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DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Idaho Department of Insurance Releases Final 2027 Premium Rates for Individual and Small Group Health Plans

BOISE, ID (October 6, 2026) – The Idaho Department of Insurance has finalized 2027 premium rates for individual and small group health insurance plans. On average, premiums will increase by 12% in the individual market and 12% in the small group market. Each carrier’s detailed justification for its 2027 rate changes is available on the Department’s website: <https://doi.idaho.gov/consumer/RateReview/>.

“Despite national pressures and ongoing medical inflation, Idaho’s health insurance market remains highly competitive and stable. Our average rate increases are still lower than many states, giving consumers more choices and lower premiums,” said Director Dean Cameron.

Idaho’s 1332 State Innovation Reinsurance Waiver remains a significant factor in moderating individual market premiums. The waiver kept 2025 premiums 20% lower than they otherwise would have been, and for 2026, the reduction was 18%. In 2027, the waiver will continue offsetting the cost of high-expense medical claims, helping keep premiums considerably lower than they would be without it. The impact of the waiver for 2027 is a 16% reduction.

Open enrollment for coverage starting January 1, 2027 runs from October 15 through December 15, 2026. Idahoans seeking coverage should visit the state’s health insurance marketplace, Your Health Idaho, at yourhealthidaho.org to compare and select from more than 143 medical plans and 22 dental plans. Shoppers can find out whether they qualify for a tax credit or other savings that lower monthly premiums and out-of-pocket expenses such as co-pays and prescription costs. These savings are available only through Your Health Idaho.

Licensed, certified agents are available to assist consumers at yourhealthidaho.org. For help navigating the application process or general questions, Idahoans may also call 855-944-3246.

In 2027, Idaho consumers will have coverage options from seven individual-market carriers: Blue Cross of Idaho, Moda Health Plan, Molina Healthcare, Mountain Health CO-OP, Regence Blue Shield of Idaho, Select Health, and St. Luke’s Health Plan. Seven dental carriers will also continue offering plans statewide.

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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.