

State of Idaho
DEPARTMENT OF INSURANCE

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BULLETIN NO. 26-09

DATE: July 1, 2026
TO: Disability / Health Insurance Carriers
FROM: Dean L. Cameron, Director
SUBJECT: Filing Group Disability/Health Contracts with Negotiated Terms (Reissuance of Bulletin 10-02)

The purpose of this bulletin is to clarify the requirement of filing group disability contracts and certificates and how companies should handle contracts that contain negotiated terms.

Idaho Code § 41-1812(1) states, in part, that: “No basic insurance policy or annuity contract form, or application form where written application is required and is to be made a part of the policy or certificate, or printed rider or endorsement form or form of renewal certificate, shall be delivered, or issued for delivery in this state, unless the form has been filed with the Director.”

Therefore, all group contracts or certificates must be filed with the Idaho Department of Insurance as required by Code, regardless of group size.

The Department allows variable options to be filed in group contracts. These variables may include benefit amounts, cost sharing amounts and/or negotiated language between the group policyholder and the insurance company. A complete list of all variable material must be included within each submitted filing, including all range levels and possible language that may be used. The company must certify that if there are any material changes a new variability memorandum will be submitted. No mandated requirements can be variable.

The use of a health plan form that has not been filed with the Department or that is not in compliance with Idaho law may result in the imposition of administrative sanctions against the insurer.

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 the Rates and Forms team: (208) 334-4250.