

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Fax 208-334-4398
Website: <https://doi.idaho.gov>

DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

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Contact: Julie Robinson, 208-334-4312

Julie.Robinson@doi.idaho.gov



Health insurance rates for 2025 now available to the public
Average increase of 5% for individuals; 9% for small group coverage

BOISE, ID (October 1, 2024) – Final 2025 premium rates for individual and small group health insurance plans have been released by the Idaho Department of Insurance.

Plans will increase by an average of 5% percent in the individual market, and 9% percent in the small group market. Each carrier’s justification of the 2025 increase amount is published alongside the rate increases on the Department website at: <https://doi.idaho.gov/consumer/RateReview/>.

“While medical inflation continues to drive up premiums, Idaho’s overall average increase is lower compared to other states. We continue to have highly competitive health insurance markets, giving Idahoans more choices and lower premiums than in most states,” said Director Dean Cameron. Rates will remain mostly stable thanks to the 1332 State Innovation “Reinsurance Waiver.” Idaho’s waiver continues reducing the cost of individual market health insurance by offsetting the premium impact of high-cost health conditions.

Open enrollment for 2025 begins October 15th and ends December 16th. Those seeking coverage can visit the state’s health insurance marketplace, Your Health Idaho, at yourhealthidaho.org, where they can compare and choose from 149 medical and 24 dental plans to enroll in for 2025 coverage. At the same time, consumers can find out if they are eligible for a tax credit, which can pay for some or all of their monthly premiums, and other savings, which lowers out-of-pocket costs for things like co-pays and prescription medications. These savings are only available when purchasing through Your Health Idaho. Consumers can find licensed Your Health Idaho-certified insurance agents at <https://www.yourhealthidaho.org/find-help/>. For help navigating the application process or general questions, you can also call Your Health Idaho at 855-944-3246.

Idaho consumers will continue to have choices from 8 carriers when shopping for individual coverage. In 2025 Select Health, PacificSource Health Plans, Blue Cross of Idaho, Regence Blue Shield of Idaho, Mountain Health CO-OP, Molina Healthcare, Moda

Health Plan, and St. Luke's Health Plan will offer health plans. With the addition of a new dental carrier, 7 carriers will offer dental options in 2025.

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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 or email us at consumeraffairs@doi.idaho.gov.