



2023 Health Insurance Survey Report Idaho Lives Covered End of Survey Year 2 Year Comparison (2022 – 2023)

Compiled 9/10/2024 and **Revised 1/6/2025**

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Health Insurance Survey Report - Idaho Lives Covered-End of Survey-Year to Year Comparison highlights the annual Health Insurance Survey data reported by carriers that are licensed in Idaho and provide services or products to Idahoans. The carriers used the department's annual online Idaho Health Insurance Survey portal and reported data recorded during the 2023 and 2024 calendar year. Furthermore, the compiled data in this report is shown in the aggregate reflecting a 2 year period (Survey Years collected are for CY 2022 and 2023). 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:

- Section 1: Individual Major Medical health benefit plan categories.
- Section 2: Other Individual Health Insurance Products; Non-renewable short term, Medicare, limited benefits and other miscellaneous categories.
- Section 3: Group Major Medical-Small (2-50), Midsize (51-100), and Large Employer (101+) health benefit plans.
- Section 4: Other Group Health Insurance Products; Non-renewable short term, Medicare, limited benefits and other misc. categories.
- Section 5: Estimated Idaho population and other aggregate categorical data.

Graphs are included to provide visual references for the analytic tables and section information.

The Health Insurance Survey report is a historical data composition or “snapshots” in time and adjustments/data editing by carriers are possible, but on a very small scale. Any significant data adjustments by the carriers or this department will be communicated in a revised report.

Section 1:

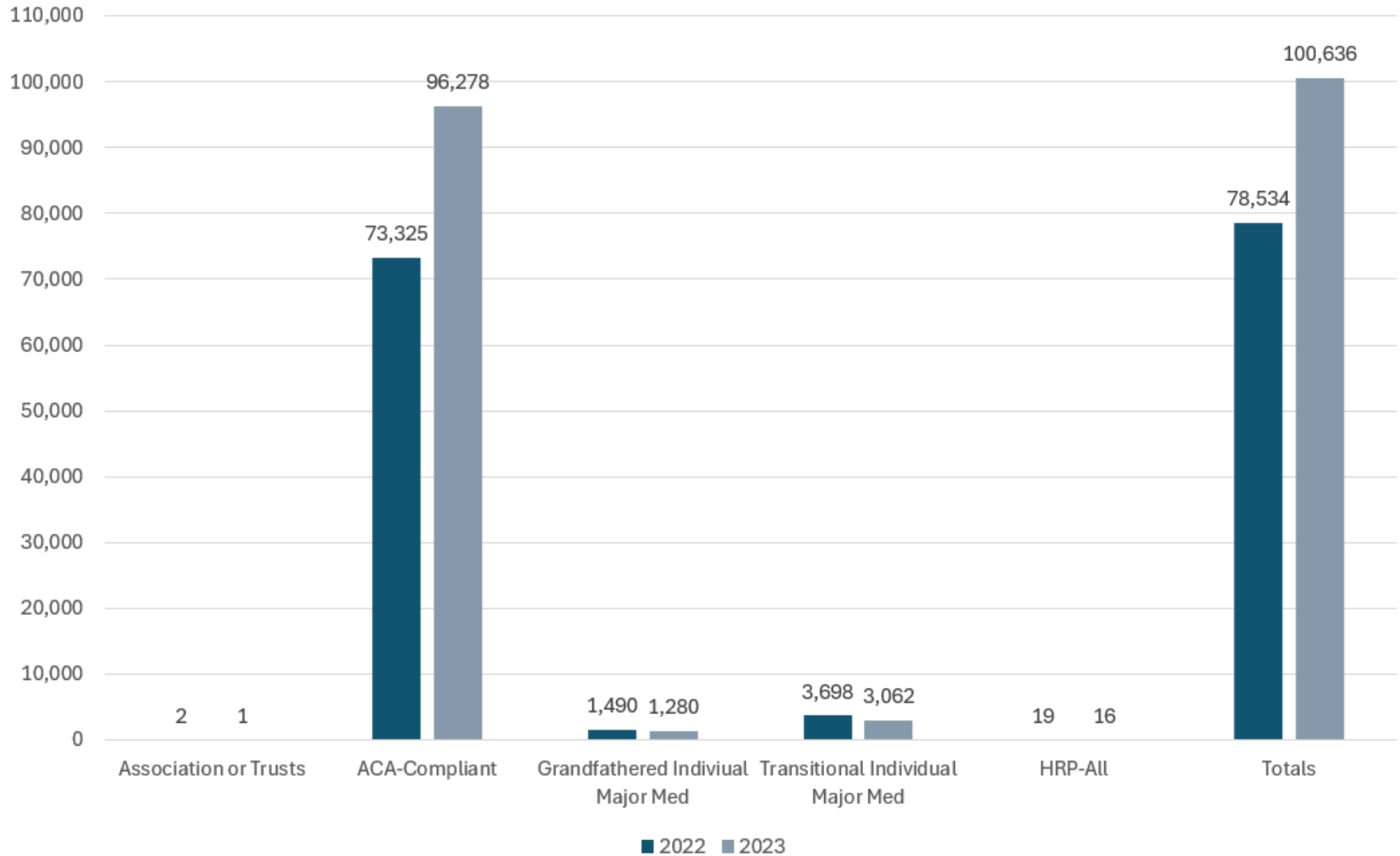
Individual Major Medical Health Benefit Plans

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
Total	78,534

2023 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	1
ACA-Compliant	96,278
Grandfathered Individual Major Med	1,280
Transitional Individual Major Med	3,062
HRP-All	16
Total	100,636

Year to year % of Change	2022 vs. 2023
Association or Trusts	-50.0%
ACA-Compliant	31.3%
Grandfathered Individual Major Med	-14.1%
Transitional Individual Major Med	-17.2%
HRP-All	-15.8%

Individual Major Medical - Idaho Lives Covered at End of Year

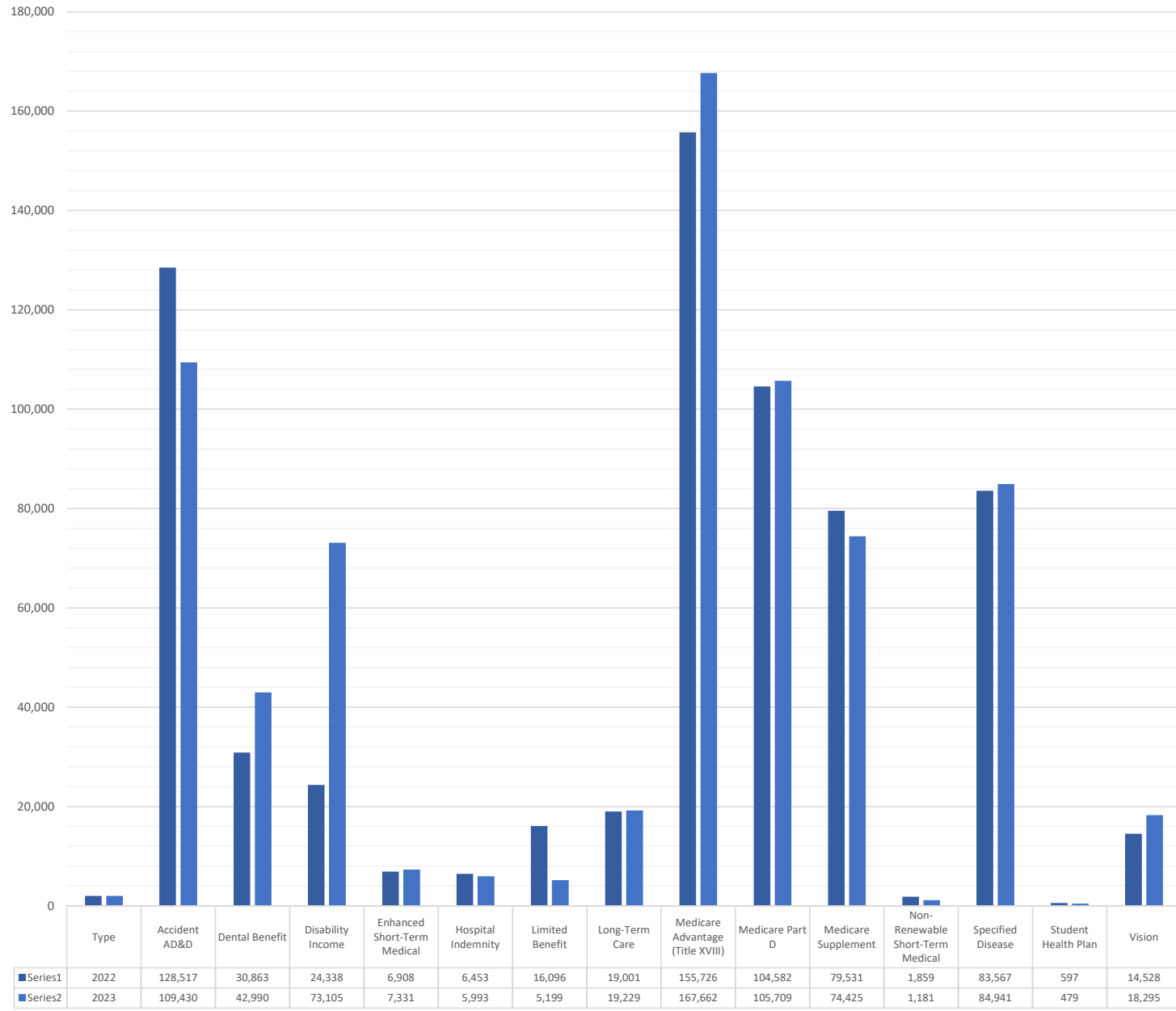


Section 2

Other Individual Health Insurance Products

Other Individual Health Insurance Products-Idaho Lives Covered End of Year				
Type	2022	2023	Year to Year % of Change	2022 vs. 2023
Accident AD&D	128,517	109,430	Accident AD&D	-15%
Dental Benefit	30,863	42,990	Dental Benefit	39%
Disability Income	24,338	73,105	Disability Income	200%
Enhanced Short-Term Medical	6,908	7,331	Enhanced Short-Term Medical	6%
Hospital Indemnity	6,453	5,993	Hospital Indemnity	-7%
Limited Benefit	16,096	5,199	Limited Benefit	-68%
Long-Term Care	19,001	19,229	Long-Term Care	1%
Medicare Advantage (Title XVIII)	155,726	167,662	Medicare Advantage (Title XVIII)	8%
Medicare Part D	104,582	105,709	Medicare Part D	1%
Medicare Supplement	79,531	74,425	Medicare Supplement	-6%
Non-Renewable Short-Term Medical	1,859	1,181	Non-Renewable Short-Term Medical	-36%
Specified Disease	83,567	84,941	Specified Disease	2%
Student Health Plan	597	479	Student Health Plan	-20%
Vision	14,528	18,295	Vision	26%

Other Individual Health Insurance Products - Idaho Lives Covered End of Year



Section 3

Small, Midsize, & Large Employer Health Benefit Plans

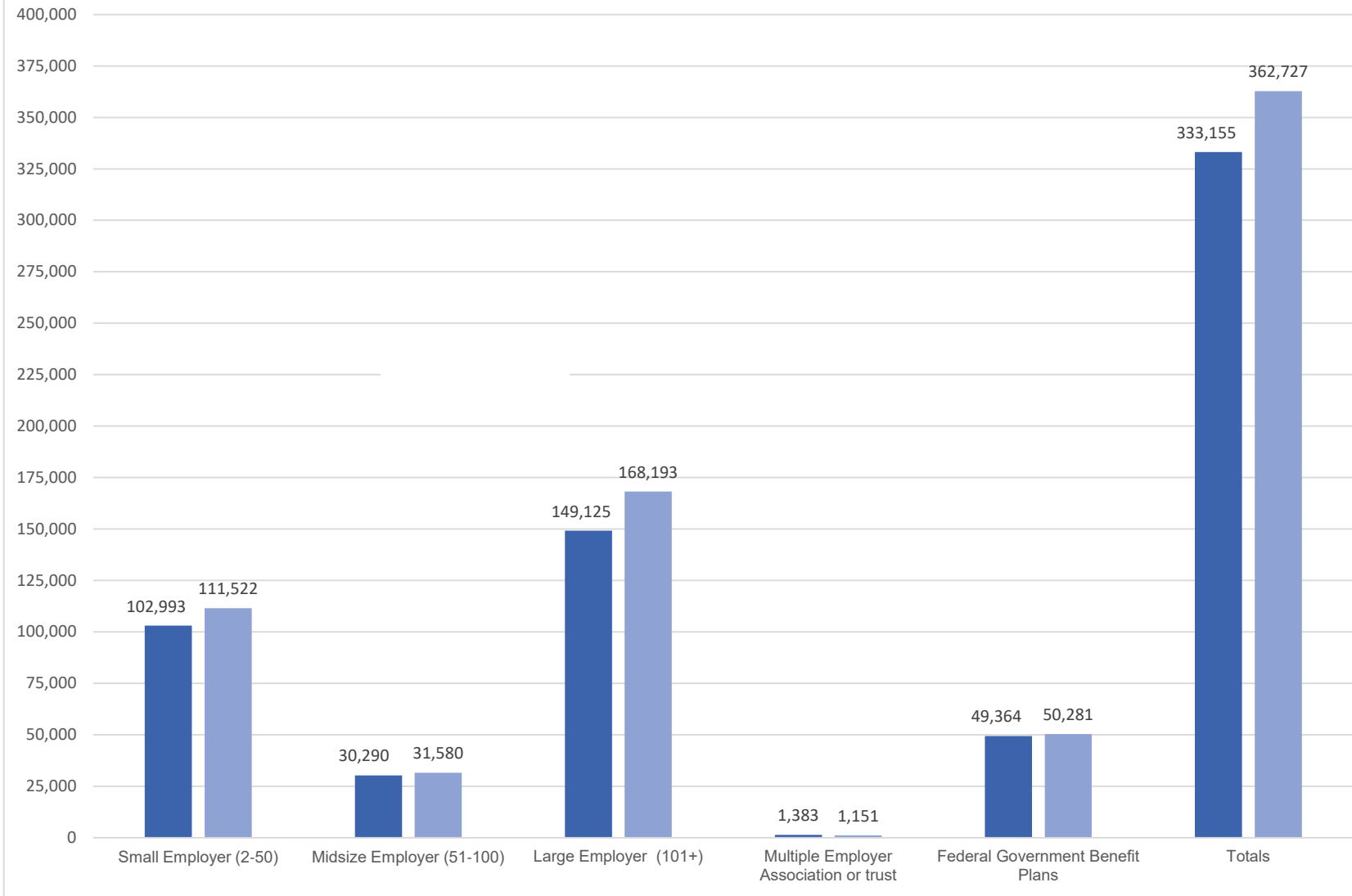
2022 Group Major Medical - Idaho Lives Covered End of Year	
ACA-Compliant Small Employer Major Med.	82,380
Grandfathered Small Employer Major Med.	6,345
Transitional Small Employer Major Med.	14,268
Small Employer (2-50) <i>*Combined ACA, Grandfathered and Transitional line items</i>	102,993
Grandfathered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

Section 3

2023 Group Major Medical - Idaho Lives Covered End of Year	
ACA-Compliant Small Employer Major Med.	82,882
Grandfathered Small Employer Major Med.	15,277
Transitional Small Employer Major Med.	13,363
Small Employer (2-50) <i>Combined ACA, Grandfathered and Transitional line items</i>	111,522
Grandfathered Midsize Employer Major Med.	954
Non-Grandfathered Midsize Employer Major Med.	28,100
Midsize Employer (51-100) <i>Combined Grandfathered + Non Grandfathered line items</i>	31,580
Grandfathered Large Employer Major Med.	7,986
Non-Grandfathered Large Employer Major Med.	160,207
Large Employer (100+) <i>Combined Grandfathered + Non Grandfathered line items</i>	168,193
Multiple Employer Association or Trust	1,151
Federal Government Benefit Plans	50,281

Group Major Medical-Idaho Lives Covered End of Year				
Type	2022	2023	Year to year % of Change	2022 vs. 2023
Small Employer (2-50)	102,993	111,522	Small Employer (2-50)	8.3%
Midsize Employer (51-100)	30,290	31,580	Midsize Employer (51-100)	4.3%
Large Employer (101+)	149,125	168,193	Large Employer (101+)	12.8%
Multiple Employer Association or trust	1,383	1,151	Multiple Employer Association or trust	-16.8%
Federal Government Benefit Plans	49,364	50,281	Federal Government Benefit Plans	1.9%
Totals	333,155	362,727		

Group Major Medical - Idaho Lives Covered at End of Year

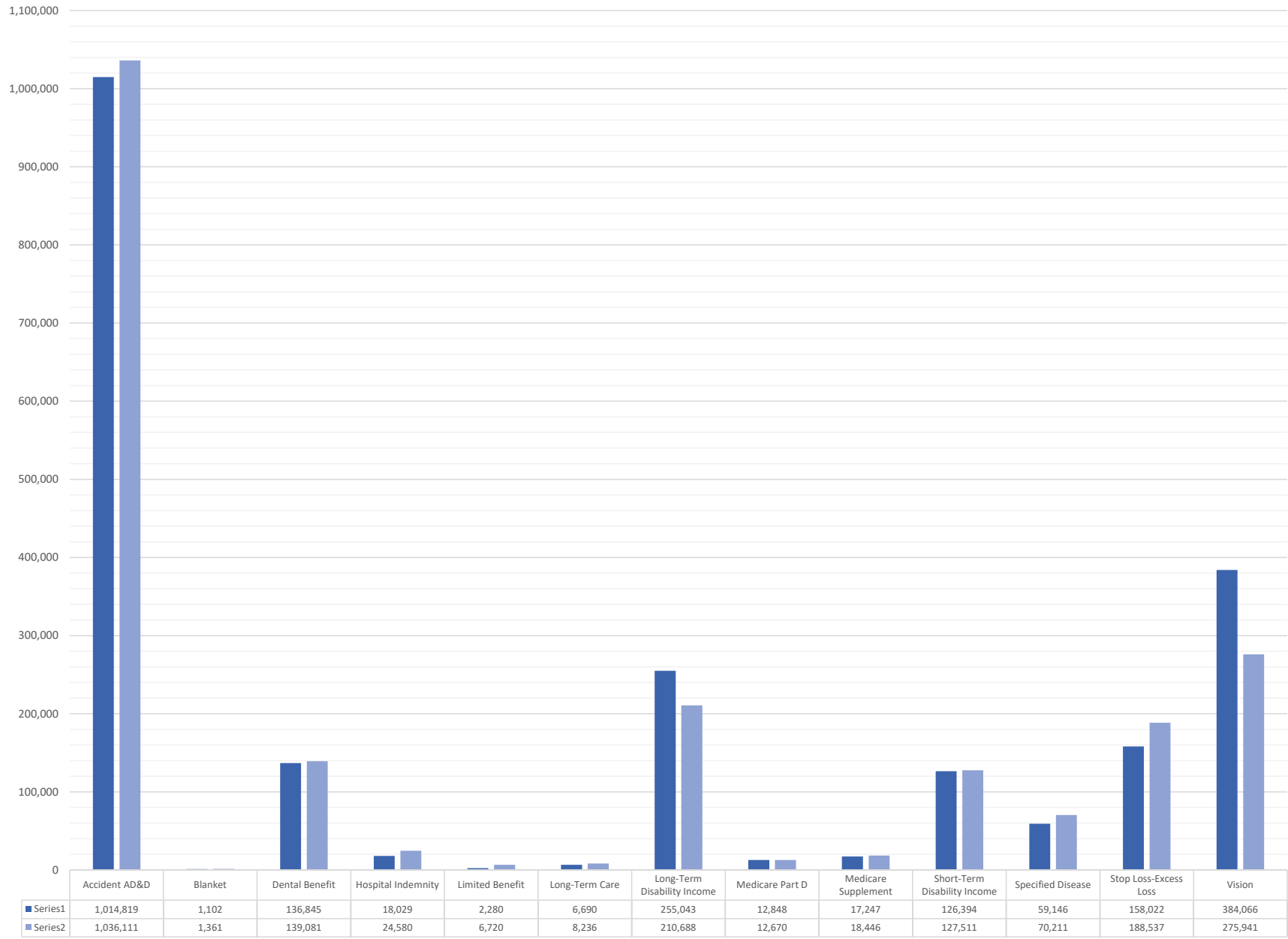


Section 4

Other Group Health Insurance Products

Other Group Health Insurance Products-Idaho Lives Covered End of Year				
Type	2022	2023	Year to Year % of Change	2022 vs. 2023
Accident AD&D	1,014,819	1,036,111	Accident AD&D	2.1%
Blanket	1,102	1,361	Blanket	23.5%
Dental Benefit	136,845	139,081	Dental Benefit	1.6%
Hospital Indemnity	18,029	24,580	Hospital Indemnity	36.3%
Limited Benefit	2,280	6,720	Limited Benefit	194.7%
Long-Term Care	6,690	8,236	Long-Term Care	23.1%
Long-Term Disability Income	255,043	210,688	Long-Term Disability Income	-17.4%
Medicare Part D	12,848	12,670	Medicare Part D	-1.4%
Medicare Supplement	17,247	18,446	Medicare Supplement	7.0%
Short-Term Disability Income	126,394	127,511	Short-Term Disability Income	0.9%
Specified Disease	59,146	70,211	Specified Disease	18.7%
Stop Loss-Excess Loss	158,022	188,537	Stop Loss-Excess Loss	19.3%
Vision	384,066	275,941	Vision	-28.2%

Other Group Health Insurance Products - Idaho Lives Covered End of Year



Section 5

Population Data

Year	Idaho Population (Estimated)	Idaho Uninsured Rate (Estimated)	Idaho Uninsured Lives (Estimated)	Idaho Insured Lives (Estimated)
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	1,938,996	8.2%	156,638	1,755,313
2023	1,964,726	8.9%	171,601	1,766,422

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

Uninsured rate estimates: Census.gov CPS reports

Section 5

Idaho Insured Lives End of Year

Idaho Insured Lives End of Year	2022	2023	2023 %
1. Individual Major Medical	78,534	100,636	5.2%
2. Small Group Major Medical	102,993	111,522	5.7%
3. Midsize Group Major Medical	30,290	31,580	1.6%
4. Large Group Major Medical	149,125	168,193	8.6%
5. Federal Government Benefits	49,364	50,281	2.6%
6. Multiple Employer Association and Trusts	1,383	1,151	0.1%
7. Self-Funded Health Products Major Medical	407,858	478,430	24.6%
8. Original Medicare	210,640	204,640	10.5%
9. Medicare Advantage	155,726	177,898	9.1%
10. Medicaid	416,219	316,175	16.2%
11. Medicaid-Child	212,232	166,319	8.5%
12. CHIP	39,329	22,737	1.2%
13. Tricare	57,323	52,913	2.7%
14. VA Care	66,170	66,291	3.4%
	1,977,186	1,948,766	

Note: 2023 % is the percentage based on total 2023 Idaho Insured Lives End of Year compared to the total per health market in 2023.

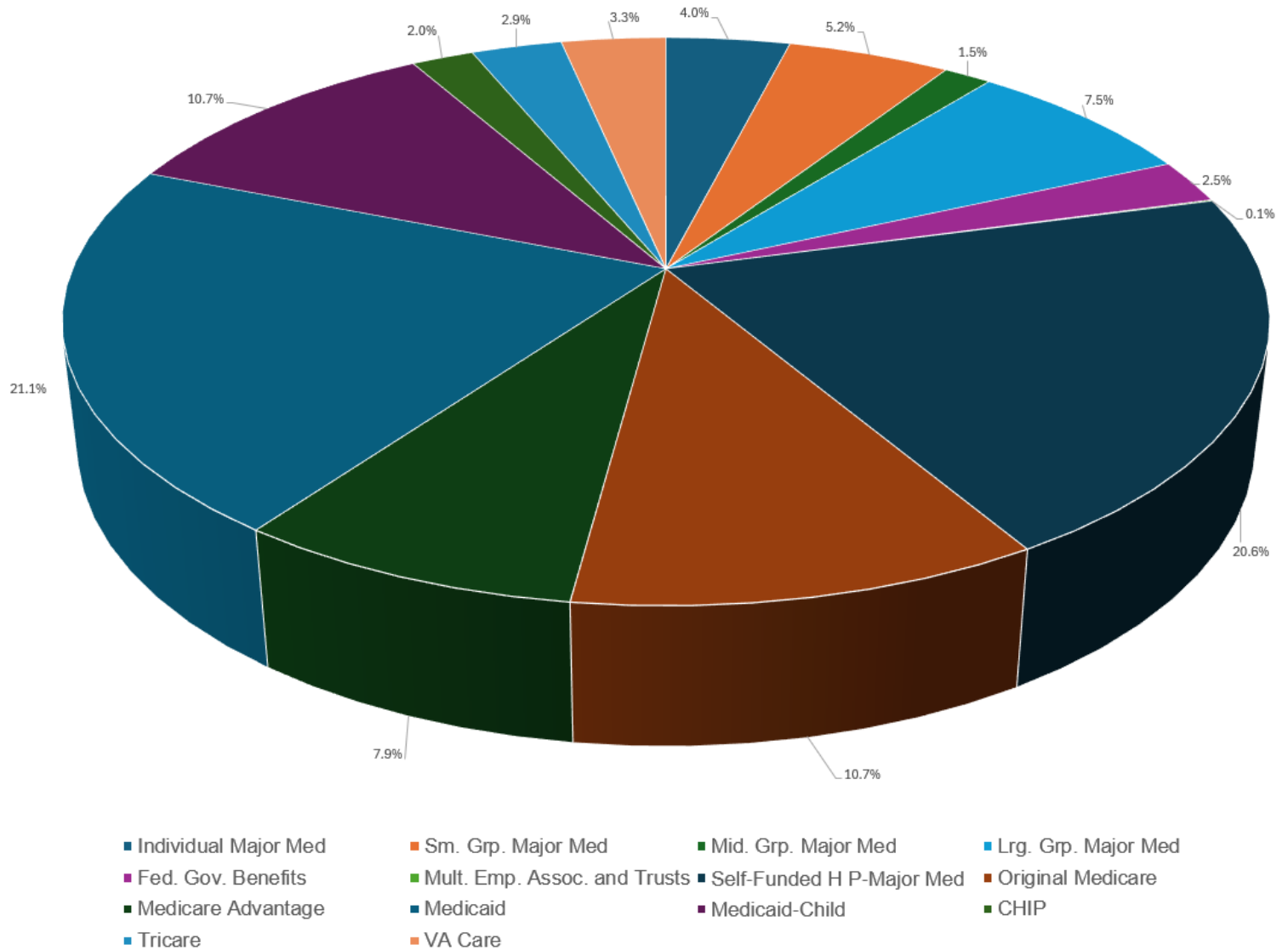
Sources

2023/2024 Idaho Health Insurance Surveys: 1 - 6
 2023/2024 Idaho Self-Funded Health Plan Surveys: 7
 CMS Medicare Enrollment Dashboard Data File: 8 - 12
 U.S. Department of Veterans Affairs: 13 - 14

Section 5 Categories as a % of Total Reported or Estimated Insured Idaho Lives

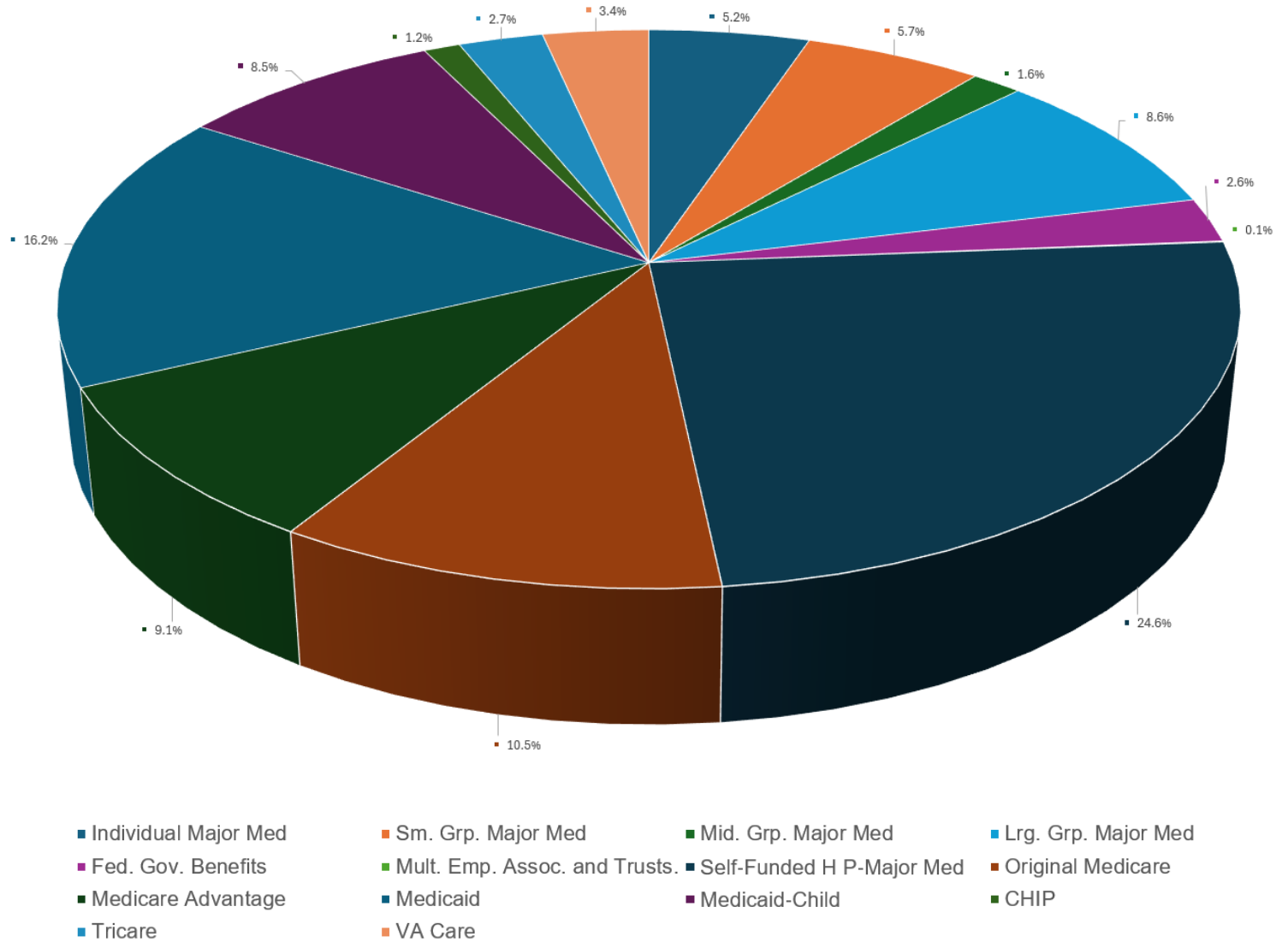
2022 Idaho Insured Lives End Of Year

Idaho Insured Lives End of Year	2022
Individual Major Med	4.0%
Sm. Grp. Major Med	5.2%
Mid. Grp. Major Med	1.5%
Lrg. Grp. Major Med	7.5%
Fed. Gov. Benefits	2.5%
Mult. Emp. Assoc. and Trusts	0.1%
Self-Funded H P-Major Med	20.6%
Original Medicare	10.7%
Medicare Advantage	7.9%
Medicaid	21.1%
Medicaid-Child	10.7%
CHIP	2.0%
Tricare	2.9%
VA Care	3.3%



2023 Idaho Insured Lives End Of Year

Idaho Insured Lives End of Year	2023
Individual Major Med	5.2%
Sm. Grp. Major Med	5.7%
Mid. Grp. Major Med	1.6%
Lrg. Grp. Major Med	8.6%
Fed. Gov. Benefits	2.6%
Mult. Emp. Assoc. and Trusts.	0.1%
Self-Funded H P-Major Med	24.6%
Original Medicare	10.5%
Medicare Advantage	9.1%
Medicaid	16.2%
Medicaid-Child	8.5%
CHIP	1.2%
Tricare	2.7%
VA Care	3.4%



Section 5

Idahoans Enrolled in Health Care Sharing Ministries

Health Care Sharing Ministries	2021 ID Members	2021 HH	2022 ID Members	2022 HH	2023 ID Members	2023 HH
Altra Ministries Inc.	393	140	324	109	192	51
Big Stuff HealthShare	Not Included		Not Included		*See Footnote	
Christ Medicus Foundation	Not Included		Not Included		Included in Samaritan	
Christian Care Ministry/Medi-Share	4,851	1,654	5,100	1,757	5,366	1,876
Christian Healthcare Ministries	11,290	4,164	11,047	4,044	*See Footnote	
Christian Mutual Medical Aid, LLC	15	6	15	6	21	0
Covenant Healthshare	Not Included		Not Included		2	1
Freedom HealthShare Inc	Not Included		Not Included		0	0
HealthShare Connection	Not Included		Not Included		0	0
Impact Health Sharing	Not Included		Not Included		327	148
Joppa Health Share	Not Included		Not Included		*See Footnote	
Liberty HealthShare	2,223	640	2,223	640	973	395
Medical Cost Sharing Inc	0	0	0	0	Closed	
MPB Health	13	13	13	13	Not Health Care Sharing Ministry per contact.	
OneShare Health	52	132	289	132	235	111
Samaritan Ministries	6,663	1,891	7,089	2,013	6,988	1,915
Sedera Health	284	112	228	78	189	73
Share Healthcare	Not Included		Not Included		67	21
Sharity Ministries	125	110	Liquidated			
Solidarity Healthshare	382	134	382	134	159	61
Unite Health Share Ministries	Not Included		Not Included		1,066	484
Zion Healthshare	1,123	384	1,140	461	1,735	487
Grand Total	27,414	9,380	27,850	9,387	17,320	5,623

*At the time of the department publication the company did not provide a response. If a response is received, the report table will be updated.
HH is number of households. Enrollment through a health care sharing ministry is not insurance. **Updated 1/6/2025**