


# 2025 Health Insurance Survey Report

## Idaho Lives Covered End of Survey Year

## 2 Year Comparison (2024 – 2025)

As of 10/29/2026

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** Population and Other Reports will be available 9/30/2026. The department will update the report once the data is available from the respective external sources.*

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 2024 and 2025). 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 including Non-renewable short-term and Enhanced short-term plans.
- Section 2: Other Individual Health Insurance Products; Medicare, limited benefits and other miscellaneous categories.
- Section 3: Group Major Medical-Small (2-50), Midsize (51-100), Large Employer (101+) health benefit plans, and Self-Funded plans.
- Section 4: Other Group Health Insurance Products; Medicare, limited benefits and other misc. categories.
- Section 5: Estimated Idaho population and other aggregate categorical data.

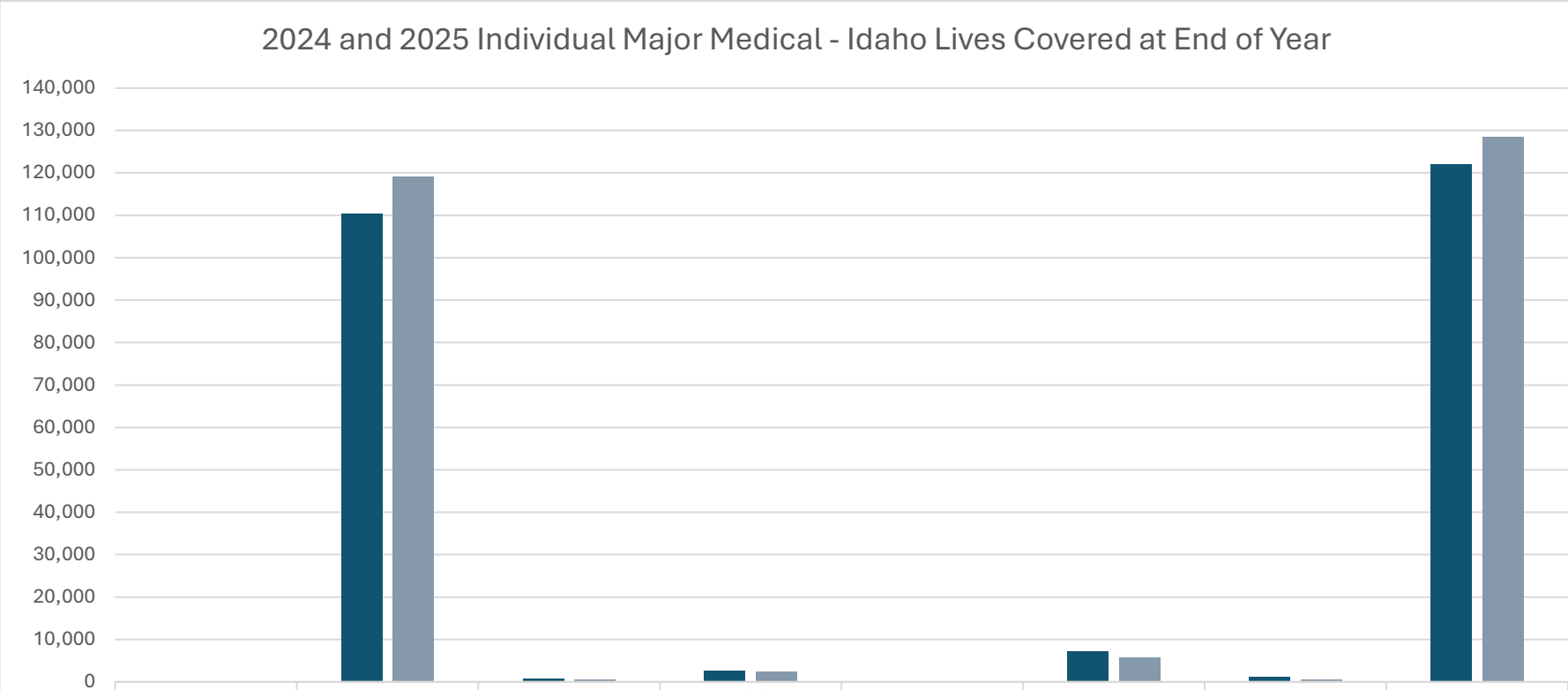
Graphs are included to provide visual references for the analytic tables and section information.

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

| Category | 2024 Lives Covered | 2025 Lives Covered | Change in # of Lives | 2024 vs. 2025 |
|---|---|---|---|---|
| ACA-Compliant | 110,309 | 119,073 | +8,764 | 7.9% |
| Grandfathered Individual Major Med | 763 | 617 | -146 | -19.0% |
| Transitional Individual Major Med | 2,612 | 2,416 | -196 | -7.5% |
| Grandfathered High Risk Pool | 13 | 11 | -2 | -15.4% |
| Enhanced Short-Term Medical | 7,148 | 5,768 | -1,380 | -19.3% |
| Non-Renewable Short-Term Medical | 1,197 | 609 | -588 | -49.1% |
| Association or Trusts | 1 | 0 | -1 | -100.0% |
| **Total** | **122,043** | **128,495** | **+6,452** | **+5.3%** |

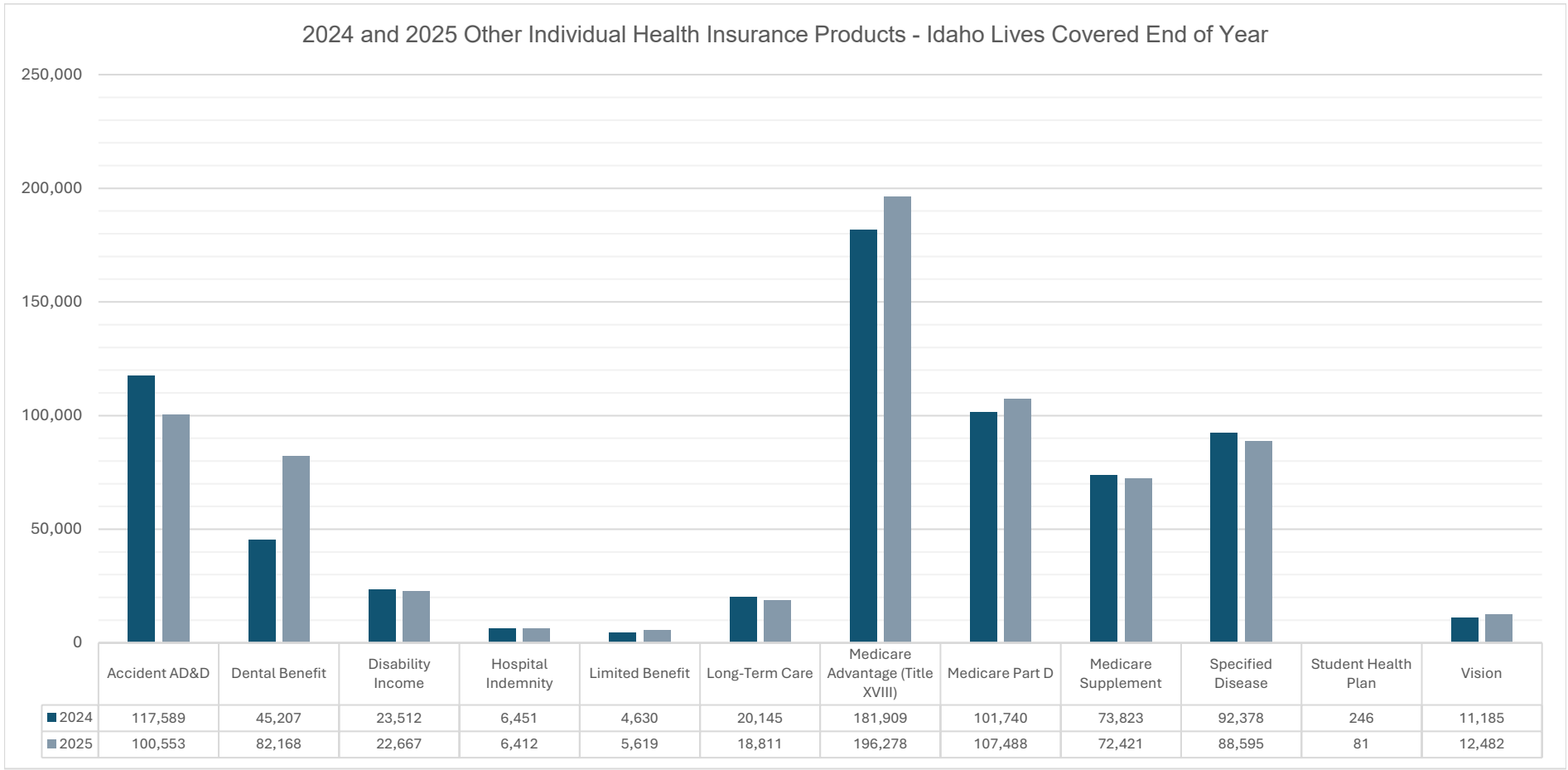



| | Association or Trusts | ACA-Compliant | Grandfathered Individual Major Med | Transitional Individual Major Med | HRP-All | Enhanced Short-Term Medical | Non-Renewable Short-Term Medical | Totals |
|---|---|---|---|---|---|---|---|---|
| 2024 | 1 | 110,309 | 763 | 2,612 | 13 | 7,148 | 1,197 | 122,043 |
| 2025 | 0 | 119,073 | 618 | 2,416 | 11 | 5,768 | 609 | 128,495 |

# Section 2

## Other Individual Health Insurance Products

| Type | 2024 Lives Covered | 2025 Lives Covered | Change in # of Lives | 2024 vs. 2025 |
|---|---|---|---|---|
| Accident AD&D | 117,589 | 100,553 | -17,036 | -14% |
| Dental Benefit | 45,207 | 82,168 | 36,961 | 82% |
| Disability Income | 23,512 | 22,667 | -845 | -4% |
| Hospital Indemnity | 6,451 | 6,412 | -39 | -1% |
| Limited Benefit | 4,630 | 5,619 | 989 | 21% |
| Long-Term Care | 20,145 | 18,811 | -1,334 | -7% |
| Medicare Advantage (Title XVIII) | 181,909 | 196,278 | 14,369 | 8% |
| Medicare Part D | 101,740 | 107,488 | 5,748 | 6% |
| Medicare Supplement | 73,823 | 72,421 | -1,402 | -2% |
| Specified Disease | 92,378 | 88,595 | -3,783 | -4% |
| Student Health Plan | 246 | 81 | -165 | -67% |
| Vision | 11,185 | 12,482 | 1,297 | 12% |



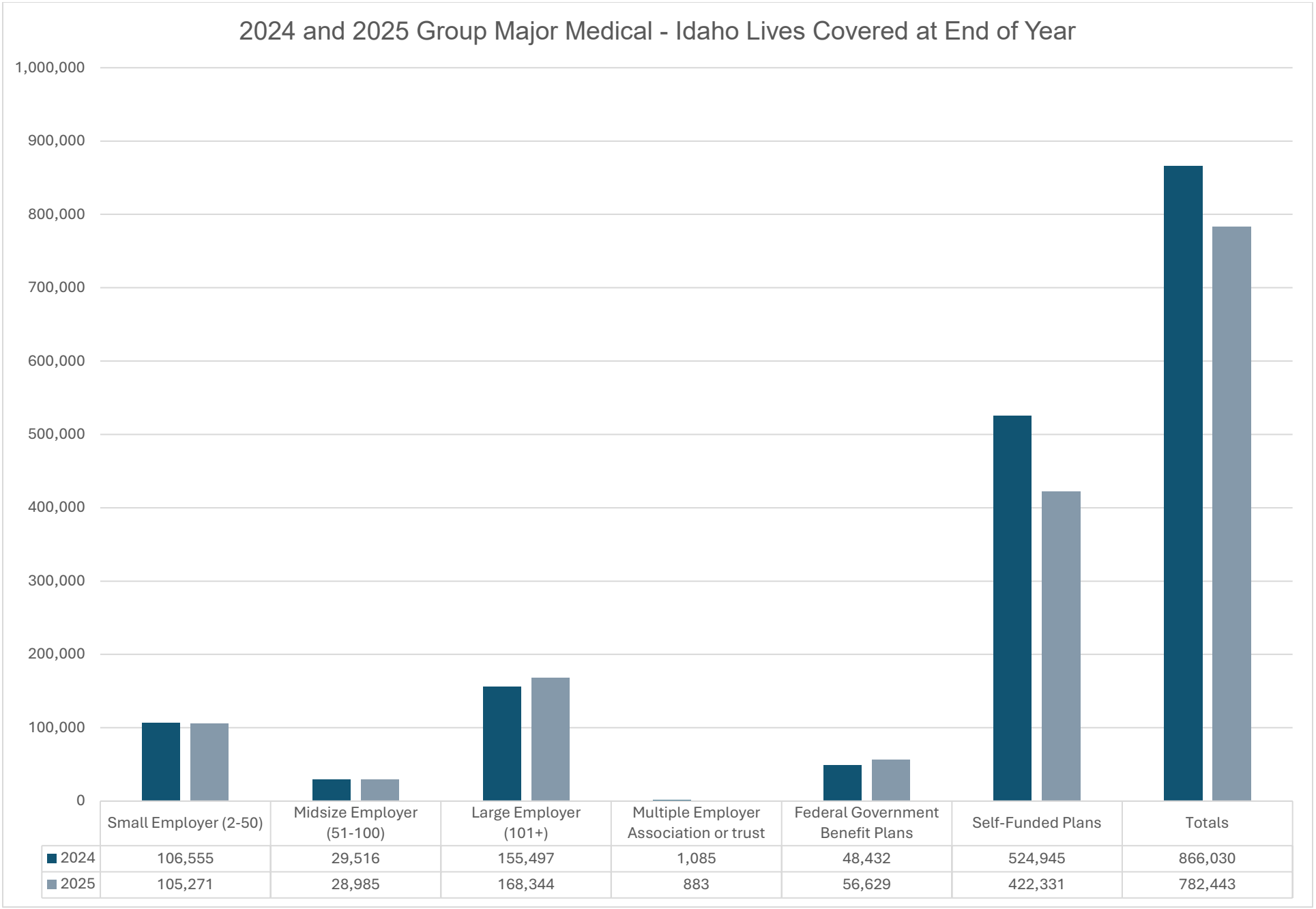

| | Accident AD&D | Dental Benefit | Disability Income | Hospital Indemnity | Limited Benefit | Long-Term Care | Medicare Advantage (Title XVIII) | Medicare Part D | Medicare Supplement | Specified Disease | Student Health Plan | Vision |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 117,589 | 45,207 | 23,512 | 6,451 | 4,630 | 20,145 | 181,909 | 101,740 | 73,823 | 92,378 | 246 | 11,185 |
| 2025 | 100,553 | 82,168 | 22,667 | 6,412 | 5,619 | 18,811 | 196,278 | 107,488 | 72,421 | 88,595 | 81 | 12,482 |

# Section 3

## Small, Midsize, & Large Employer Health Benefit Plans

| Type | 2024 Lives Covered | 2025 Lives Covered | Change in # of Lives | 2024 vs. 2025 |
|---|---|---|---|---|
| ACA-Compliant Small Employer Major Med. | 80,449 | 76,906 | -3,543 | -4.4% |
| Grandfathered Small Employer Major Med. | 16,197 | 17,399 | 1,202 | 7.4% |
| Transitional Small Employer Major Med. | 12,164 | 10,966 | -1,198 | -9.8% |
| **Small Employer (2-50) *Combined ACA, Grandfathered and Transitional line items*** | **106,555** | **105,271** | **-1,284** | **-1.2%** |
| Grandfathered Midsize Employer Major Med. | 679 | 589 | -90 | -13.3% |
| Non-Grandfathered Midsize Employer Major Med. | 28,837 | 28,396 | -441 | -1.5% |
| **Midsize Employer (51-100) *Combined Grandfathered + Non Grandfathered line items*** | **29,516** | **28,985** | **-531** | **-1.8%** |
| Grandfathered Large Employer Major Med. | 8,618 | 18,953 | 10,335 | 119.9% |
| Non-Grandfathered Large Employer Major Med. | 146,350 | 149,391 | 3,041 | 2.1% |
| **Large Employer (100+) *Combined Grandfathered + Non Grandfathered line items*** | **155,497** | **168,344** | **12,847** | **8.3%** |
| Multiple Employer Association or Trust | 1,085 | 883 | -202 | -18.6% |
| Federal Government Benefit Plans | 48,432 | 56,629 | 8,197 | 16.9% |
| Self-Funded Plans* | 524,945 | 422,331 | -102,614 | -19.5% |
| **Total** | **866,030** | **782,443** | **-83,587** | **-9.7%** |

*Self-Funded Plans are *NOT* health insurance.

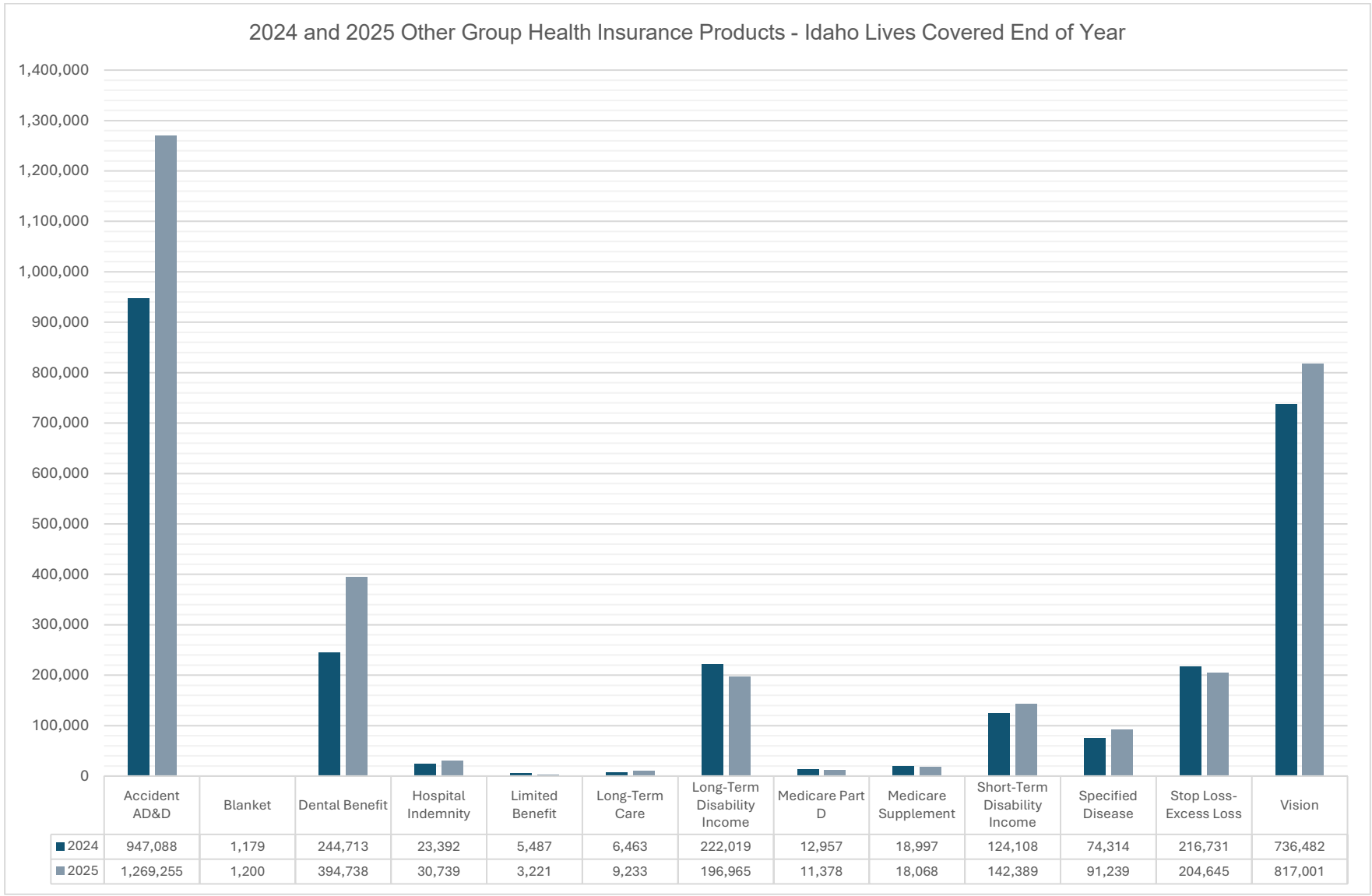



| | Small Employer (2-50) | Midsize Employer (51-100) | Large Employer (101+) | Multiple Employer Association or trust | Federal Government Benefit Plans | Self-Funded Plans | Totals |
|---|---|---|---|---|---|---|---|
| 2024 | 106,555 | 29,516 | 155,497 | 1,085 | 48,432 | 524,945 | 866,030 |
| 2025 | 105,271 | 28,985 | 168,344 | 883 | 56,629 | 422,331 | 782,443 |

# Section 4

## Other Group Health Insurance Products

| Type | 2024 Lives Covered | 2025 Lives Covered | Change in # of Lives | 2024 vs. 2025 |
|---|---|---|---|---|
| Accident AD&D | 947,088 | 1,269,255 | 322,167 | 34.0% |
| Blanket | 1,179 | 1,200 | 21 | 1.8% |
| Dental Benefit | 244,713 | 394,738 | 150,025 | 61.3% |
| Hospital Indemnity | 23,392 | 30,739 | 7,347 | 31.4% |
| Limited Benefit | 5,487 | 3,221 | -2,266 | -41.3% |
| Long-Term Care | 6,463 | 9,233 | 2,770 | 42.9% |
| Long-Term Disability Income | 222,019 | 196,965 | -25,054 | -11.3% |
| Medicare Part D | 12,957 | 11,378 | -1,579 | -12.2% |
| Medicare Supplement | 18,997 | 18,068 | -929 | -4.9% |
| Short-Term Disability Income | 124,108 | 142,389 | 18,281 | 14.7% |
| Specified Disease | 74,314 | 91,239 | 16,925 | 22.8% |
| Stop Loss-Excess Loss | 216,731 | 204,645 | -12,086 | -5.6% |
| Vision | 736,482 | 817,001 | 80,519 | 10.9% |




| | Accident AD&D | Blanket | Dental Benefit | Hospital Indemnity | Limited Benefit | Long-Term Care | Long-Term Disability Income | Medicare Part D | Medicare Supplement | Short-Term Disability Income | Specified Disease | Stop Loss-Excess Loss | Vision |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2024 | 947,088 | 1,179 | 244,713 | 23,392 | 5,487 | 6,463 | 222,019 | 12,957 | 18,997 | 124,108 | 74,314 | 216,731 | 736,482 |
| 2025 | 1,269,255 | 1,200 | 394,738 | 30,739 | 3,221 | 9,233 | 196,965 | 11,378 | 18,068 | 142,389 | 91,239 | 204,645 | 817,001 |

# Section 5

## Estimated Idaho Census and Health Insurance Coverage Data

| Year | Population | Uninsured Rate* | Insured Lives* | Uninsured Lives* |
|---|---|---|---|---|
| 2006 | 1,468,669 | 15.1% | 1,246,900 | 221,769 |
| 2007 | 1,505,105 | 13.6% | 1,300,411 | 204,694 |
| 2008 | 1,534,320 | 15.4% | 1,298,035 | 236,285 |
| 2009 | 1,554,439 | 15.3% | 1,316,610 | 237,829 |
| 2010 | 1,570,773 | 19.1% | 1,270,755 | 300,018 |
| 2011 | 1,583,828 | 16.9% | 1,316,161 | 267,667 |
| 2012 | 1,595,441 | 15.9% | 1,341,766 | 253,675 |
| 2013 | 1,611,530 | 16.2% | 1,350,462 | 261,068 |
| 2014 | 1,631,479 | 13.6% | 1,409,598 | 221,881 |
| 2015 | 1,651,523 | 11.0% | 1,469,855 | 181,668 |
| 2016 | 1,682,930 | 10.1% | 1,512,954 | 169,976 |
| 2017 | 1,718,904 | 10.1% | 1,545,295 | 173,609 |
| 2018 | 1,754,208 | 11.1% | 1,559,491 | 194,717 |
| 2019 | 1,787,065 | 10.8% | 1,594,062 | 193,003 |
| 2020 | 1,860,123 | 12.3% | 1,630,795 | 229,328 |
| 2021 | 1,900,923 | 8.8% | 1,733,642 | 167,281 |
| 2022 | 1,938,996 | 8.2% | 1,755,313 | 156,638 |
| 2023 | 1,964,726 | 8.9% | 1,766,422 | 171,601 |
| 2024 | 2,001,619 | 9.2% | 1,793,174 | 181,552 |
| 2025 | 2,029,733 | 9.5% | 1,813,984 | 190,423 |

*While self-funded plans are not insurance, they are considered insurance in the US Census's Current Population Survey reports

Sources

Population Estimate: Annual Estimates of the Resident Population for the United States, Regions, States, District of Columbia, and Puerto Rico: April 1, 2020 to July 1, 2025.
Uninsured rate estimates: U.S. Census Bureau. "Selected Characteristics of Health Insurance Coverage in the United States." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701 – Data Retrieved 10/29/26

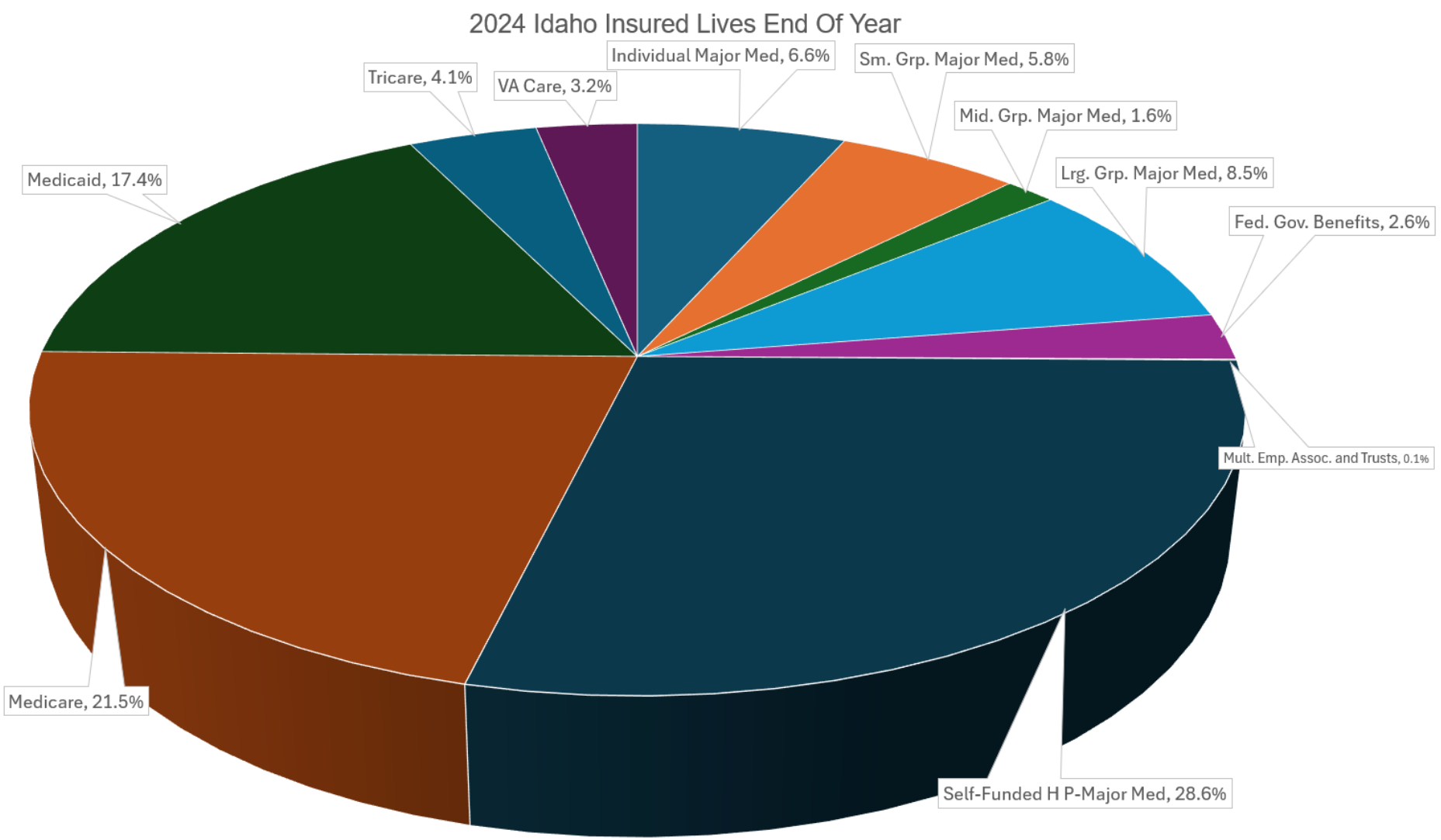
# How Idahoans Obtain Health Coverage

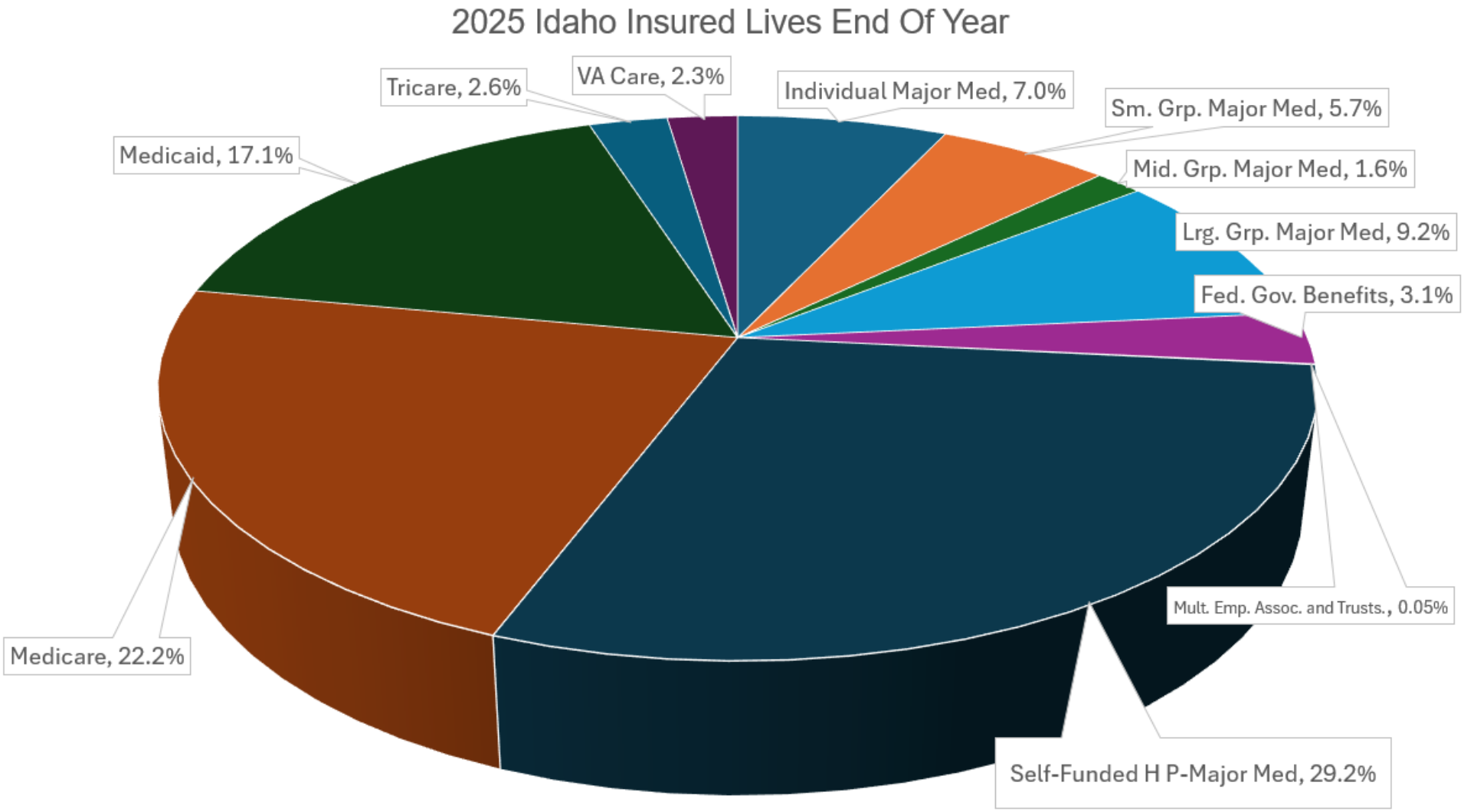
| Health Coverage Category | Covered Lives at the End of 2024 | 2024 % of Total | Covered Lives at the End of 2025 | 2025 % of Total |
|---|---|---|---|---|
| 1. Individual Major Medical | 122,043 | 6.6% | 128,495 | 7.0% |
| 2. Small Group Major Medical | 106,555 | 5.8% | 105,271 | 5.7% |
| 3. Midsize Group Major Medical | 29,516 | 1.6% | 28,985 | 1.6% |
| 4. Large Group Major Medical | 155,497 | 8.5% | 168,344 | 9.2% |
| 5. Federal Government Benefits | 48,432 | 2.6% | 56,629 | 3.1% |
| 6. Multiple Employer Association and Trusts | 1,275 | 0.1% | 883 | 0.05% |
| 7. Self-Funded Health Products Major Medical | 524,945 | 28.6% | 535,177 | 29.2% |
| 8. Medicare Total | 394,620 | 21.5% | 407,019 | 22.2% |
| a. Original Medicare | 202,746 | 11.0% | 203,698 | 11.1% |
| b. Medicare Advantage | 191,874 | 10.4% | 203,321 | 11.1% |
| c. Medicare Supplement | 92,820 | 5.1% | 90,489 | 4.9% |
| 9. Medicaid | 319,959 | 17.4% | 313,952 | 17.1% |
| a. Medicaid – Adult Enrollment | 161,678 | 8.8% | 160,909 | 8.8% |
| b. Medicaid – Child Not Including CHIP | 137,748 | 7.5% | 133,195 | 7.3% |
| c. CHIP | 20,533 | 1.1% | 19,848 | 1.1% |
| 10. Tricare | 75,000 | 4.1% | 48,000 | 2.6% |
| 11. VA Care | 59,000 | 3.2% | 43,000 | 2.3% |
| **Total** | **1,836,653** | | **1,835,755** | |

Sources

Lines 1 – 6: Idaho Health Insurance Surveys
Line 7: Idaho Self-Funded Health Plan Survey
Lines 8 – 9: CMS Medicare Enrollment Dashboard Data File
Lines 10 – 11: U.S. Department of Veterans Affairs

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




2025 Idaho Insured Lives End Of Year
Tricare, 2.6%
VA Care, 2.3%
Individual Major Med, 7.0%
Sm. Grp. Major Med, 5.7%
Medicaid, 17.1%
Mid. Grp. Major Med, 1.6%
Lrg. Grp. Major Med, 9.2%
Fed. Gov. Benefits, 3.1%
Mult. Emp. Assoc. and Trusts., 0.05%
Medicare, 22.2%
Self-Funded H P-Major Med, 29.2%

# Idahoans Enrolled in Health Care Sharing Ministries

| Health Care Sharing Ministry | 2021 Members | 2021 Households | 2022 Members | 2022 Households | 2023 Members | 2023 Households | 2024 Members | 2024 Households | 2025 Members | 2025 Households |
|---|---|---|---|---|---|---|---|---|---|---|
| Altrua Ministries Inc. | 393 | 140 | 324 | 109 | 192 | 51 | 203 | 63 | 172 | 52 |
| Christian Care Ministry/Medi-Share | 4,851 | 1,654 | 5,100 | 1,757 | 5,366 | 1,876 | 5,054 | 1,762 | 4,626 | 1,640 |
| Christian Healthcare Ministries | 11,290 | 4,164 | 11,047 | 4,044 | Not Included | | Not Included | | 9,533 | 3,490 |
| Christian Mutual Medical Aid, LLC | 15 | 6 | 15 | 6 | 21 | 0 | 16 | 7 | 9 | 4 |
| Covenant Healthshare | Not Included | | Not Included | | 2 | 1 | 0 | 0 | 0 | 0 |
| Impact Health Sharing | Not Included | | Not Included | | 327 | 148 | 329 | 137 | 0 | 0 |
| Liberty HealthShare | 2,223 | 640 | 2,223 | 640 | 973 | 395 | 983 | 408 | Not Included | |
| Medical Cost Sharing Inc | 0 | 0 | 0 | 0 | Closed | | Closed | | Closed | |
| MPB Health | 13 | 13 | 13 | 13 | Not Health Care Sharing Ministry per contact. | | Not Health Care Sharing Ministry per contact. | | Not Health Care Sharing Ministry per contact. | |
| OneShare Health | 52 | 132 | 289 | 132 | 235 | 111 | 230 | 98 | 238 | 99 |
| Samaritan Ministries | 6,663 | 1,891 | 7,089 | 2,013 | 6,988 | 1,915 | 7,573 | 2,090 | 7,705 | 2,036 |
| Sedera Health | 284 | 112 | 228 | 78 | 189 | 73 | 179 | 64 | Not Included | |
| Share Healthcare | Not Included | | Not Included | | 67 | 21 | 41 | 16 | Not Included | |
| Sharity Ministries | 125 | 110 | Liquidated | | | | | | | |
| Solidarity Healthshare | 382 | 134 | 382 | 134 | 159 | 61 | 109 | 44 | 30 | 17 |
| Unite Health Share Ministries | Not Included | | Not Included | | 1,066 | 484 | 765 | 638 | 2,016 | 939 |
| Zion Healthshare | 1,123 | 384 | 1,140 | 461 | 1,735 | 487 | 2,226 | 681 | 2,310 | 979 |
| **Grand Total** | **27,414** | **9,380** | **27,850** | **9,387** | **17,320** | **5,623** | **17,708** | **6,008** | **26,639** | **9,256** |

Note: Three Health Care Sharing Ministries (Share Healthcare, Liberty Healthshare, and Sedera health) did not respond to department's requests. If a response is received, the report table will be updated. Christian Healthcare Ministries did not respond to the department's requests in 2023 and 2024.