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DEPARTMENT OF INSURANCE

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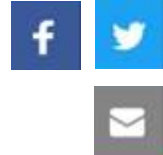
DEAN L. CAMERON
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Idaho Department of Insurance News Release

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DOI extends Special Open Enrollment Period to April 30th

BOISE, ID – Effective Monday, March 28, 2021, the Idaho Department of Insurance (DOI), working with Department of Health and Welfare (DHW) and Your Health Idaho (YHI), announced that the current health insurance Special Open Enrollment Period (SEP) is extended through April 30, 2021.

The Bulletin 21-02 builds upon the DOI's Bulletin 21-01, which set out the parameters for the SEP that began March 1, 2021. Idaho has its own health insurance exchange, which allows for Idaho to make choices that are in the best interest of all Idahoans. Under Bulletin 21-01, the DOI initially requested a 30-day SEP. To date, over 1,000 Idahoans took advantage of the March SEP.

Under the new bulletin, the DOI extends the SEP by a month for Idahoans to avail themselves of the newly increased Advance Premium Tax Credits (APTC) passed by Congress. Those families earning over 400% of the federal poverty level may be newly eligible for APTC, and those under 400% may see increases to their APTC amount starting in April.

Unlike those citizens who reside in states that use the federal exchange, Idahoans do not need to do anything to receive their enhanced APTC. On March 30th and 31st, DHW will notify individuals by mail of any adjustment. Since APTCs are applied annually, DHW will calculate the new APTC for the year, subtract what has been received so far, and apply the remainder going forward. The APTC will be adjusted again for 2022.

Under the new bulletin, the consumers can opt to change plans during the SEP as long as they remain with their current carrier. The DOI has requested that carriers carry forward any accumulators (such as deductibles and out-of-pocket costs) to the new plan. This means if a consumer had a portion of their deductible met and chose to change plans with this SEP, those deductible payments would be credited to the new plan.

The DOI has worked closely with the DHW and YHI to offer this additional opportunity to purchase coverage in a responsible manner, providing consumers the opportunity to utilize the enhanced APTC while minimizing any premium increases.

“We believe Idahoans are better off when they have access to coverage,” said Director Dean L. Cameron. “However, we also believe that a broad, long lasting, extension can lead to higher premiums for all. We want to offer opportunities, while protecting those who purchased coverage during the traditional open enrollment.”

To read the full bulletin go to the DOI’s website at doi.idaho.gov and click on bulletins under the general information tab.

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.

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