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DOI Publishes Preliminary Qualified Health Plan Insurance Rates for 2027

BOISE, ID *(August 4, 2026)* – The Idaho Department of Insurance (DOI) has received preliminary premium rates from health insurance carriers for Qualified Health Plans to be sold starting January 2027. The DOI is seeking public comments before rates are finalized.

The DOI is reviewing premium rate submissions from health insurance carriers for 2027's individual and small group Qualified Health 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 2027 rates by plan, as well as the carriers' explanations for the changes, are available for public review and comment. Health carriers filed an average individual plan rate change of 13%, and an average small group plan rate change of 12%.

By law, the DOI only has the authority to determine the rates "unreasonable" if the requests are not adequately justified by actuarial standards of practice. Final rates will be publicly available October 1, 2026, at the same web address. Idaho's 2027 increases are similar to the national average, demonstrating the continued stability of Idaho's market. Idaho is in year four of the five-year Health Innovation 1332 waiver, which lowered individual market rates in 2026 by 18% compared to what they would have been without the waiver. In 2027, Idaho's Health Innovation 1332 waiver will maintain individual health insurance premiums 16% lower than they would be without the waiver.

"The continued effect of the 1332 waiver, combined with the Governor and Legislature's efforts to minimize cost drivers, has helped Idaho maintain more stable and competitive rates over the past several years," said Idaho Department of Insurance Director Dean Cameron. "Although the increasing cost of medical care continues to drive premiums higher, Idaho's rates are expected to remain lower than most other states."

The 1332 waiver and the Idaho High Risk Reinsurance Pool have helped keep Idaho's individual health insurance market highly competitive and healthy. Idaho consumers can expect to choose from 7 health carriers and 144 plans on the marketplace for 2027 (visit yourhealthidaho.org). Very few states have as 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:

2027 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 or email us at consumeraffairs@doi.idaho.gov.