

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

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**Idaho Department of Insurance News Release**

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## **DOI publishes preliminary health insurance rates for 2026**

**BOISE, ID (August 1, 2025)** – The Idaho Department of Insurance (DOI) has received preliminary premium rates from health insurance carriers for plans sold starting January 2026. The DOI is seeking public comments before rates are finalized.

The DOI is reviewing premium rate submissions from health insurance carriers for 2026's individual and small group plans. These proposed health insurance premium rates are published on the DOI website at <https://doi.idaho.gov/consumers/health-insurance/idaho-rate-review/>. The average proposed change in premium by location, metal level, and the corresponding 2026 rates by plan, as well as the carriers' explanations for the changes, are made publicly available for comment. Carriers filed individual market rate changes from 6% to 23%, with an average market change of 10%. Rates for small group health insurance are proposed to increase an average of 11%.

By law, the DOI only has the authority to determine the rates “unreasonable” if the requests are not adequately justified. Final rates will be publicly available October 1, 2025, at the same web address. Idaho is seeing some of the lowest increases in the country, demonstrating the continued stability of Idaho's market. Idaho is in year three of the five-year Health Innovation 1332 waiver, which resulted in individual market rates in 2025 being 20% lower than they would have been without the waiver. The anticipated impact for the fourth year of the waiver in 2026 is that individual health insurance premiums will be 18% lower than they would be without the waiver.

“Due to the 1332 waiver, the efforts of the Governor and the legislature in avoiding cost drivers, we have been fortunate that the rates over the last 5 years have been stable and competitive,” said Idaho Department of Insurance Director Dean Cameron. “This is the first year, mostly driven by medical inflation, that we have seen a significant increase, albeit one of the lowest in the country.”

The 1332 waiver – combined with the Idaho High Risk Reinsurance Pool – has helped keep Idaho's individual health insurance market competitive and healthy with rates remaining on average flat since 2021. Additionally, Idaho consumers can choose from 8 health carriers and 158 plans on the exchange ([visit Your Health Idaho](#)). Very few states have that many carriers or options.

Comments, questions, or ideas can be submitted via online form at <https://doi.idaho.gov/contact-doi/?id=285> or mailed to the following:

2026 Rate Comments  
Idaho Department of Insurance  
PO Box 83720  
Boise ID 83720-0043

The DOI encourages consumers to carefully review all their options with a licensed insurance agent once the final rates are published.

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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](https://doi.idaho.gov) or contact [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).