

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

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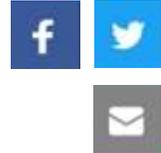
**DEAN L. CAMERON**  
Director

**Idaho Department of Insurance News Release**

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## **Defending health insurance choices for Idahoans**

**BOISE, ID** – Director Dean Cameron testified before a U.S. House Subcommittee on Affordable Care Act (ACA) expansion, defending health insurance choices for Idahoans.

On March 23, 2021, Department of Insurance Director, Dean Cameron, participated in a hearing before the Subcommittee on Health of the U.S. House Committee on Energy and Commerce regarding 18 bills to adjust ACA coverage and limit choices for consumers, including HR 1875 which would restrict Idaho’s efforts to provide health insurance choices.

Director Cameron testified that state flexibility works, and states should have the ability to design choices to fit their state’s needs. He argued that the ACA one-size-fits-all approach is too expensive and that consumers should have lower cost choices. He reminded the committee that many, in Idaho and across the country, do not qualify for the subsidies provided in the ACA. Farmers and ranchers are especially limited because of the fluctuation in their markets and incomes. Families of schoolteachers and other families with employer-sponsored coverage are excluded from subsidies known as the “family glitch.”

Idaho is unique from other states because of the creation of the Enhanced Short-term Plans (ESTP), which in many cases provide higher actuarial value plans than ACA plans. Different from traditional short-term plans, ESTP’s cover all the essential benefits, provide guarantee issue and are part of the ACA risk pool. Unlike the political narrative, ESTP’s and traditional STP’s have a valuable place in the market. They help bridge the gap when Idahoans find themselves in a tough spot without coverage and assist in early diagnosis and treatment of conditions.

“Idahoans, like many consumers in other states, are being priced out of the marketplace. The ACA plans have become too expensive, and many do not qualify or cannot avail themselves of the subsidy,” stated Director Cameron. “They want to have coverage but simply cannot afford it. We’ve come up with a solution for that in Enhanced Short-term Plans.”

Director Cameron stood firm to protect Idahoans against HR 1875 and other legislation which will raise costs for everyone and dismantle health insurance choices for Idahoans. If HR 1875 is to pass, it would harm thousands of Idahoans, potentially revoking their coverage and leading to higher costs for everyone, including those who are buying ACA products.

The complete committee hearing "[Building on the ACA: Legislation to Expand Health Coverage and Lower Costs](#)" is online.

**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. For more information, please visit us at [doi.idaho.gov](http://doi.idaho.gov).

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