

Health Survey and Self-Funded Survey  
Definitions and Instructions

Health Insurance Survey General Information

- 1. 2025 Health Insurance Survey (Reporting Period of CY 2025) is due **5/1/2026**
- 2. The Health Insurance Survey (**Individual and/or Group**) covers only Idaho’s residents, regardless of which state an employer is located.
- 3. **Please complete the Health Surveys using the on-line web portal. If you are experiencing technical issues, please email the department Contact (see below).**
- 4. If reporting for a newly licensed company in Idaho, please complete the department form **IDOISurveysContactsandFiling2026.xlsx**. Email the completed form to [Healthsurvey@doi.idaho.gov](mailto:Healthsurvey@doi.idaho.gov).  
A department staff will contact you with further instructions.
- 5. Report dollar amounts and numerical counts accurately using whole numbers.
- 6. Do not use commas or dollar signs.
- 7. Premium and claim totals should balance with the NAIC Annual Statement state page for Idaho.
- 8. Additional information is required for Associations and Trusts: Name, Location of Association or Trust, type of policy (major medical or non-major medical, and **number of Idaho residents and** number of All States covered at the end of the survey year.
- 9. **Major Medical Demographic Data** is intended to capture demographic data for major medical plans (Individual and/or Group). Total covered lives must match total covered lives entered for ACA-compliant, grandfathered, transitional and HRP plans.

Contact

Health insurance survey-related questions or technical issues should be emailed to [Healthsurvey@doi.idaho.gov](mailto:Healthsurvey@doi.idaho.gov)

Validations

All surveys are subject to auditing. All premiums should reflect the NAIC annual statement. If figures do not reflect these totals, please provide an explanation of the differences.

Individual/Group

Definition of Row Headings

- ACA-Compliant** – A major medical health plan that incorporates all of the market reform requirements of the Patient Protection and Affordable Care Act (ACA), as amended by the Health Care and Education Reconciliation Act of 2010.
- Accident or AD&D** – Coverage, singly or in combination, for death, dismemberment, or hospital and medical care caused by an accident, including accident only, travel accident, accidental death and dismemberment or blanket accident.
- Administrative Services Contract** – Administrative services for a self-funded employer, association or other entity’s health plan, in which claims are paid from the insurer’s own bank account and the insurer subsequently receives reimbursement from the self- funded entity.
- Administrative Services Only** – Administrative services for a self-funded employer, association or entity’s health plan in which claims are paid from a bank account owned and funded directly by a self-funded entity or claims are paid from a bank account owned by the administrator but only after receiving funds from the self-funded entity.
- Association** – A policy issued to an association, regardless of situated of contract or association, which covers at least one Idaho life.
- Blanket** – Accident and sickness insurance covering groups of persons pursuant to Idaho Code §41-2006 (excluding accident only).  
hardship exemption.
- Bronze** – ACA-compliant health plan in the individual or small group market which, on average, has an actuarial value of 60%.
- Catastrophic** - ACA-compliant health plan in the individual market which, on average, has an actuarial value of less than 60% and is only available to individuals under age 30 or who qualify for a

- Dental** –All Dental Plans.
- Direct** – Coverage marketed by carrier and delivered to the consumer through mail, online services, or other non-traditional means.
- Disability Income** – Loss of time coverage but does not include credit disability.
- Enhanced Short-term Coverage** – Individual coverage that has an initial period of less than twelve months and is renewable at the option of the individual for up to 36 months.

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**Federal Government Benefit Plans** – The federal employee health benefit plan as administered by the U.S. Office of Personnel Management.

**Franchise Disability** – Health insurance on a franchise plan pursuant to §41-2137.

**Gold** - ACA-compliant health plan in the individual or small group market which, on average, has an actuarial value of 80%.

**Group** – Insurance issued to an employer covering employees and any dependents including insurance offered to an employer through an association or trust.

**Grandfathered** – Major medical health plan in effect on March 23, 2010 which has not been significantly changed since that date and is exempt from most of the market reforms of the ACA.

**Health Benefit Plan** – Coverage for hospital, medical and surgical expenses (not supplemental coverage but may include dental and vision benefits that are offered as part of the hospital, medical and surgical coverage). Do not include hospital only, medical only or other limited benefit insurance in this line (include in the Limited Benefit line).

**Health insurance** – Disability insurance as defined in Idaho Code §41-503.

**High Risk Plan** – (HRP) An individual basic, standard, catastrophic A, catastrophic B or

HSA compatible health benefit plan established pursuant to Idaho Code §41—5511. The individual must meet the eligibility requirement of Idaho Code §41—5511(1).

**Hospital Indemnity** – Designed to provide, to persons insured, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Coverage is not provided for any benefits other than the fixed daily indemnity for hospital confinement.

**Individual** – Insurance issued to cover an individual and any dependent(s), which is not employment based, including insurance offered to an individual through an association or trust. Individual insurance includes conversions from group insurance.

**Large Employer (101+)** – Health insurance offered, delivered, issued for delivery or renewed to an employer that is not a Small Employer or Mid-size Employer.

**Limited Benefit** – A policy or contract other than a policy or contract covering only a specified disease or diseases that provides benefits that are less than minimum standards defined in IDAPA 18.01.30.029.01, Individual Disability and Group Supplemental Disability Insurance Minimum Standard Rule. Do not include specified disease insurance in this line (include in Specified Disease line). This benefit would be supplemental only to any other health benefit plan.

**Long Term Care** – Coverage for at least twelve consecutive months for diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services, impairment, or loss of functional capacity. This line should include products providing only nursing home care, home health care, community-based care or any combination.

**Long Term Disability** – Replaces a portion of the policy holder’s salary for an extended period of time. The specific percentage of replaced income varies with different policies.

**Major Medical** –Health insurance policies, contracts or certificates that are issued to provide hospital and medical-surgical coverage.

**Medicare Advantage** – (Title XVIII) Includes HMO, PPO, Fee-for-Service Plans, MSA and Medicare special needs.

**Medicare Part D** – Coverage designed for reimbursement of prescription drug benefit under Medicare.

**Medicare Supplement** – Coverage designed as a supplement to reimbursement under Medicare for hospital, medical or surgical expenses of a person eligible for Medicare.

**Mid-size Employer (51-100)** – Health insurance offered, delivered, issued for delivery, or renewed to an employer that is not a Small Employer that employed an average of not more than one hundred eligible employees on the business days during the preceding calendar year, and that employs not more than one hundred eligible employees on the first day of the health insurance plan year.

**Multiple Employer Association or Trust** – Health insurance issued to an association or trust covering employees and dependents of employer members. Health insurance issued to an association or trust covering only persons not covered by employment based insurance is to be reported in the Individual survey portion.

**Nonrenewable Short term Coverage** – Short-term, limited-duration insurance that is not renewable, has a duration of six months or less in total, and is not an Enhanced Short-term plan.

**Other** – Health insurance coverage that does not meet one of the above product definitions. Provide a brief description of the product on the survey. Please be as specific as possible.

**Platinum** - ACA-compliant health plan in the individual or small group market which, on average, has an actuarial value of 90%.

**Short Term Disability** – Replaces a portion of the policyholder’s salary for a short period– typically from three to six months following a disability. The specific percentage of replaced income varies with different policies.

**Silver** - ACA-compliant health plan in the individual or small group market which, on average, has an actuarial value of 70%.

**Small Employer (2-50)** – Health insurance offered, delivered, issued for delivery or renewed to an employer that employed an average of at least one but not more than fifty eligible employees on the business days during the preceding calendar year and that employs at least two but not more than fifty eligible employees on the first day of the health insurance plan year.

**Specified Disease** – Coverage for diagnosis and treatment of a specifically named disease, such as cancer.

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Definition of Row Headings

- Stop Loss/Excess** – Coverage purchased by a self-funded entity (such as an employer, association, or trust) to cover hospital, medical or surgical expenses in excess of a specified amount.
- Student Health Plan.** – Individual health insurance coverage provided pursuant to a written agreement between an institution of higher education and a health insurance issuer.
- Transitional** – Non-grandfathered individual or small group health plan in existence on December 31, 2013, which is exempt from many of the market reforms of the ACA, and which may be extended through December 31, 2018, but may not be offered to new enrollees after 2013.
- Trust** – A policy issued to a trustee, either situated in this state or any other state, established by 2 or more employers in the same or related industry or one or more labor unions where the trustee is the policyholder to insure employees of employers or labor unions.
- Vision** – Stand-alone vision coverage.

Definition of Column Headings

***Number of policies** is the number of insurance contracts issued to employers, associations and trusts in Idaho, not the number of employees, dependents/spouses or other individuals covered under such policies.*

***Number of covered individuals** is the number of employees, dependents and other individuals covered under group policies.*

- Allowed Under Contract** – The amount the insurer pays under the insurance contract.
- Billed Provider Charges** – The amount that the provider billed for the services provided.
- Direct Losses Paid** – The sum of all payments made during the reporting period for claimants under a benefit plan before reinsurance has been ceded or assumed. The term does not include home office and other overhead costs, advertising costs, commissions and other acquisition costs, taxes, capital costs, administrative costs, utilization review costs or claims processing costs.
- Direct Premium** – All premium collected by the insurer before reinsurer premiums are deducted.
- Earned Premium** – Earned premiums during the reporting year as reflected on NAIC annual statement, with the exception of association, trust or group blanket policies that were issued and/or situated in another state with insureds in Idaho. In those instances where premium has been reported in another state, the premium attributed to the Idaho residents should be added to what was reported in the annual statement.

- Individuals Covered End of Year** – Number of people covered under policies in force on December 31 of the reporting year including those Idahoans covered under an employer, trust, or association policy in force in another state. For example, a family policy covering two parents and two children would count as four individuals covered and an employer health plan that covers 25 employees, 20 spouses and 20 children would count as 65 individuals covered (1 policy).
- Member Months** – The sum of the number of covered lives on a specified day of each month during the calendar year, (i.e., determine the number of covered lives on a particular day in each of the 12 months and add together).

- New Policies Issued During the Year** – Number of policies newly issued during the reporting year not including renewed or reinstated policies.
- New Policies Issued with agent or broker** – Number of policies newly issued during the reporting year, not including renewed or reinstated policies, in which a licensed agent or broker assisted a consumer in enrolling in a health insurance plan and received compensation from a carrier.
- New Policies In Force End of Year** – Number of policies in force on December 31 of the reporting year. In the case of employer, trust or association health coverage, if no policies are in force in Idaho, but individuals in Idaho are covered under an employer, trust or association policy in force in another state, record the number of out of state policies covering one or more Idaho residents in force.

- Policies Terminated During the Year** – Number of policies in force at least one day during the reporting year, but no longer in force on December 31 of the reporting year.
- Rescissions** – Voiding of an insurance contract at date of issue by the insurer because of intentional material misrepresentation on the application for insurance. The policy is treated as never having been issued and the sum of all premiums paid plus interest, less any claims paid, is refunded.

Claims Payment Data

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- Claim** – A request for payment under an insurance contract. Count multiple requests for payment for the same health care service or supply as only one claim. Do not count a response to a request for additional clarification/information regarding an already submitted claim as another claim.
- Clean Claim** – A claim that does not have a defect, impropriety or circumstance requiring special treatment that precludes timely payment on the claim.
- Appealed claim** – A claim that is currently or was under review by an appeal agency as provided within the insurance contract.

Major Medical Demographic Data

- Group Policy** – A contract of health insurance made with an employer or other entity that covers a group of persons as a single unit as the policyholder. It is not individual health coverage which is issued or delivered in Idaho for coverage, including out-of-state master policies where certificates of insurance are issued or delivered to Idaho residents.
- Individual Policy** – A policy which provides protection to the policyholder and/or their family and which is not employment related.

- Total # Covered Lives as of December 31<sup>st</sup>** – For the purposes of this inquiry the term covered lives includes:
- Persons covered under a group health insurance policy evidenced by a certificate of insurance where the certificate of insurance is issued or delivered in and renewed in Idaho or issued or delivered and renewed in another state and covering Idaho residents.
  - Persons covered under an individual health insurance policy or group health insurance policy issued or delivered in Idaho or issued or delivered and renewed in another state and covering Idaho residents.

Self - Funded Health Plan Survey General Information

General Information

- 2025 Self-Funded Health Plan Survey (Reporting Period of CY 2025) is due **5/1/2026**
- The majority of the Self-Funded Health Plan Survey questions pertain to **Idaho residents**, regardless of which state an employer is located. A new column/field was added last year with a question regarding number of lives covered at end of the year for **All States**. Note: All states is defined as every U.S. state including Idaho.
- Please complete the Self-Funded Health Survey using the on-line web portal. If you are experiencing technical issues, please email the department Contact (see below).**
- If reporting for a new self-funded entity, please complete the department form **IDOISurveysContactsandFiling2026.xlsx**. Email the completed form to [Healthsurvey@doi.idaho.gov](mailto:Healthsurvey@doi.idaho.gov). A department staff will contact you with further instructions.
- Report dollar amounts and numerical counts accurately using whole numbers.
- Do not use commas or dollar signs.
- Additional information is required for Self-Funded entities: Name, location, type of service (ASO, ASC and/or Stop Loss), type of plan, sponsor/employer type, number of **Idaho** individuals covered at end of year, and number of lives covered at end of the year – All States.
- Major Medical Demographic Data** is intended to capture demographic data for **self-funded major medical plans only**.

Contact

Self-Funded Health Plan Survey or health-related questions, as well as, technical issues should be emailed to [Healthsurvey@doi.idaho.gov](mailto:Healthsurvey@doi.idaho.gov)

Definition of Row Headings

**Administrative Services Contract** (ASC) – Administrative services for a self-funded employer, association or other entity’s health plan, in which claims are paid from the administrator’s own bank account and the

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administrator subsequently receives reimbursement from the self-funded entity.

Self - Funded Health Plan Survey - Definition of Row Headings

**Administrative Services Only (ASO)** – Administrative services for a self-funded employer, association or other entity’s health plan in which claims are paid from a bank account owned and funded directly by a self-funded entity or claims are paid from a bank account owned by the administrator but only after receiving funds from the self-funded entity.

**Stop Loss/Excess** – Coverage purchased by a self-funded entity (such as an employer, association or trust) to reimburse a self-funded plan for losses, paid by the self-funded plan to cover hospital, medical or surgical expenses, in in excess of a specified amount.

Definition of Column Headings

**Earned Premium** – Earned premiums during the reporting year. (Stop loss/excess only)

**Idaho Individuals Covered End of Year** – Number of people, including employees and dependents, covered under self-funded health plans in force on December 31 of the reporting year including those Idahoans covered under an employer, trust or association plan in force in another state and either a Certificate of coverage or summary of benefits is delivered in Idaho by mail, online services or other non-traditional means. For example, a family plan covering two parents and two children would count as four individuals covered and an employer health plan that covers 25 employees, 20 spouses and 20 children would count as 65 individuals covered (1plan).

**New Plans Issued During the Year** – Number of plans newly established during the reporting period.

**Plans In Force End of Year** – Number of self-funded health plans in force on December 31 of the reporting year. In the case of employer, trust or association health coverage, if no health plans are in force in Idaho, but individuals in Idaho are covered under an employer, trust or association plan in force in another state, record the number of plans in force covering one or more Idahoans.

**Plans Terminated During the Year** – Number of plans in force at least one day during the reporting year, but no longer in force on December 31 of the reporting year.

Other Self-Funded Plan Data

**Group Plan**– A self-funded health plan offered by an employer or other entity that covers a group of persons as a single unit.

**Individual Plan** – A health plan which provides protection to an individual and/or their family and which is not employment related.

Major medical – a self-funded health plan which provides hospital and medical-surgical coverage.

**Total # Covered Lives as of December 31st** – For the purposes of this survey the term covered lives includes:

Idaho residents, including employees and dependents, covered under a self-funded group health plan.

Idaho residents covered under a self-funded individual health plan.

**Total # Member Months** – The sum of the number of covered lives on a specified day of each month during the calendar year, (i.e., determines the number of covered lives on a particular day in each of the 12 months and adds together).

**New Column/Field as of last year - # Lives Covered at End of Year – All States**