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DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Nampa insurance agent sentenced for fraudulently changing consumers' Medicare Advantage plans

BOISE, ID (February 4, 2025) – The Idaho Department of Insurance (DOI) announced today that Kaleb Hoover of Nampa, Idaho pleaded guilty via an Alford Plea and has been sentenced on one count of felony insurance fraud.

In December 2021, the DOI's Senior Health Insurance Benefit Advisors (SHIBA) received a complaint from a consumer that her Medicare Advantage plan had been switched to a different insurance company without her knowledge or permission. The consumer discovered that her plan had been changed by Kaleb Hoover, a licensed insurance agent in Idaho.

An investigation by the DOI's fraud unit determined that multiple consumers had their Medicare Advantage plans changed by Hoover without their permission or knowledge during this same period. Several consumers were negatively affected by this change when they tried to use their previous medical coverage and learned it had changed. Hoover received over \$30,000 in commission payments from the insurance company for switching consumers to the new plan.

The Idaho Department of Insurance revoked Hoover's license as a resident insurance producer of Idaho in December 2024 due to these allegations.

On January 22, 2025, Hoover was sentenced to a seven-year prison sentence which was suspended in lieu of supervised probation. Additionally, Hoover was ordered to complete 30 days of sheriff inmate labor detail in lieu of 180 days of jail; take a 16-hour thinking-errors course; and pay restitution of \$6,708.72 to Humana Insurance Company, and \$1,381.53 to DOI.

"Licensed agents who prey on the elderly or other vulnerable individuals will not be tolerated in Idaho. We will continue to aggressively pursue these unscrupulous individuals and prosecute them to the fullest extent of the law," said Director Dean Cameron. "If you know of someone who has been a victim of this type of behavior, I encourage you to contact our department by calling Consumer Services at 208-334-4250 or going to the DOI website at <https://doi.idaho.gov/consumers/insurance-fraud/>."

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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.