IDAHO DEPARTMENT OF INSURANCE
Dedicated to Serving and Protecting Idahoans

How Idahoans are Insured

2020-2025 Health insurance statistics

(as of September 2026)

1,835,755

Total Idaho lives covered by health insurance—
a **18.4%** increase since **2020***

***9.12%** increase in Idaho's total population:
2020 – 1,860,123
2025 – 2,029,733





1,227,105

Idahoans covered by private health insurance
a **39.2%** increase since **2020**

-9.1%

Decrease in Idahoans covered
by public health insurance
(e.g., Medicare, Medicaid, VA)

190,423 | 9.5%

Idaho uninsured lives | Idaho uninsured rate
(estimated)

1332 Reinsurance Innovation Waiver

- Effective January 1, 2023
- Originally expected to reduce individual market premiums ≈10% each of first 5 years
- Reduced 2023 health premiums by 12%
- Reduced 2024 health premiums by 16%
- Reduced 2025 health premiums by 20%
- Reduced 2026 health premiums by 18%
- 16% impact on rates for 2027