

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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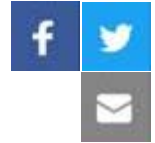
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**Idaho Department of Insurance News Release**

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**Transitional Health Insurance Plans to be Extended through Dec. 31, 2020**  
*These policies must continue to comply with a number of ACA provisions.*

BOISE, ID – Non-grandfathered transitional health plans, also known as “grandmothered” plans, will be extended through December 31, 2020, the Idaho Department of Insurance announced today. The announcement follows the latest guidance released March 25, 2019 by the Centers for Medicare & Medicaid Services (CMS) that allows states the option of extending such plans.

Most Affordable Care Act (ACA) market reforms took effect January 1, 2014. Non-grandfathered health policies in existence prior to that date are considered “transitional policies.” Director Dean Cameron says these types of health policies continue to serve many consumers well.

“Numerous individuals and families have held onto these transitional policies since before 2014,” said Cameron. “We are pleased they will have the option to retain them for another year.”

Transitional policies are not fully ACA-compliant; however, they must comply with state law and only specific ACA provisions regarding annual dollar limitations, pre-existing condition exclusions, waiting periods and mental health parity rules. Carriers are to provide notice at renewal informing individuals or small employers of renewal options, including the opportunity to enroll in ACA-compliant plans. CMS is permitting states to continue the extension of transitional plans through the “substantially enforcing” provision of the ACA.

For further information, click [Bulletin 19-02](#), visit the Department website at [doi.idaho.gov](http://doi.idaho.gov) or call 208-334-4250.

**About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code.

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