



2024 Health Insurance Survey Report

Idaho Lives Covered End of Survey Year

2 Year Comparison (2023 – 2024)

As of 9/24/2025

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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 2024 and 2025 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 2023 and 2024). 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, the department, and/or external sources will be communicated in a revised report.

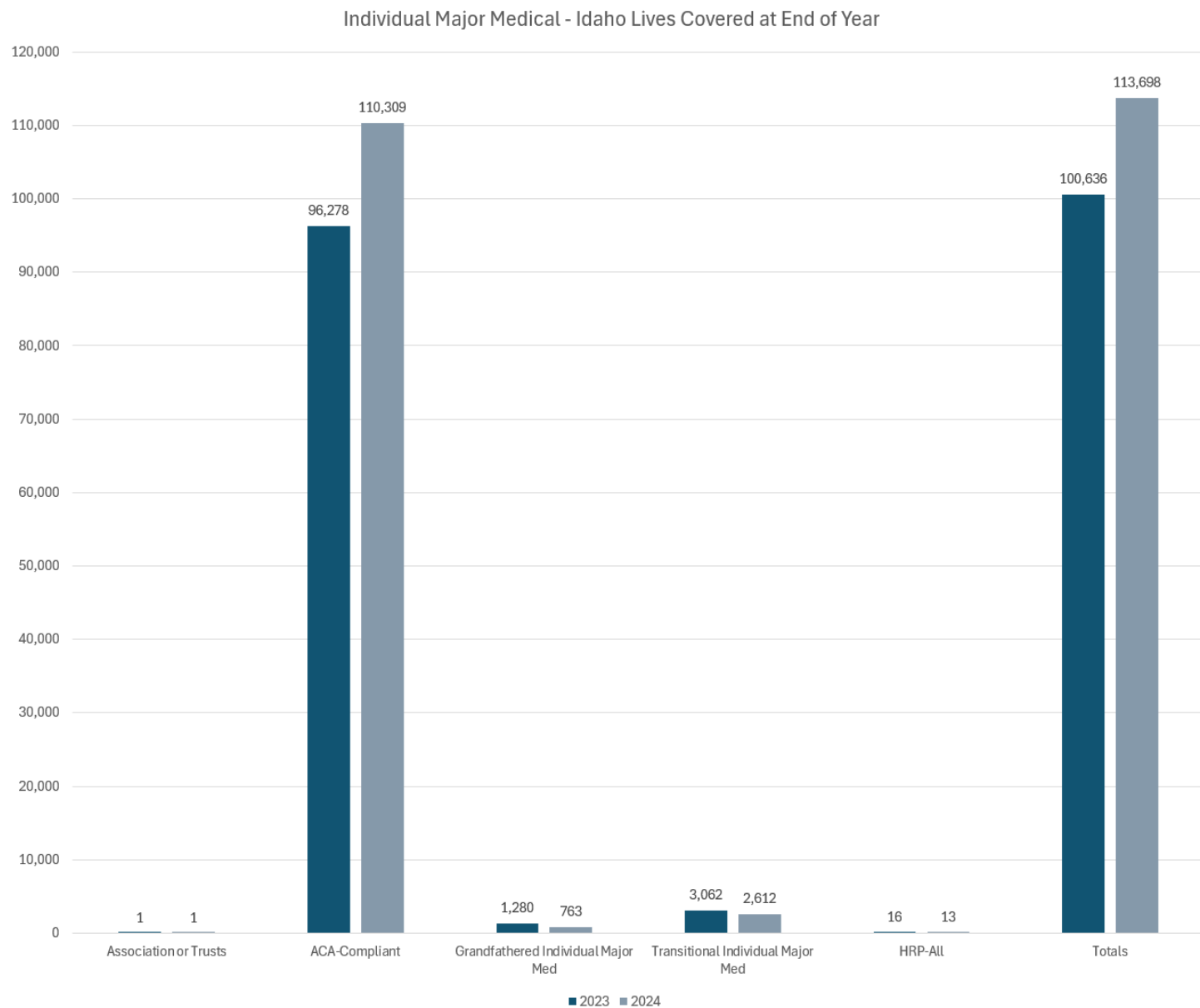
Section 1:

Individual Major Medical Health Benefit Plans

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

2024 Individual Major Med.-Idaho Lives Covered End of Year	
Association or Trusts	1
ACA-Compliant	110,309
Grandfathered Individual Major Med	763
Transitional Individual Major Med	2,612
HRP-All	13
Total	113,698

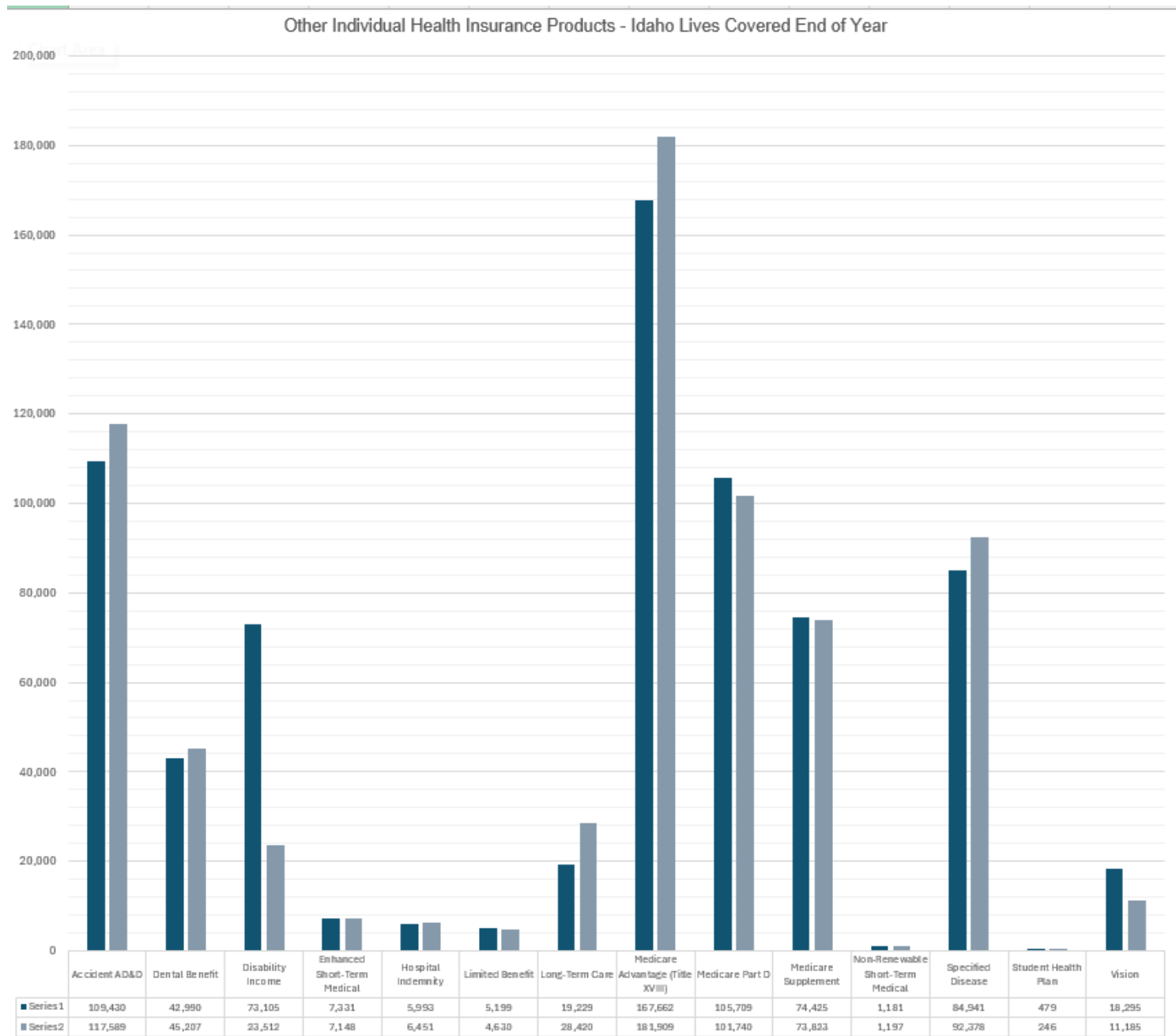
Year to year % of Change	2023 vs. 2024
Association or Trusts	0.0%
ACA-Compliant	14.6%
Grandfathered Individual Major Med	- 40.4%
Transitional Individual Major Med	-14.7%
HRP-All	-18.8%



Section 2

Other Individual Health Insurance Products

Other Individual Health Insurance Products-Idaho Lives Covered End of Year				
Type	2023	2024	Year to Year % of Change	2023 vs. 2024
Accident AD&D	109,430	117,589	Accident AD&D	7%
Dental Benefit	42,990	45,207	Dental Benefit	5%
Disability Income	73,105	23,512	Disability Income	- 68%
Enhanced Short-Term Medical	7,331	7,148	Enhanced Short-Term Medical	- 2%
Hospital Indemnity	5,993	6,451	Hospital Indemnity	-8%
Limited Benefit	5,199	4,630	Limited Benefit	- 11%
Long-Term Care	19,229	28,420	Long-Term Care	48%
Medicare Advantage (Title XVIII)	167,662	181,909	Medicare Advantage (Title XVIII)	8%
Medicare Part D	105,709	101,740	Medicare Part D	- 4%
Medicare Supplement	74,425	73,823	Medicare Supplement	- 1%
Non-Renewable Short-Term Medical	1,181	1,197	Non-Renewable Short-Term Medical	1%
Specified Disease	84,941	92,378	Specified Disease	9%
Student Health Plan	479	246	Student Health Plan	- 49%
Vision	18,295	11,185	Vision	- 39%



Section 3

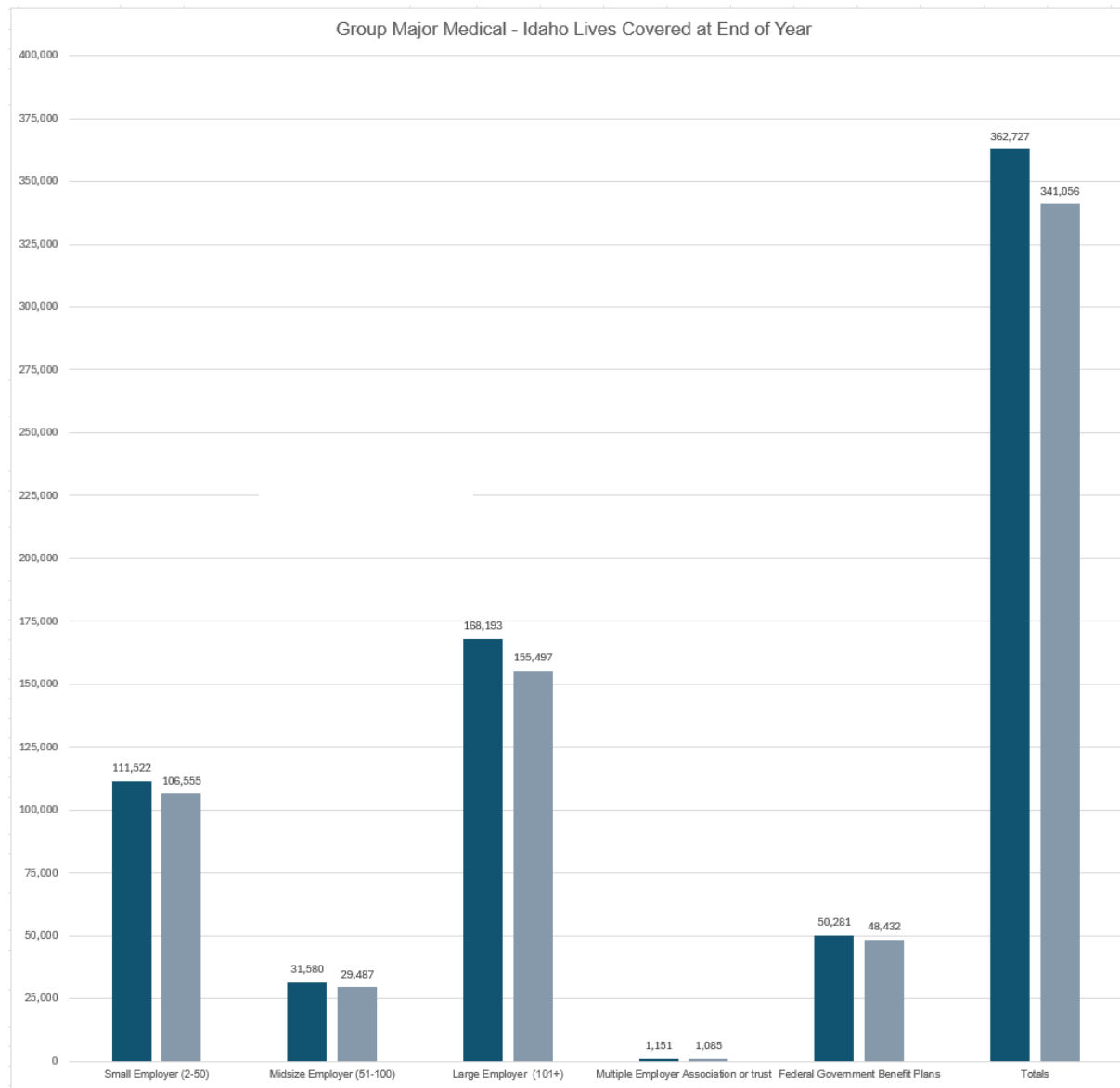
Small, Midsize, & Large Employer Health Benefit Plans

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>	111,552
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

Section 3

2024 Group Major Medical - Idaho Lives Covered End of Year	
ACA-Compliant Small Employer Major Med.	80,449
Grandfathered Small Employer Major Med.	16,197
Transitional Small Employer Major Med.	12,164
Small Employer (2-50) *Combined ACA, Grandfathered and Transitional line items	106,555
Grandfathered Midsize Employer Major Med.	679
Non-Grandfathered Midsize Employer Major Med.	28,837
Midsize Employer (51-100) *Combined Grandfathered + Non Grandfathered line items	29,487
Grandfathered Large Employer Major Med.	8,618
Non-Grandfathered Large Employer Major Med.	146,350
Large Employer (100+) *Combined Grandfathered + Non Grandfathered line items	155,497
Multiple Employer Association or Trust*	1,085
Federal Government Benefit Plans	48,432

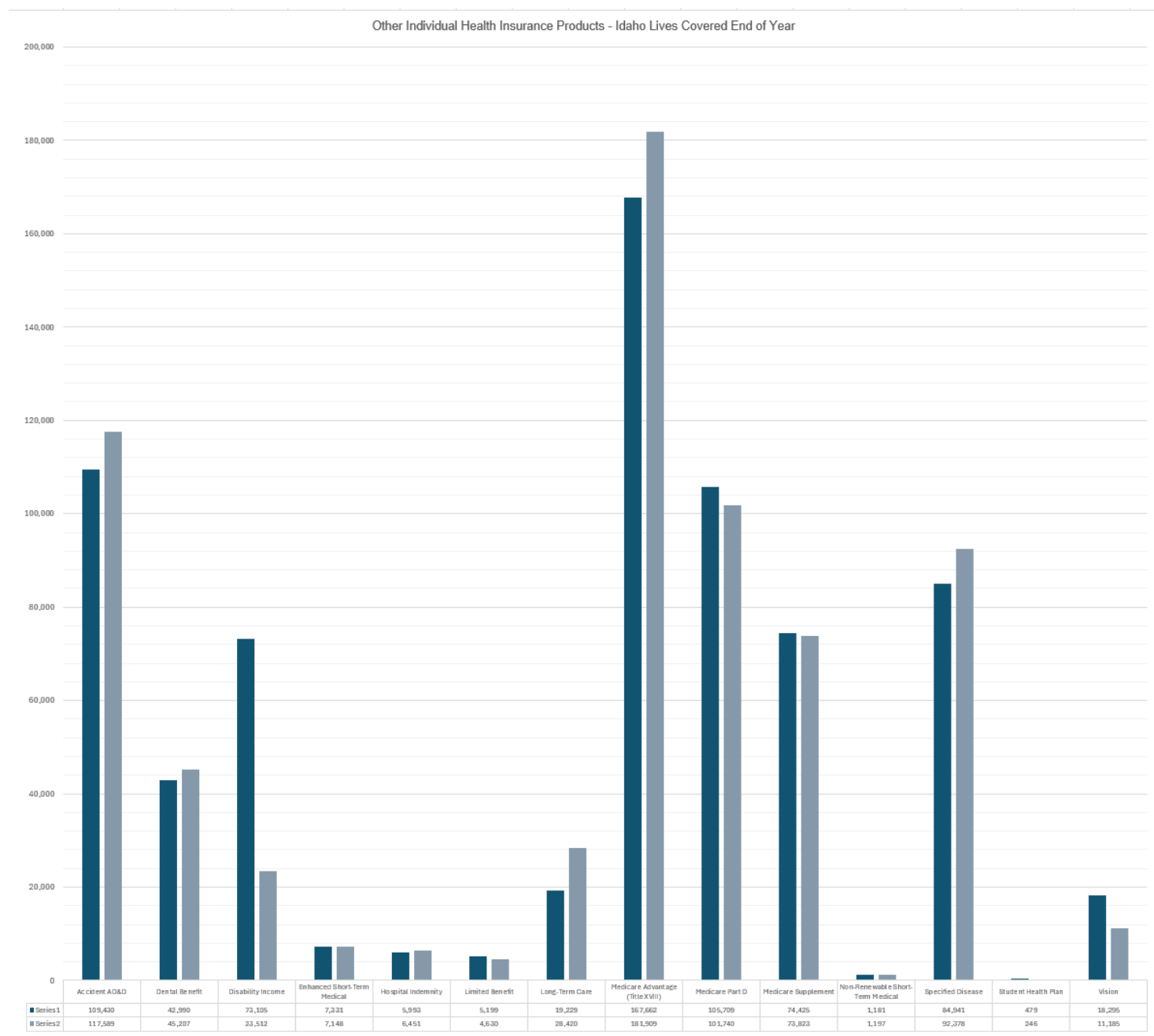
Group Major Medical-Idaho Lives Covered End of Year				
Type	2023	2024	Year to year % of Change	2023 vs. 2024
Small Employer (2-50)	111,522	106,555	Small Employer (2-50)	- 4.5%
Midsize Employer (51-100)	31,580	29,487	Midsize Employer (51-100)	- 6.6%
Large Employer (101+)	168,193	155,497	Large Employer (101+)	- 7.5%
Multiple Employer Association or trust	1,151	1,085	Multiple Employer Association or trust	- 5.7%
Federal Government Benefit Plans	50,281	48,432	Federal Government Benefit Plans	- 3.7%
Totals	362,727	341,056		



Section 4

Other Group Health Insurance Products

Other Group Health Insurance Products-Idaho Lives Covered End of Year				
Type	2023	2024	Year to Year % of Change	2023 vs. 2024
Accident AD&D	1,036,111	947,088	Accident AD&D	- 8.6%
Blanket	1,361	1,179	Blanket	- 13.4%
Dental Benefit	139,081	244,713	Dental Benefit	75.9%
Hospital Indemnity	24,580	23,392	Hospital Indemnity	- 4.8%
Limited Benefit	6,720	5,487	Limited Benefit*	- 18.3%
Long-Term Care	8,236	6,463	Long-Term Care	- 21.5%
Long-Term Disability Income	210,688	222,019	Long-Term Disability Income	5.4%
Medicare Part D	12,670	12,957	Medicare Part D	2.3%
Medicare Supplement	18,446	18,997	Medicare Supplement	3.0%
Short-Term Disability Income	127,511	124,108	Short-Term Disability Income	- 2.7%
Specified Disease	70,211	74,314	Specified Disease	5.8%
Stop Loss-Excess Loss	188,537	216,731	Stop Loss-Excess Loss	15.0%
Vision	275,941	736,482	Vision	166.9%



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
2024	2,001,619	9.2%	181,552	1,793,174

*Idaho Population data source: Idaho Department of Labor and US Census.gov. – 9/11/2025

Uninsured rate estimates: Census.gov CPS reports

Section 5

Idaho Insured Lives End of Year

Idaho Insured Lives End of Year	2023	2024	2024 %
1. Individual Major Medical	100,636	113,698	5.2%
2. Small Group Major Medical	111,522	106,555	4.9%
3. Midsize Group Major Medical	31,580	29,487	1.4%
4. Large Group Major Medical	168,193	155,497	7.1%
5. Federal Government Benefits	50,281	48,432	2.2%
6. Multiple Employer Association and Trusts	1,151	1,275	0.1%
7. Self-Funded Health Products Major Medical	478,430	524,945	24.1%
8. *Original Medicare	204,640	202,746	10.1%
9. **Medicare Advantage	177,898	191,874	8.8%
10. *Medicaid	316,175	320,000	14.7%
11. **Medicaid-Child	166,319	158,281	7.3%
12. **CHIP	22,737	20,533	0.9%
13. *Tricare	52,913	75,000	3.4%
14. *VA Care	66,291	59,000	2.7%
	1,948,766	2,007,323	

Note: 2024 % is the percentage based on total 2024 Idaho Insured Lives End of Year compared to the total per health market in 2024.

Sources

2024/2025 Idaho Health Insurance Surveys: 1 - 6

2024/2025 Idaho Self-Funded Health Plan Surveys: 7

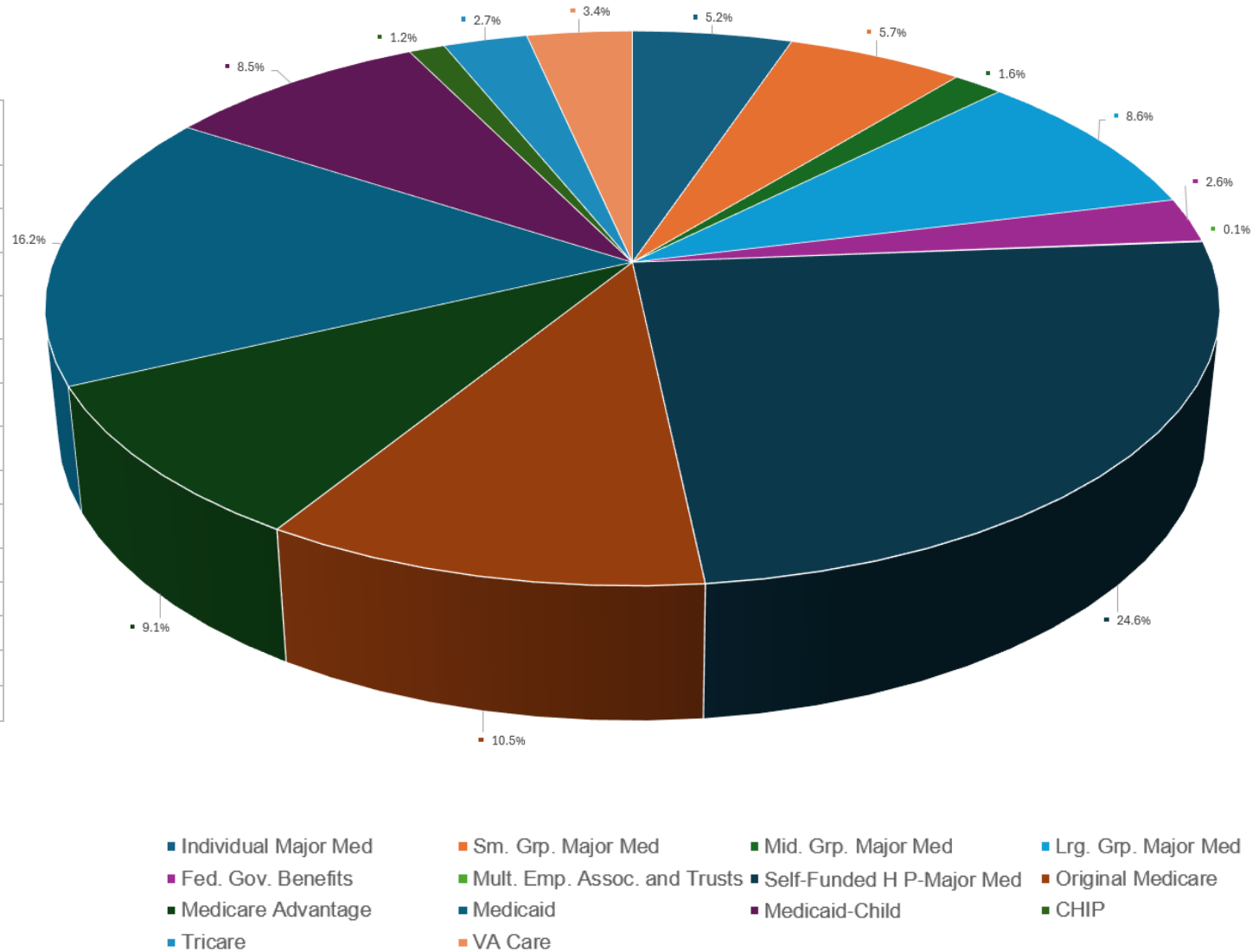
*CMS.gov: American Community Survey Tables for Health Insurance Coverage: 10, 13, 14

**CMS Medicare Enrollment Dashboard Data File: 8, 9, 11, 12

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

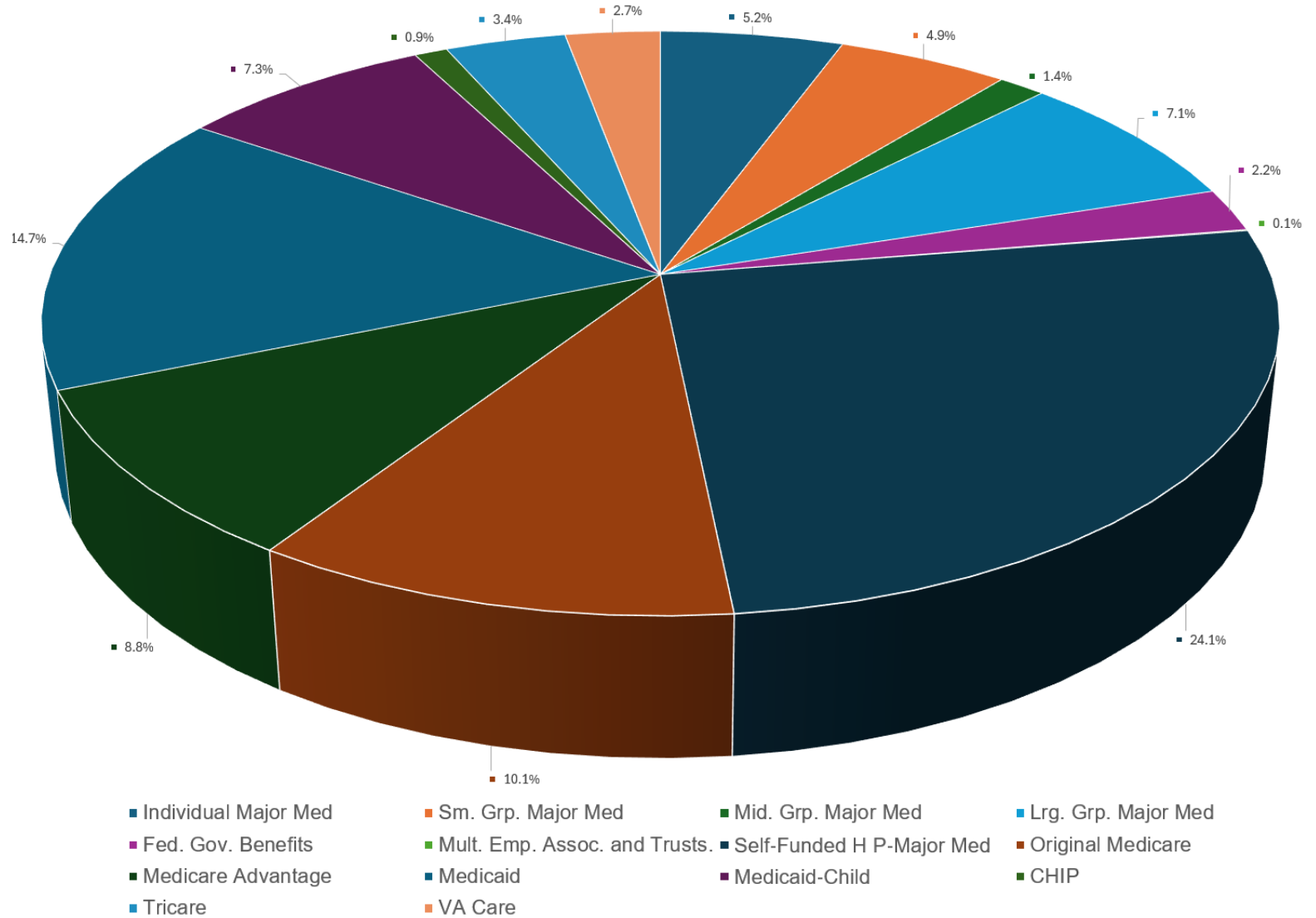
2023 Idaho Insured Lives End Of Year

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%



2024 Idaho Insured Lives End Of Year

Idaho Insured Lives End of Year	2024
Individual Major Med	5.2%
Sm. Grp. Major Med	4.9%
Mid. Grp. Major Med	1.4%
Lrg. Grp. Major Med	7.1%
Fed. Gov. Benefits	2.2%
Mult. Emp. Assoc. and Trusts.	0.1%
Self-Funded H P-Major Med	24.1%
Original Medicare	10.1%
Medicare Advantage	8.8%
Medicaid	14.7%
Medicaid-Child	7.3%
CHIP	0.9%
Tricare	3.4%
VA Care	2.7%



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	2024 ID Members	2024 HH
Altrua Ministries Inc.	393	140	324	109	192	51	203	63
Big Stuff HealthShare	Not Included		Not Included		*See Footnote		*See Footnote	
Christ Medicus Foundation	Not Included		Not Included		Included in Samaritan		Included in Samaritan	
Christian Care Ministry/Medi-Share	4,851	1,654	5,100	1,757	5,366	1,876	5,054	1,762
Christian Healthcare Ministries	11,290	4,164	11,047	4,044	*See Footnote		*See Footnote	
Christian Mutual Medical Aid, LLC	15	6	15	6	21	0	16	7
Covenant Healthshare	Not Included		Not Included		2	1	0	0
Freedom HealthShare Inc	Not Included		Not Included		0	0	0	0
HealthShare Connection	Not Included		Not Included		0	0	0	0
Impact Health Sharing	Not Included		Not Included		327	148	329	137
Joppa Health Share	Not Included		Not Included		*See Footnote		*See Footnote	
Liberty HealthShare	2,223	640	2,223	640	973	395	983	408
Medical Cost Sharing Inc	0	0	0	0	Closed		Closed	
MPB Health	13	13	13	13	Not Health Care Sharing Ministry per contact.		Not Health Care Sharing Ministry per contact.	
OneShare Health	52	132	289	132	235	111	230	98
Samaritan Ministries	6,663	1,891	7,089	2,013	6,988	1,915	7,573	2,090
Sedera Health	284	112	228	78	189	73	179	64
Share Healthcare	Not Included		Not Included		67	21	41	16
Sharity Ministries	125	110	Liquidated					
Solidarity Healthshare	382	134	382	134	159	61	109	44
Unite Health Share Ministries	Not Included		Not Included		1,066	484	765	638
Zion Healthshare	1,123	384	1,140	461	1,735	487	2,226	681
Grand Total	27,414	9,380	27,850	9,387	17,320	5,623	17,708	6,008

Note: *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.