

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

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**Idaho Department of Insurance News Release**

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## **Idaho Department of Insurance Urges Medicare Beneficiaries to Review Plans During Open Enrollment**

**BOISE, ID (September 19, 2025)** – Medicare Open Enrollment runs from October 15 through December 7, 2025, and the Idaho Department of Insurance (DOI) is advising Medicare beneficiaries to carefully review their options this year.

Across the country, insurers are making significant changes to Medicare Advantage (MA) plans due to rising costs, reduced federal payments, and new federal regulatory requirements. As a result, some carriers are leaving certain markets, reducing plan benefits, or narrowing provider networks.

Currently, 7 carriers offer county-specific Medicare Advantage plans in Idaho (Blue Cross of Idaho, Regence BlueShield of Idaho, UnitedHealthcare, Humana, Saint Alphonsus Health Plan, PacificSource Medicare, and Select Health). However, plan withdrawals are expected in 2026. Even if carriers remain in the market, many enrollees may see changes to plan benefits or provider networks.

In 2024, approximately 51% of Medicare eligible Idahoans were enrolled in a Medicare Advantage plan. While the DOI does not regulate MA plan pricing, insurers are required to notify consumers in advance of any plan withdrawals. All enrollees will receive an Annual Notice of Change (ANOC) from their carrier explaining upcoming changes by October 1, 2025.

“Consumers should use this annual Open Enrollment Period to compare plans, confirm that their doctors and prescriptions are covered, and seek free, objective help from the Department of Insurance, SHIBA, or a local trusted agent,” said DOI Director Dean Cameron. “Taking action early ensures uninterrupted coverage and continued access to quality care. Most importantly, consumers should know they are not alone – our team is ready to help every step of the way.”

### **Options for Impacted Consumers**

Beneficiaries whose plans are ending will qualify for a Special Enrollment Period, allowing them to:

- Switch to another Medicare Advantage plan, or
- Return to Original Medicare (with the option to add a standalone Part D prescription drug plan and, in most cases, a Medigap policy without medical underwriting).

“While some carriers are exiting the market, Idaho still offers a competitive selection of plans and strong consumer protections,” Cameron said. “We strongly encourage Medicare beneficiaries to review their options and take advantage of free help from SHIBA or a licensed agent.”

### **Free Help from SHIBA**

The Senior Health Insurance Benefits Advisors (SHIBA) program, part of the DOI, provides free, confidential Medicare guidance to Idahoans. SHIBA counselors can:

- Review coverage options
- Answer Medicare-related questions
- Assist with plan comparisons
- Enroll in Medicare Advantage and Part D prescription drug plans
- Assist consumers with Medicare complaints

To connect with a SHIBA counselor, call 1-800-247-4422. SHIBA also hosts monthly Medicare webinar workshops. To register, call the Helpline at the same number.

### **Watch Out for Improper Marketing**

Open Enrollment is also a time when misleading marketing can confuse seniors and providers. Idahoans can learn how to protect themselves at: [doi.idaho.gov/shiba/medicare-improper-marketing](https://doi.idaho.gov/shiba/medicare-improper-marketing)

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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 email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).

### **About SHIBA**

Senior Health Insurance Benefits Advisors (SHIBA) serves Idahoans on Medicare and those who help them by offering free, unbiased Medicare benefits information and assistance through workshops, group presentations and personal counseling. SHIBA – a service of the Idaho Department of Insurance – is Idaho’s provider for the federal network of State Health Insurance Assistance Programs (SHIPs). The program is partially funded by and operated under the authority of the U.S. Department of Health and Human Services Administration for Community Living (ACL).