

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

For immediate release: October 3, 2025

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Health insurance rates for 2026 are now available to the public

BOISE, ID (October 3, 2025) – Final 2026 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 10% in the individual market, and 11% in the small group market. Each carrier's justification of the 2026 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 again next year 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 2026 begins October 15th and ends December 15th. Those seeking coverage can visit the state's health insurance marketplace, Your Health Idaho, at yourhealthidaho.org, where they can compare and choose from 158 medical and 25 dental plans to enroll in for 2026 coverage. At the same time, consumers can find out if they are eligible for a tax credit, which can lower the cost of your monthly premium, 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 2026 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. Idaho consumers will have 7 dental carriers to choose from again for 2026.

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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.