

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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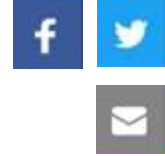
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**Idaho Department of Insurance News Release**

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**Health insurance rates for 2022 will be available to the public  
October 1**

**Many Idahoans can expect decreases in January**

**BOISE, ID (September 30, 2021)** – Final 2022 premium rates for individual and small group health insurance plans will be published by the Idaho Department of Insurance on October 1.

Next year, there will be an overall average decrease of 2 percent in premium rates for the individual market, while the small employer group market will see an overall average increase of 6 percent. Each insurer’s justification of the 2022 increase or decrease amount will be published alongside the rates by county on the Department website at [doi.idaho.gov/consumers/health-insurance/idaho-rate-review/](https://doi.idaho.gov/consumers/health-insurance/idaho-rate-review/) on October 1.

“The Department continues to focus on decreasing insurance costs and reducing the number of Idaho families priced out of coverage,” said Deputy Director Wes Trexler. “The insurers have responded by offering consumers more competitive rates and more coverage options.”

In addition to lower rates for most individual health insurance plans, Idaho consumers will have increased choice when shopping for individual coverage. Regence, PacificSource, Blue Cross, Mountain Health CO-OP, SelectHealth, and a new carrier, Molina Healthcare, will offer health plans on Idaho’s exchange, Your Health Idaho, in 2022.

Open enrollment for 2022 begins November 1<sup>st</sup> and ends December 15<sup>th</sup>. Those seeking coverage can visit the state’s insurance exchange, Your Health Idaho, at [yourhealthidaho.org](https://yourhealthidaho.org), where a total of 164 medical plans and 17 dental plans can be compared and purchased. Many consumers are eligible for assistance covering premiums, out-of-pocket costs, and deductibles when purchasing through Your Health Idaho.

Health insurers submit their proposed rate increases in the spring, and the Department works with them to review the proposals. Rate increase proposals are based on claims experience, premiums, network provider agreements and other costs. The Department recommends consumers contact a licensed insurance agent for help evaluating the various plan options.

**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](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).