

State of Idaho
DEPARTMENT OF INSURANCE

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Director

BULLETIN NO. 26-16

DATE: October 5, 2026
TO: Health Insurers Offering Individual, Small Group, or Large Group Major Medical Coverage in Idaho
FROM: Dean L. Cameron, Director
SUBJECT: Mandatory Health Care Cost Drivers Data Call

AUTHORITY

Pursuant to the authority granted to the Director of the Idaho Department of Insurance (DOI) under Idaho Code §§ 41-219 (Examinations) and 41-247 (Inquiry powers), the DOI hereby issues this mandatory data call to insurers writing major medical health insurance in the state of Idaho.

PURPOSE

The DOI is collecting premium, enrollment, administrative expense, and claims information to conduct an analysis of health care costs in Idaho's commercial health insurance market and the cost drivers from 2022 through 2025. This data will enhance the Department's understanding of affordability, availability, market dynamics, and insurer exposures, enabling the DOI to fulfill its statutory obligations to regulate the insurance industry and protect consumers. The DOI intends to publish aggregated results in a public report.

APPLICABILITY AND SCOPE

This data call applies to each insurer that reported Idaho comprehensive major medical business in the Health Insurance columns of its MLR Annual Reporting Form for any reporting year from 2022 through 2025. It covers individual, small group, and large group coverage, plus self-funded employer plans the insurer administers.

The data call does not apply to short-term health plans, student health plans, Medicare Advantage, Medicare Supplement, Medicaid managed care, stand-alone dental or vision coverage, or other excepted benefits.

DATA REQUESTED

Insurers must report the information specified in the Excel reporting template, Idaho DOI Health Cost Drivers Data Call Template, following the instructions and data dictionary contained in the template. The template is available at <https://doi.idaho.gov/industry/rates-and-forms/health>. It requests:

Exhibit A: premium, incurred claims, expenses and taxes, and enrollment counts, statewide, taken from the lines of the MLR Annual Reporting Form identified in the template;

Exhibit B: enrollment and billed premium by subscriber ZIP code and county;

Exhibit C: claims by service category, by subscriber ZIP code and county;

Exhibit D: medical claims by primary diagnosis code; and

Exhibit E: pharmacy claims by National Drug Code.

The data call covers Idaho experience for calendar years 2022 through 2025. Claims are reported on an incurred basis and must include payments made through at least July 31, 2026.

REPORTING DEADLINE

Completed data submissions, following the format specified in the reporting template and instructions, are due no later than November 16, 2026.

REPORTING PROCEDURE

Submission Method: Data must be submitted electronically to the DOI Health Survey mailbox at HealthSurvey@doi.idaho.gov. Insurers may utilize secure file transfer methods and encryption as needed.

Reporting Template: Insurers must use the reporting template without changing its tab names, column headers, or column order. A data tab that exceeds Excel's row limit may be submitted as a CSV file with the same column headers and order.

MLR Annual Reporting Forms: Each submission must include a copy of the insurer's filed MLR Annual Reporting Form for Idaho for each reporting year from 2022 through 2025, in Excel format.

Reconciliation and Attestation: The template's Reconciliation tab compares the exhibits to each other and to the insurer's MLR reporting. Insurers must explain each flagged difference and complete the attestation on the Carrier Info tab.

Data Limitations: If an insurer cannot provide any of the data as requested, it must report what is available and describe the limitation on the Carrier Info tab rather than delay its submission.

Questions regarding the scope, requirements, template format, or technical specifications should be directed to the DOI Health Survey mailbox at HealthSurvey@doi.idaho.gov.

CONFIDENTIALITY

Sections 41-227, 48-801, and 74-107, Idaho Code, provide for the confidentiality of trade secret and examination information obtained by or disclosed to the DOI and exempt such information from public disclosure under Idaho's public records law. The DOI will publish only aggregated results that do not identify any insurer, provider, or member.

COMPLIANCE

Failure to provide a timely and complete response to this mandatory data call may subject the insurer to administrative action by the DOI, including penalties as provided under Idaho Code Title 41.

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 Deputy Director, Wes Trexler at weston.trexler@doi.idaho.gov.