

Idaho Association of Health Underwriters Symposium

Director Dean L. Cameron
Idaho Department of Insurance



Goals as NAIC President



NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

1. Improved relationships.
2. Identify and remove or mitigate barriers to access and affordability of coverage.
3. More efficient, effective and collaborative NAIC.
4. Elimination of duplicative, excessively wordy, unneeded regulations and statutes.
5. Increased education and understanding of products we regulate providing confidence to consumers. Increase education as to career opportunities in the industry and regulatory community.
6. Defend and advance state-based regulation.



NAIC 2022 Priorities

- Cybersecurity, Consumer Data/AI and Innovation through “H” Committee
 - Long-Term Care Insurance
 - Climate / Natural Catastrophe Risks and Resiliency
 - Enhanced Committee Governance, Oversight and Accountability
 - Race and Insurance
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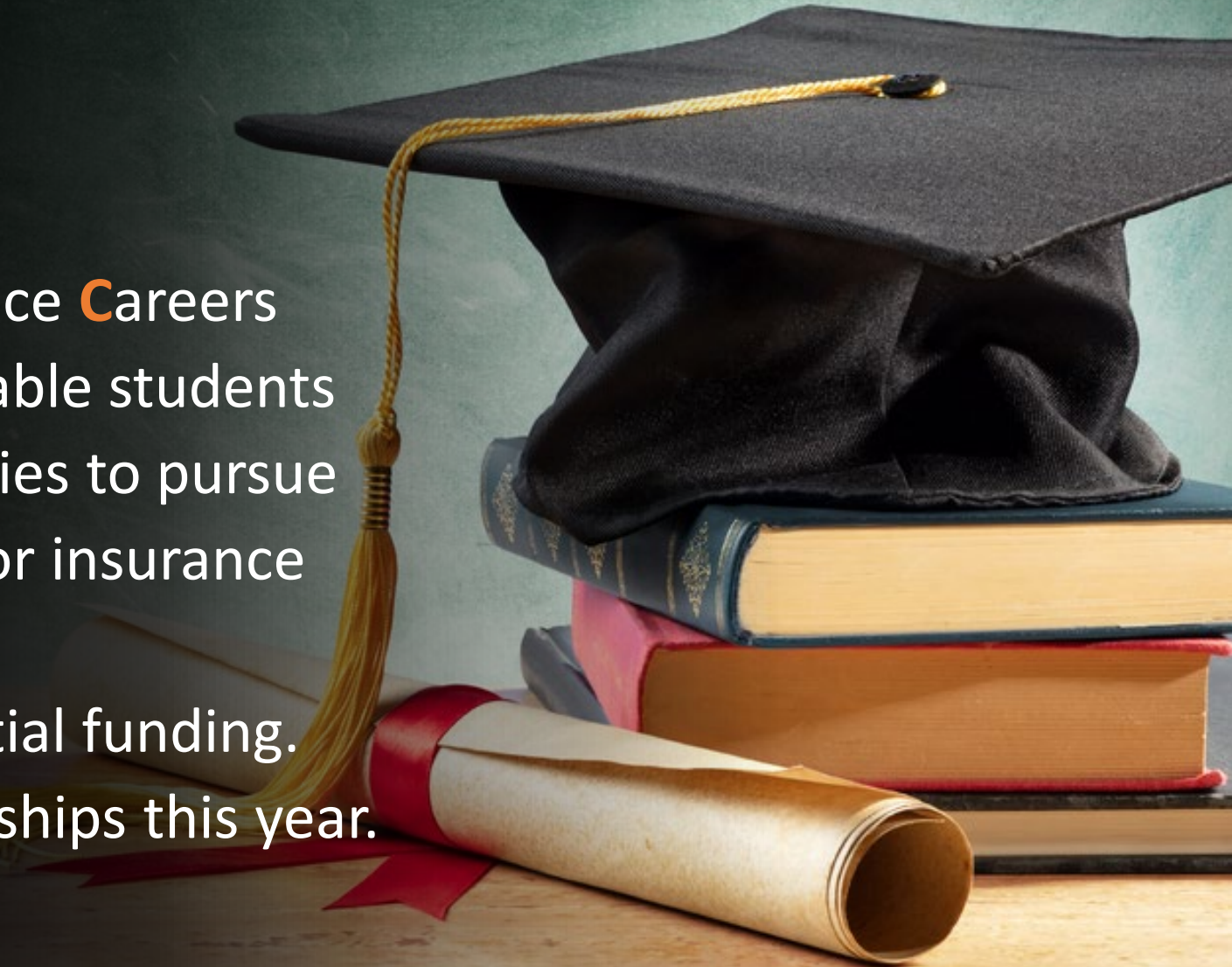


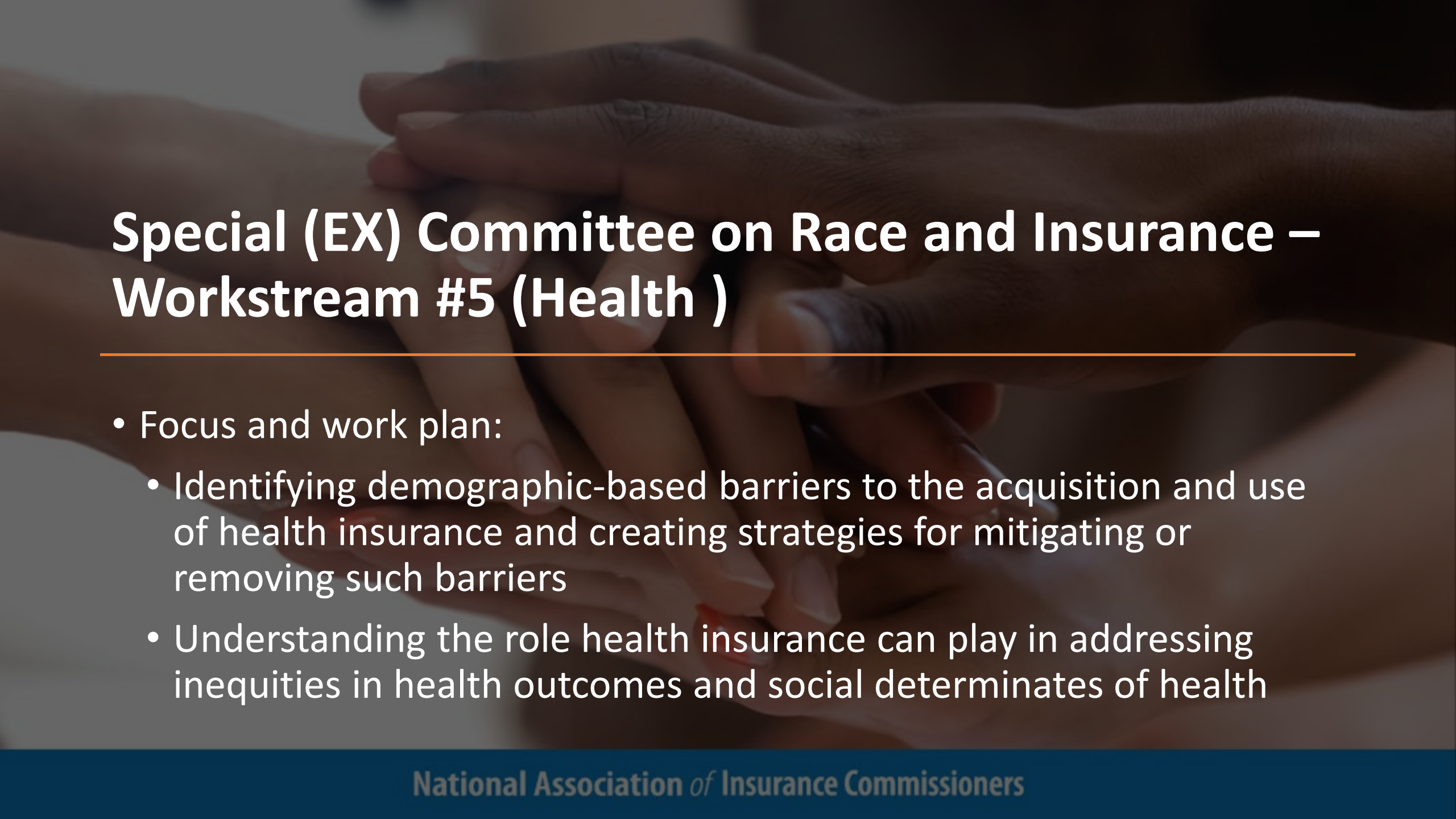
NAIC

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

NAIC Foundation

- NAIC — **N**ew **A**venues in **I**nsurance **C**areers
- Provides financial support to enable students of all races, genders and ethnicities to pursue fulfilling careers in government or insurance industry.
- NAIC committed \$200,000 in initial funding.
- Goal is to start providing scholarships this year.





Special (EX) Committee on Race and Insurance – Workstream #5 (Health)

- Focus and work plan:
 - Identifying demographic-based barriers to the acquisition and use of health insurance and creating strategies for mitigating or removing such barriers
 - Understanding the role health insurance can play in addressing inequities in health outcomes and social determinates of health

Extension of American Rescue Plan Subsidy Expansions

- Increased subsidies under the ACA by lowering the amount a person must pay for their health insurance to 8.5% of income – down from 9.83%.
- Eliminated the cap on eligibility of 400% of the Federal Poverty Level



**THE AMERICAN RESCUE
PLAN ACT OF 2021**

Medicaid “Unwinding” – End of Public Health Emergency

- The PHE is scheduled to end July 15th
- YHI and DOI are monitoring this situation including communication with Idaho Medicaid about the Idaho-specific plan

July 2022

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
27	28	29	30	1	2	
4	5	6	7	8	9	1
11	12	13	14	15	16	1
18	19	20	21	22	23	2
25	26	27	28	29	30	3
1	2	3	4	5	6	

An illustration of a family consisting of a man, a woman, and a young girl. The man is holding a large grey umbrella over them. They are standing on a dark blue background with faint, stylized dollar signs. The man is wearing a blue shirt and dark pants. The woman is wearing a red dress. The young girl is wearing a pink dress and red shoes.

Fixing the “Family Glitch”

- If an employer’s coverage for the employee’s coverage exceeds 9.61% of the family income, they can seek subsidized coverage on the Exchange because employer-provided coverage is “unaffordable”
- Cost of coverage for dependents is not included in the calculation = “Family Glitch”
- Fixing the family glitch is important for Idaho families.

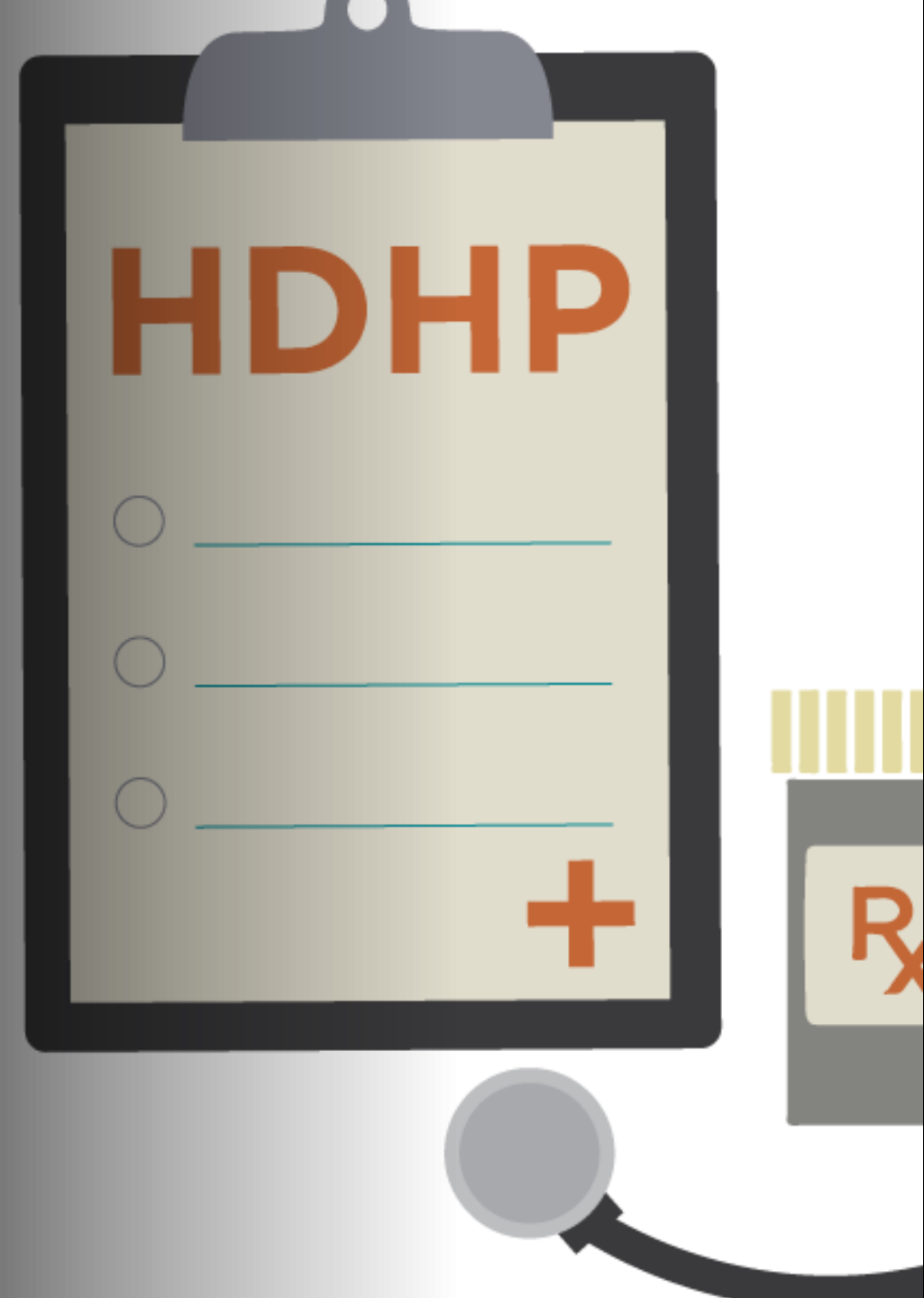
An illustration on a dark blue background. A man with a beard, wearing a blue t-shirt and dark pants, holds a grey umbrella over a young girl in a pink dress. To the right, a woman in a red dress stands. In the background, a large, faint dollar sign is visible.

Fixing the “Family Glitch”

- NAIC sent a letter to the House and Senate tax committees urging a legislative fix.
- Asked Congress to take action to make the law straightforward and clear and make premium tax credits available if employer offers are not affordable when considering coverage costs for an entire family.
- NAIC also sent a letter to the Treasury Department applauding the proposed rule.

Health Savings Accounts (HSAs) and State Copay Accumulator Laws

- For contributions to be tax free, the consumer must have an eligible High Deductible Health Plans (HDHP) which does not cover any costs before deductibles are met, except some preventive services.



Health Savings Accounts (HSAs) and State Copay Accumulator Laws

- NAIC sent a letter to Treasury asking that they reassess their current position.
- NAIC sent a letter to the House and Senate tax committees asking that they legislatively clarify this issue and allow states to implement consumer protections without fear of losing access to HSAs.



Changes to Idaho's Medigap Law/Rules

- S 1143 Signed into law April 22, 2021; effective July 1, 2021
- Community rating—no issue age or attained age ratings
- Annual guaranteed issue period
- DOI promulgated rules in 2021 to implement S1143
- Community Rating Required for New Policies



Changes to Idaho's Medigap Rules

Annual Guaranteed Issue Opportunity

- Known as a “birthday rule”
- May change to a same or “lesser than” plan annually on birthday
- Have 63-day guarantee issue period to change plan and/or company
- This is a state-specific guaranteed issue right – in addition to the federal guaranteed issue rights



Changes to Idaho's Medigap Rules

Additional Changes

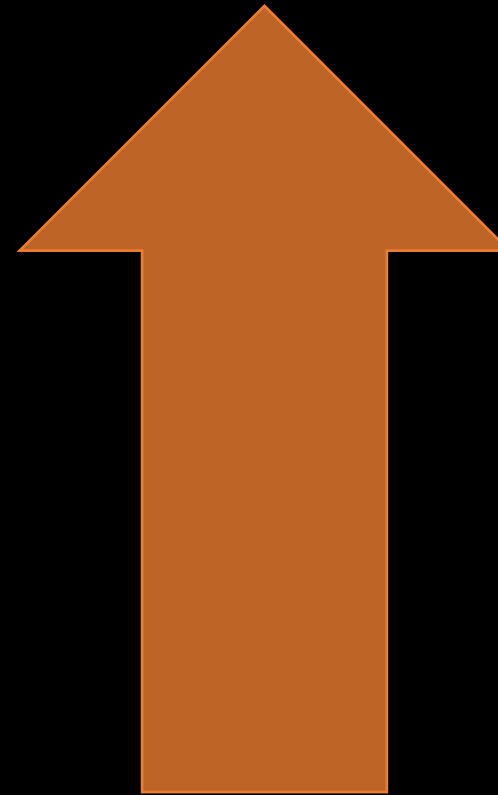
New rules prohibit:

- Application fees
- Discounting based on method or frequency of payment (i.e., direct payment withdrawal or paying annually)
- Varying commissions based on variables such as age, guaranteed issue status or any other reason.



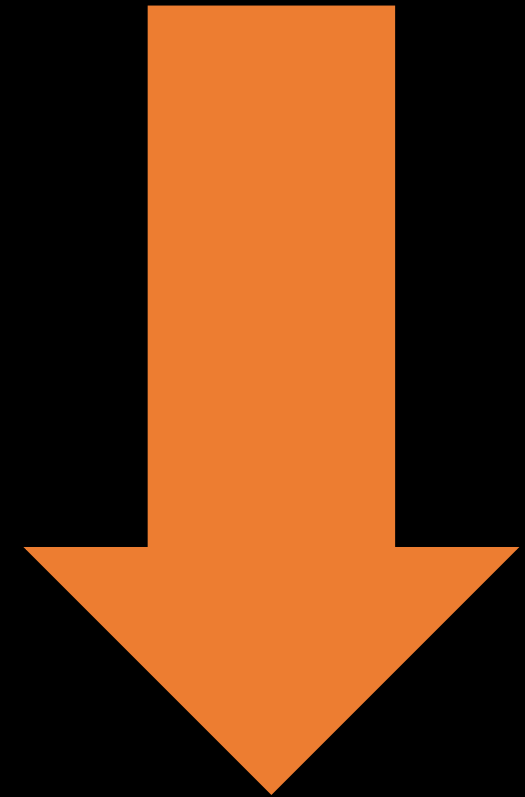
Community Rating: What are we seeing?

- Community rating premiums
- Community rating charts available at www.doi.Idaho.gov



11-22% average
increase for Plan
G for age 65-70

2-19% average
decrease for Plan
G for age 75+



Medicare Supplement Carriers

Accendo Insurance Company	Aetna Health and Life Insurance Co	Blue Cross of Idaho Care Plus, Inc	Cigna Health & Life Insurance Company
Federal Life Insurance Company	First Health Life & Health Insurance Company	Globe Life & Accident Insurance Co.	GPM Health & Life Insurance Company
Humana Dental Insurance Company	Manhattan Life Assurance Company of America	Montana Health Cooperative	National Health Insurance Company
Omaha Insurance Company	Regence Blue Shield of Idaho	State Farm Mutual Automobile Ins. Co.	Transamerica Life Insurance Company
United American Insurance Co.	United Healthcare Insurance Co.	United Insurance Company of America	United States Fire Insurance Company
	USAA Life Insurance Company	WMI Mutual Insurance Company	

1332 Waiver for Reinsurance

- H611 grants authority to DOI to apply for 1332 waiver
- Reduce individual premiums for health insurance purchased through Your Health Idaho without premium assistance
- Waiver would allow Idaho to receive federal pass-through savings
- Public comment period April 1st – May 1st
- See DOI website for more information including hearing dates
- Submit written comments to DOI.reform@doi.idaho.gov

Idaho's Qualified Health Plans

- DOI has a close partnership with Your Health Idaho (YHI) – regular communication between staff and leadership
- Director Cameron is a YHI board member
- DOI reviews Qualified Health Plans (QHPs) and submits to YHI board for annual certification
- DOI Consumer Affairs section available for consumer issues/concerns about coverage



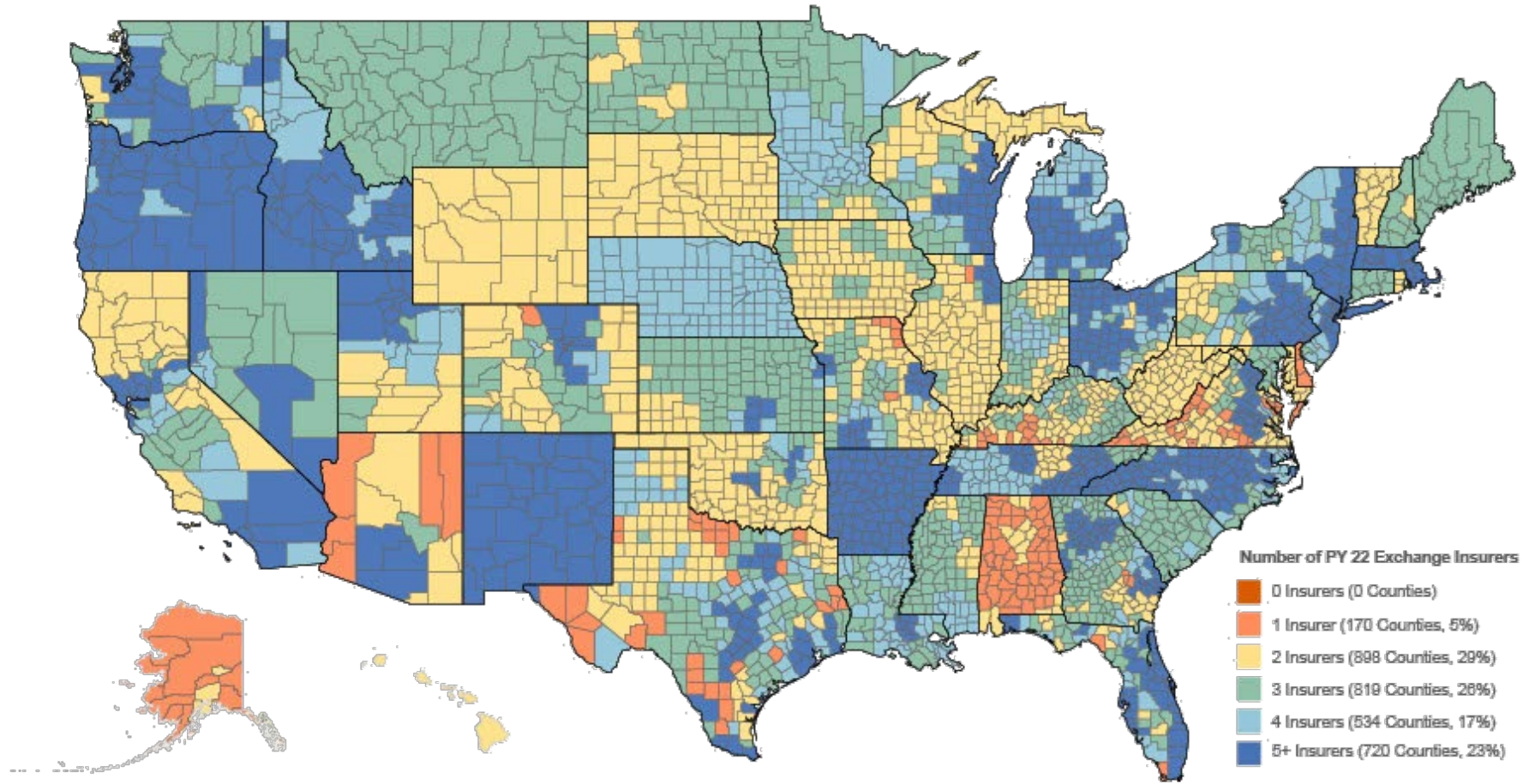
What to know about the NSA

- Passed Congress and signed by President Trump December 2020
- Most provisions effective January 1, 2022
- Provides new protections for unexpected or excessive medical bills consumers may have received from medical providers and air ambulance providers (surprise medical bills)
- Independent Dispute Resolution (IDR) process for carriers and providers, and self-pay patients and providers
- DOI Consumer Affairs available to assist Idahoans with understanding the new protections



Access to Coverage

County by County Plan Year 2022 Insurer Participation in Health Insurance Exchanges



- Federally-Facilitated Exchange (FFE) data reflected on this map are point in time as of 10/08/2021.

- State-Based Exchange (SBE) data are self-reported from the Exchanges to CMS and are point in time as of 10/21/2021 for CA, CO, CT, DC, ID, KY, MA, MD, ME, MN, NJ, NM, NV, NY, PA, RI, VT and WA.

Source: Centers for Medicare and Medicaid Services

QUESTIONS

Q & A

ANSWERS

