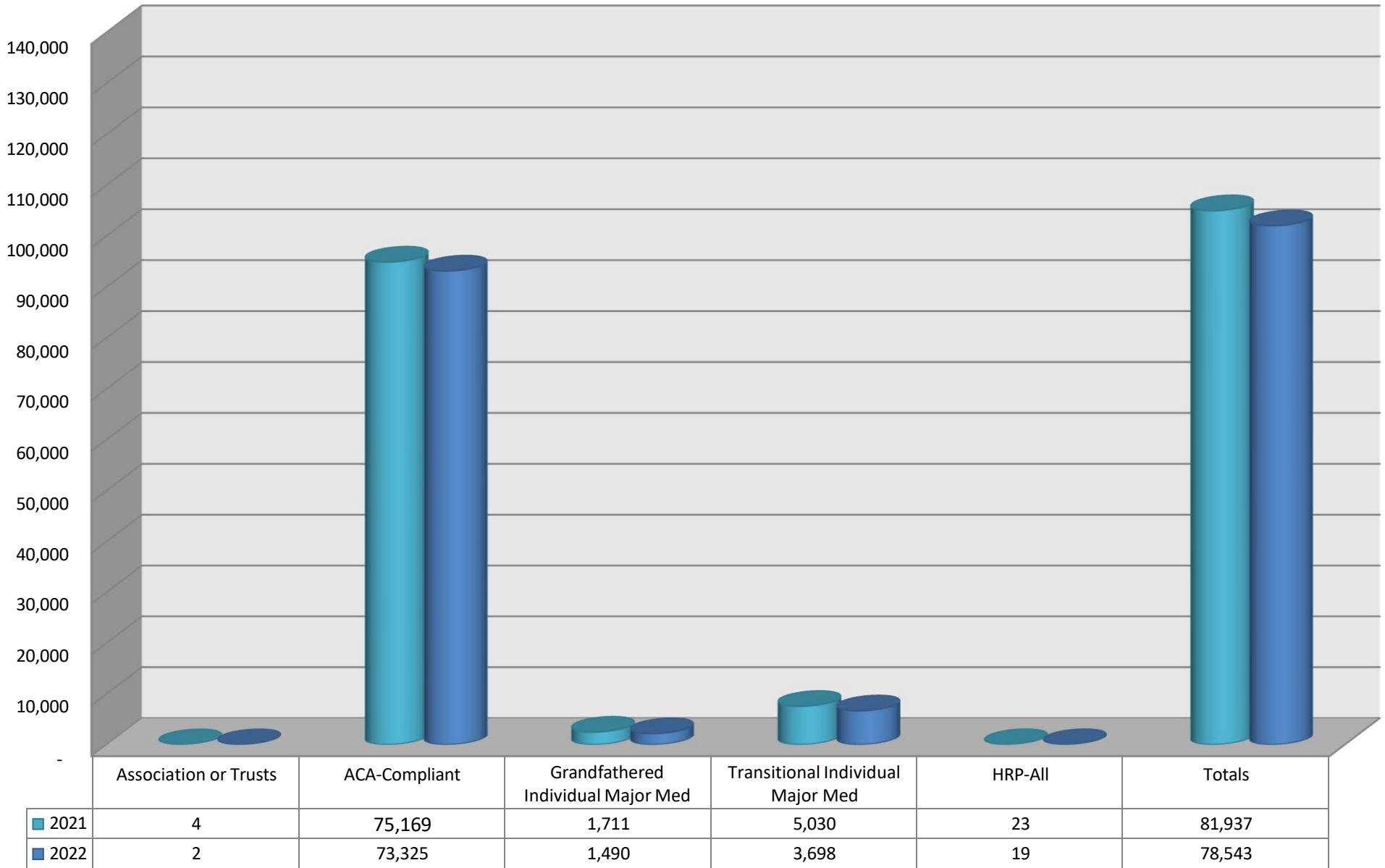
Individual Major Medical Health Benefit Plans

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

2022 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	2
ACA-Compliant	73,325
Grandfathered Individual Major Med	1,490
Transitional Individual Major Med	3,698
HRP-All	19

Individual Major Medical-Idaho Lives Covered End of Year				
Type	2021	2022	Year to year % of Change	2021-2022
Association or Trusts	4	2	Association or Trusts	-50.0%
ACA-Compliant	75,169	73,325	ACA-Compliant	-2.5%
Grandfathered Individual Major Med	1,711	1,490	Grandfathered Individual Major Med	-12.9%
Transitional Individual Major Med	5,030	3,698	Transitional Individual Major Med	-26.5%
HRP-All	23	19	HRP-All	-17.4%
Totals	81,937	78,534	Total	-4.2%

Individual Major Medical-Idaho Lives Covered EOY

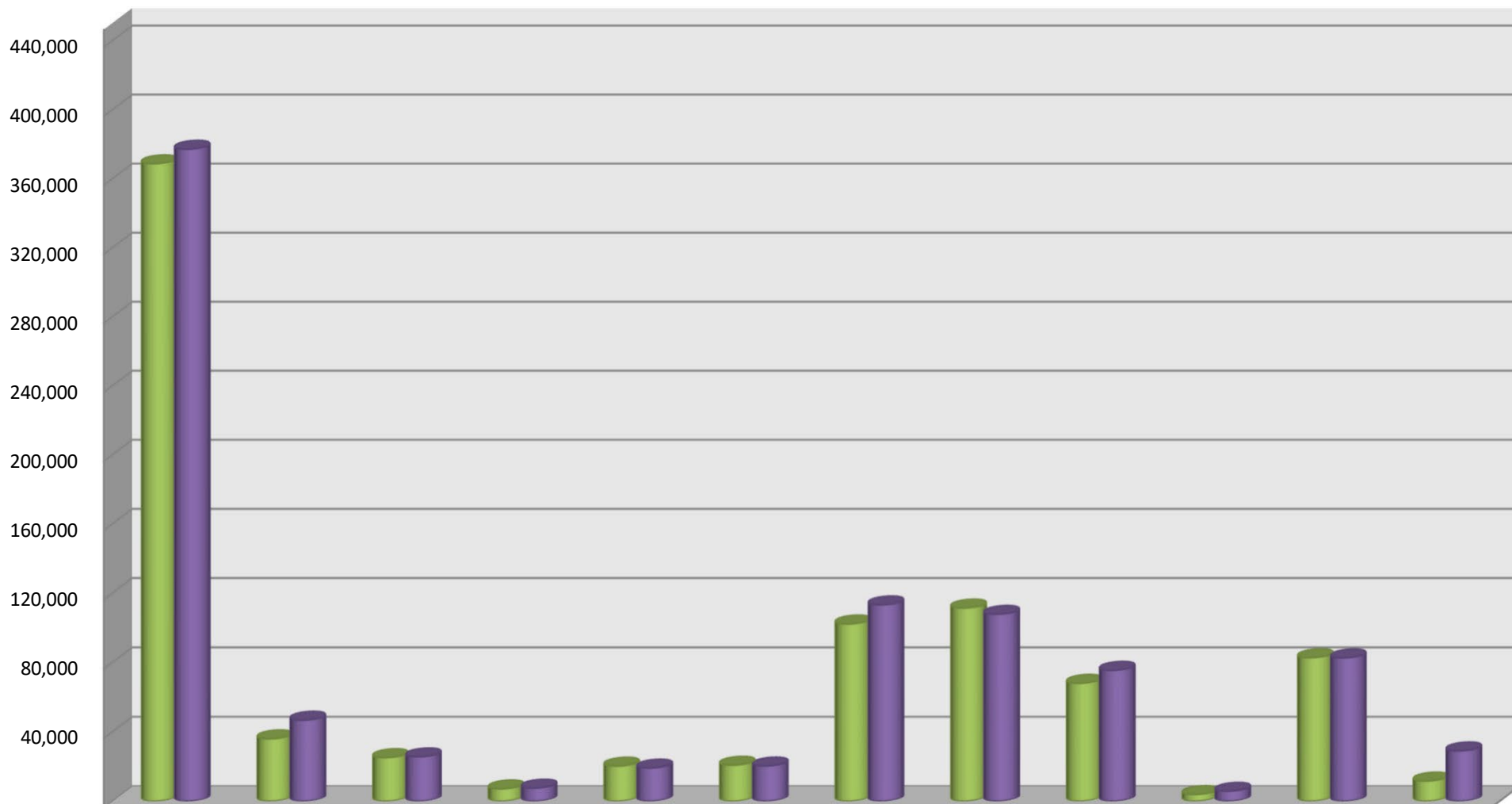


Section 2

Other Individual Health Insurance Products

Other Individual Health Insurance Products-Idaho Lives Covered End of Year				
Type	2021	2022	Year to year % of Change	2021-2022
Accident AD&D	122,412	128,517	Accident AD &D	4.9%
Dental Benefit	32,336	30,863	Dental Benefit	-4.6%
Disability Income	24,362	24,338	Disability Income	-0.1%
Enhanced Short-Term Medical	5,505	6,908	Enhanced Short-Term Medical	25.5%
Hospital Indemnity	6,406	6,453	Hospital Indemnity	0.7%
Limited Benefit	17,214	16,096	Limited Benefit	-6.5%
Long-Term Care	20,552	19,001	Long-Term Care	-7.5%
Medicare Advantage (Title XVIII)	141,905	155,726	Medicare Advantage (Title XVIII)	9.7%
Medicare Part D	106,333	104,582	Medicare Part D	-1.6%
Medicare Sup.	80,111	79,531	Medicare Sup.	-0.7%
Non-Renewable Short-Term Medical	2,308	1,859	Non-Renewable Short-Term Medical	-19.5%
Specified Disease	84,470	83,567	Specified Disease	-1.1%
Student Health Plan	608	597	Student Health Plan	-1.8%
Vision	13,933	14,528	Vision	4.3%

Other Individual Health Insurance Products-Idaho Lives Covered EOY



	Accident AD&D	Dental Benefit	Disability Income	Enhanced Short-Term Med	Hospital Indemnity	Limited Benefit	Long-Term Care	Medicare Advantage (Title XVIII)	Medicare Part D	Medicare Sup.	Non-Renewable Short-Term Medical	Specified Disease	Student Health Plan	Vision
2021	368,649	35,985	25,133	5,505	7,115	20,244	20,769	102,216	111,394	68,011	3,860	82,752	608	11,634
2022	377,067	46,740	25,590	6,908	7,543	19,111	20,294	113,219	107,781	75,502	5,748	82,626	597	29,014

Section 3

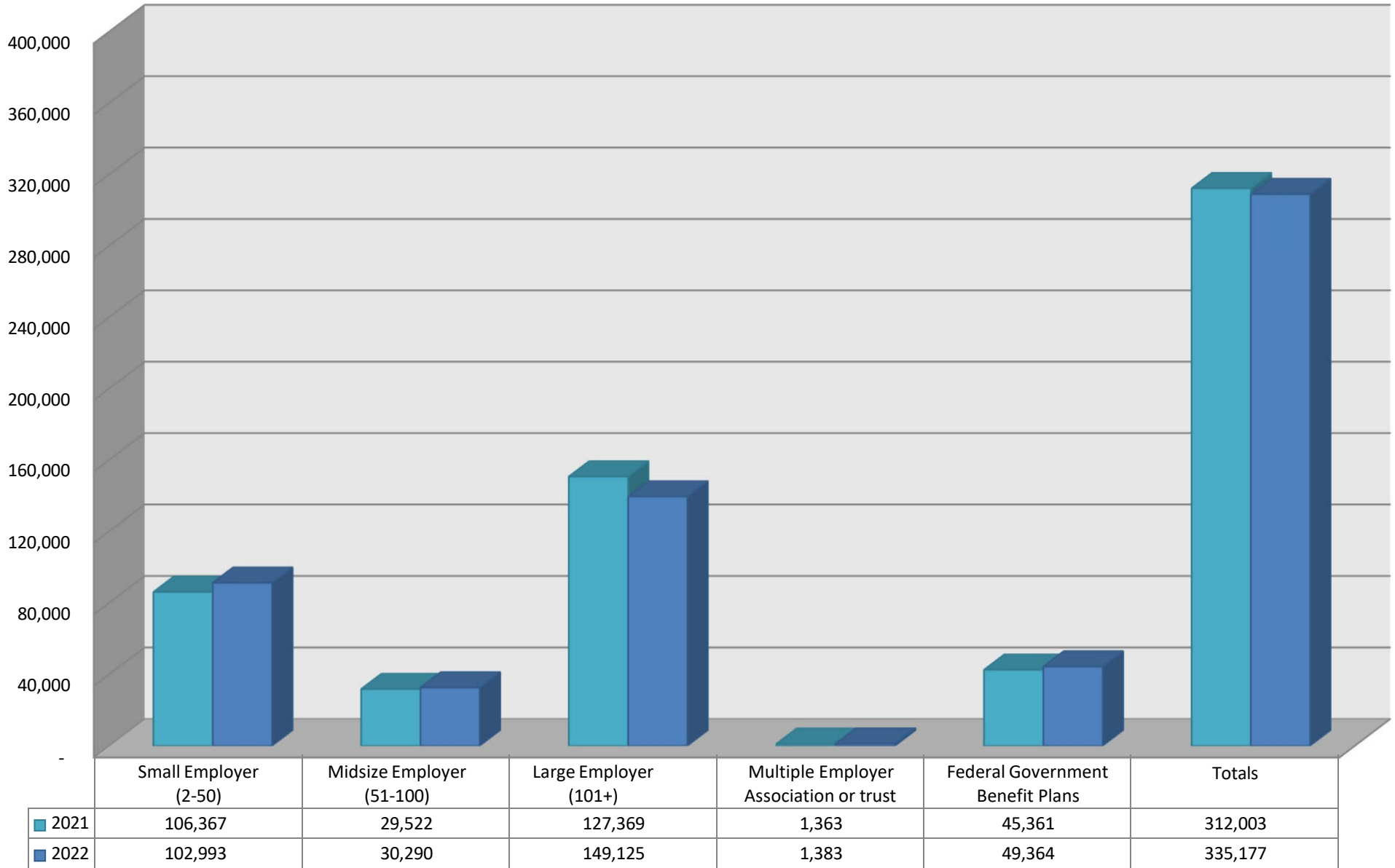
Small, Midsize & Large Employer Health Benefit Plans

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

2022 Group Major Med.-Idaho Lives Covered End of Year	
ACA-Compliant Small Employer	82,380
Grandfathered Sm. Employer. Major Med	6,345
Transitional Sm. Employer. Major Med	14,268
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	102,993
Grandfathered Midsize Employer. Major Med	906
Non-Grandfathered Midsize Employer. Major Med	29,384
Midsize Employer (51-100) *Combined Mid Grandfathered, and Non-Grandfathered line items*	30,290
Grandfathered Large Employer. Major Med	7,804
Non-Grandfathered Large Employer. Major Med	141,321
Large Employer (101+) *Combined Large Grandfathered, and Non-Grandfathered line items*	149,125
Multiple Employer Association or trust	1,383
Federal Government Benefit Plans	49,364

Group Major Medical-Idaho Lives Covered End of Year					
Type	2021	2022		Year to year % of Change	2021-2022
Small Employer (2-50)	106,367	102,993		Small Employer (2-50)	-3.2%
Midsize Employer (51-100)	29,522	30,290		Midsize Employer (51-100)	2.6%
Large Employer (101+)	127,369	149,125		Large Employer (101+)	17.1%
Multiple Employer Association or trust	1,363	1,383		Multiple Employer Association or trust	1.5%
Federal Government Benefit Plans	45,361	49,364		Federal Government Benefit Plans	8.8%
Totals	312,003	335,177		Total	7.4%

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

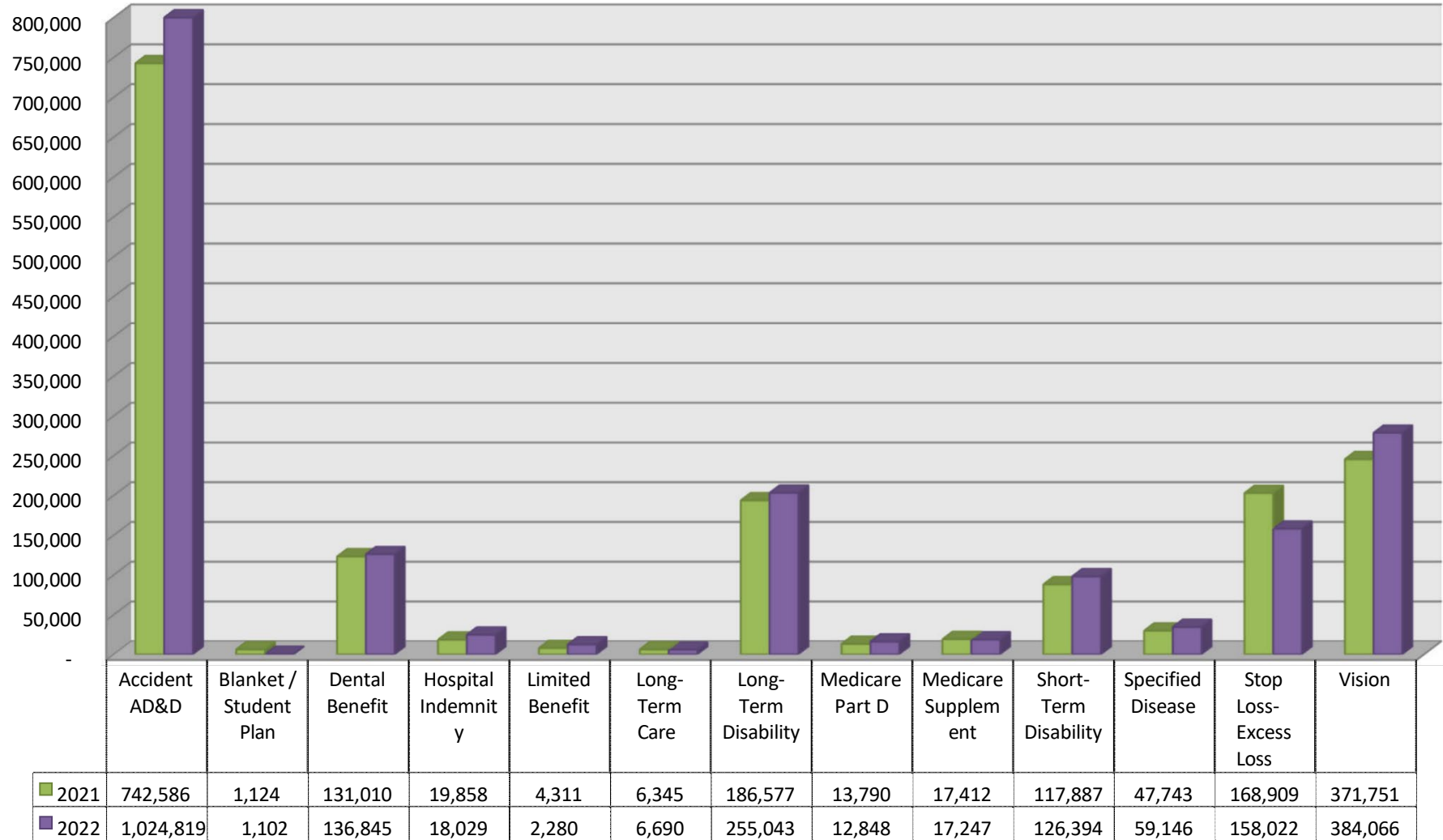


Section 4

Other Group Health Insurance Products

Other Group Health Insurance Products-Idaho Lives Covered End of Year				
Type	2021	2022	Year to year % of Change	2021-2022
Accident AD&D	891,716	1,014,819	Accident AD&D	13.8%
Blanket	1,124	1,102	Blanket	-2.0%
Dental Benefit	131,010	136,845	Dental Benefit	-4.5%
Hospital Indemnity	19,858	18,029	Hospital Indemnity	-9.2%
Limited Benefit	4,311	2,280	Limited Benefit	-47.1%
Long-Term Care	6,345	6,690	Long-Term Care	5.4%
Long-Term Disability	186,577	255,043	Long-Term Disability	36.7%
Medicare Part D	13,790	12,848	Medicare Part D	-6.8%
Medicare Supplement	17,412	17,247	Medicare Supplement	-0.9%
Short-Term Disability	117,887	126,394	Short-Term Disability	7.2%
Specified Disease	47,743	59,146	Specified Disease	23.9%
Stop Loss-Excess Loss	168,909	158,022	Stop Loss-Excess Loss	-6.4%
Vision	371,751	384,066	Vision	3.3%

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
2022	1,939,033	8.2%	159,001	1,780,032

*Idaho Population data source: Idaho Dept of Labor and US Census.gov
Uninsured rate estimates: Census.gov CPS reports

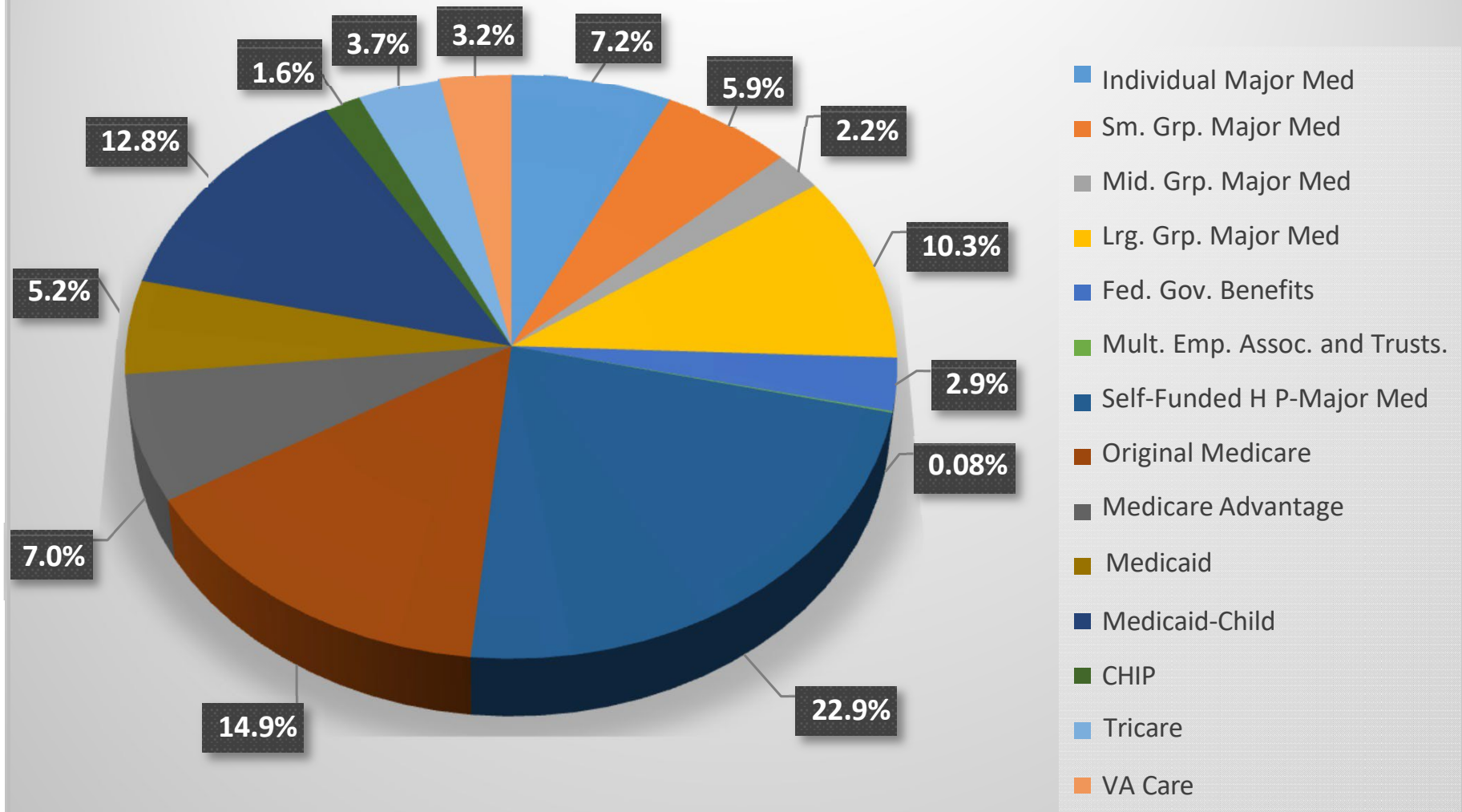
Idaho Insured Lives EOY	2021	2022
Individual Major Med*	81,937	78,534
Sm. Grp. Major Med*	106,367	102,993
Mid. Grp. Major Med*	29,522	30,290
Lrg. Grp. Major Med*	127,369	149,125
Fed. Gov. Benefits*	45,361	49,364
Mult. Emp. Assoc. and Trusts.*	1,363	1,383
Self-Funded H P-Major Med**	374,982	407,858
Original Medicare***	216,540	210,640
Medicare Advantage*	167,756	155,726
Medicaid****	175,422	203,262
Medicaid-Child****	175,222	183,225
CHIP****	34,368	38,518
Tricare*****	56,633	57,323
VA Care*****	66,170	66,170
	1,666,835	1,712,228

*2021/2022 Idaho Health Insurance Surveys
 **2021/2022 Idaho Self-Funded Health Plan Surveys
 ***CMS.gov Medicare Enrollment Dashboard Data file
 ****Idaho DHW 2021 and 2022 December enrollment numbers
 *****Evaluation - TRICARE Program: FY2019 and FY2020 Reports to Congress-MHS
 *****Estimates by the Allocation Resource Center (ARC)

Idahoans Enrolled in Health Care Sharing Ministries	2020	2020 HH	2021	2021 HH	2022	2022 HH
Covered Lives	28,167	9,089	27,914	9,380	27,850	9,278
HH is number of households *2021 data not available **2022 data not available *** Does not claim to be a health care sharing ministry Enrollment through a health care sharing ministry is not insurance.						

Categories as a % of Total Reported or Estimated Insured Idaho Lives		
Type	2021	2022
Individual Major Med	4.9%	4.1%
Sm. Grp. Major Med	6.4%	5.3%
Mid. Grp. Major Med	1.8%	1.6%
Lrg. Grp. Major Med	7.7%	7.7%
Fed. Gov. Benefits	2.7%	2.5%
Multi. Emp. Assoc. and Trusts.	0.08%	0.07%
Self-Funded H P-Major Med	22.9%	21.0%
Original Medicare	13.1%	10.9%
Medicare Advantage	7.0%	8.0%
Medicaid	5.2%	10.5%
Medicaid-Child	12.8%	9.4%
CHIP	1.6%	2.0%
Tricare	3.7%	3.0%
VA Care	3.2%	3.4%

2018 Idaho Insured Lives EOY



2019 Idaho Insured Lives EOY

