

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

DIVISION OF
STATE FIRE MARSHAL
700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4370
Fax (208)334-4375
Website: <https://doi.idaho.gov>

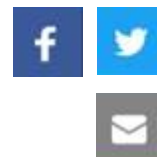
DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

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Contact: Megan Dembi, 208-334-4312

megan.dembi@doi.idaho.gov



Cameron Visits With Idaho Congressional Delegation on Insurance Issues Impacting Idahoans

BOISE, ID (May 21, 2021) – On May 18-19, Idaho Department of Insurance Director Dean Cameron met virtually with members of Idaho’s congressional delegation to share information on the most pressing insurance issues for Idahoans. This visit gave Cameron and the Idaho delegation the opportunity to discuss key priorities such as maintaining authority and flexibility at the state level. They also discussed the need to innovate and create lower-cost insurance products and to continue to collaborate with the insurance industry to maintain access to telehealth visits. Cameron also mentioned cybersecurity and data privacy issues, especially regarding consumers’ private information which insurance companies hold.

Cameron emphasized the benefits of protecting states’ rights to regulate the insurance industry, stating the ability to do so has allowed Idaho to maintain five insurance carriers, which offer over 200 plans through the Your Health Idaho marketplace. While other states struggle to maintain even one carrier, Idaho will soon add a sixth.

Cameron also highlighted Idaho’s Enhanced Short-Term Plans, which he defended in front of a U.S. House Subcommittee on Affordable Care Act (ACA) expansion earlier this year. These Enhanced Short-Term Plans offer all the essential benefits of an ACA plan, while being much more affordable for Idahoans who do not qualify for subsidies.

“Congress’s expansion of the tax credit to people making more than 400% of the federal poverty level still left out a large segment of Idahoans affected by the family glitch,” Cameron explained in the visits.

The “family glitch” affects families in which one parent is offered health insurance coverage through their employer, while their spouse and other dependents can only gain coverage by paying a high premium. “Teachers, county employees, and employees of many businesses can’t get coverage for their families because they can’t afford a plan through the employer,

and then don't qualify for subsidies through the ACA," said Cameron. "The family glitch needs to be fixed, but until it is, the Enhanced Short-Term Plans are a good option for people."

Technology was an important topic in the discussion, with both telehealth access and cybersecurity on the minds of Cameron and members of the congressional delegation.

"Idaho went from having around 200 telehealth visits in February 2020 to over 20,000 in April," said Cameron. "We worked with insurance carriers, and they expanded their telehealth networks and also offered to pay for telehealth visits at the same rate as in-person visits." Cameron explained that this was achieved through unprecedented collaboration between the department and insurance carriers. "We were able to work with carriers to adapt to the pandemic, and they were eager to work with us to do what was best for Idahoans."

The increase in telehealth visits further emphasized the need to ensure insurance carriers are protecting consumers' private information. Cameron explained that part of the financial audit process for insurance carriers in Idaho includes examining the carriers' level of cybersecurity. "We need to protect Idahoans and make sure that these companies have safeguards in place to maintain the privacy of their consumers' information.," said Cameron.

Though Cameron expressed regret that the visits were virtual, he was confident that the meetings were worthwhile. "It was unfortunate that we weren't able to meet in person," said Cameron, "but we are very grateful for each member of our delegation who took time to listen and express support in protecting Idaho consumers."

About Director Dean Cameron

Director L. Cameron was first appointed to serve as Director of the Idaho Department of Insurance by Governor C.L. "Butch" Otter, effective June 15, 2015. Cameron was then re-appointed by Governor Brad Little to continue his service as Director of the Department, effective January 4, 2019. Cameron is the President-Elect of the NAIC. He previously served as the organization's Secretary/Treasurer, as well as Chair of the Western Zone and Chair of the Committee on Health Insurance and Managed Care. Cameron was an insurance agent for 32 years. He has 30 years of experience in state government with 25 of those years serving in the Idaho State Senate, serving as Co-chair to the Joint Finance Appropriations Committee (JFAC) for 13 years.

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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