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Idaho Department of Insurance News Release

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Idaho Department of Insurance Issues Health Care Cost Drivers Data Call

BOISE, ID (October 8, 2026) – On October 5, 2026, the Idaho Department of Insurance (DOI) issued [Bulletin 26-16](#) announcing a data call requiring health insurers to submit detailed information on premiums, enrollment, administrative expenses, and claims for calendar years 2022–2025. The data collection effort, authorized under Idaho Code §§ 41-219 and 41-247, is designed to deepen understanding of health care cost trends and underlying cost drivers in Idaho’s commercial health insurance market.

“The Department’s responsibility is to safeguard consumers while ensuring a fair and stable insurance marketplace,” said Director Dean L. Cameron. “This data will allow us to better evaluate affordability, availability, and market dynamics across the state. We aim to provide greater transparency into what drives the cost of health insurance for Idahoans.”

The data call applies to all insurers that reported Idaho comprehensive major medical business on their MLR Annual Reporting Form for any year from 2022 through 2025. It includes individual, small group, and large group major medical coverage, as well as self-funded employer plans administered by insurers. The call does *not* apply to short-term plans, student health plans, Medicare Advantage, Medicare Supplement, Medicaid managed care, stand-alone dental or vision plans, or other excepted benefits.

Insurers are required to report data through the DOI’s standardized reporting template. Insurers must submit completed templates electronically no later than November 16, 2026. The DOI will only publish aggregated results. Required data includes:

- Premium, incurred claims, expenses, taxes, and enrollment
- Enrollment and billed premium by ZIP code and county
- Claims by service category, by ZIP code and county
- Medical claims by primary diagnosis code
- Pharmacy claims by National Drug Code

The Idaho Department of Insurance appreciates the participation of all health carriers in this process. The data collected will be instrumental in helping address the rising cost of health insurance.

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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.