

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

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**DEAN L. CAMERON**  
Director

**BULLETIN NO. 21-02**

**DATE:** March 30, 2021  
**TO:** Insurance carriers issuing individual market Health Benefit Plans in Idaho, Idaho Health Insurance Exchange  
**FROM:** Dean L. Cameron, Director  
**SUBJECT:** Extension of Special Open Enrollment Period for Health Benefit Plans through April 30, 2021

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This Bulletin applies to Idaho Health Insurance Exchange, doing business as Your Health Idaho, Inc. (“YHI”), and insurance carriers offering Health Benefit Plans, both on and off Idaho’s exchange. This Bulletin extends the Special Open Enrollment Period (the “SEP”) made available starting March 1, 2021, per Bulletin 21-01.

With the signing into law of the American Rescue Plan Act on March 11, 2021, many Americans will have access to expanded Advanced Premium Tax Credits (APTC) starting April 1, 2021. Individuals and families may be newly eligible for APTC if earning over 400% of the federal poverty level or may be eligible for greater APTC if earning less than 400% of the federal poverty level.

Considering these changes in the eligibility of APTC for Idahoans, the Department finds it in the best interest of political subdivisions, healthcare providers, and the citizens of the state of Idaho to maximize access to affordable and appropriate healthcare by extending the currently open exceptional health insurance SEP until April 30, 2021.

The Department acknowledges that YHI will take necessary actions to extend the current SEP for Idahoans to obtain healthcare coverage. Accordingly, the Department requests that carriers enroll Idahoans who qualify for coverage during the SEP. Further, the Department requests that carriers similarly offer enrollment in off-exchange individual market Health Benefit Plans to all eligible Idahoans in a non-discriminatory manner during the SEP and that carriers track applications and effectuations by rating area and metal level specific to this SEP, submitting reports with such information to the Department weekly, by email to [companies@doi.idaho.gov](mailto:companies@doi.idaho.gov). Lastly, the Department requests that YHI track costs incurred by YHI in offering the SEP, as

well as APTC determinations and per-carrier enrollments specific to this SEP and report those costs to the YHI board and to the Department.

The following provisions replace those laid out in Bulletin 21-01. The SEP shall:

- Commence March 1, 2021, and continue through April 30, 2021, unless extended further by the Department after conducting a cost-benefit analysis and after consultation with YHI, DHW and other impacted parties.
- Allow currently enrolled individuals, if so desired, to change to a different plan within those offered by the currently enrolled carrier. If an enrollee changes to a different plan with the same carrier, that carrier shall transfer any payments of deductibles or other accumulators toward the coverage of the new plan. If there is a new qualifying life event, the enrollee may additionally choose from all available plans from any carrier.
- All plan selections made by March 31 will have an April 1, 2021, effective start date. All plan selections made between April 1 and April 30 will have a May 1, 2021, effective start date.

This Bulletin will remain in effect until termination of this exceptional SEP.

This Bulletin is not new law but is an agency interpretation of existing law, except as authorized by law or as incorporated into a contract. Requests for additional information or other inquiries regarding this Bulletin can be directed to Deputy Director Wes Trexler at 208-334-4214 or [weston.trexler@doi.idaho.gov](mailto:weston.trexler@doi.idaho.gov). YHI questions should be directed to Frances Nagashima at [frances.nagashima@yourhealthidaho.org](mailto:frances.nagashima@yourhealthidaho.org).