



A monthly newsletter brought to you by Idaho Department of Insurance – October 2023



Idaho's individual health insurance rates decrease for 2024



Protect Yourself from Improper Marketing During Open Enrollment



Investigations Team Attends NAIC 2023 Insurance Summit



Idaho State Fire Marshal Updates



Pearson Vue Administers DOI Licensing Examinations

Idaho's Individual Health Insurance Rates Decrease for 2024



- Final 2024 premium rates for individual and small group health insurance plans were published by the DOI on its website on September 29, 2023. Next year, individual market premium rates will decrease 1% on average, with one carrier decreasing rates by 13%. The DOI publishes each insurer's justification of their overall rate changes as well as county-specific tables showing the final age-40 rates for each of the plans that will be available for purchase starting October 15 for 2024 coverage.

News Release: [Idaho's individual health insurance rates decrease for 2024](#)

Protect Yourself from Improper Marketing During Open Enrollment

- The DOI is warning consumers shopping for Medicare health insurance to be wary of improper marketing by telemarketers and television commercials during Medicare's Open Enrollment Period, which begins on **October 15 and ends December 7**. During that period, Medicare beneficiaries can choose the plans that are best for them for 2023.



To learn more on how you can protect yourself, or to download distribution materials, please visit [SHIBA.Idaho.gov](#). You can also reach SHIBA at 1-800-247-4422 or shiba@doi.idaho.gov.

- We encourage producers to share information with consumers.

[Download our one page flyer](#)
[Download our tri-fold brochure](#)

[En español](#)
[En español](#)

Consumer Services



- Consumer Affairs Officer Mindy Walters will spend time in Lahaina, Hawaii this month, helping the Hawaii Department of Commerce and Consumer Affairs' Insurance Division. The DOI offered our support and resources as part of the NAIC Western Zone's response to help a fellow zone member. Walters will be on the ground for 14 days, helping consumers navigate the insurance claims process in the aftermath of the August 2023 wildfires on the Island of Maui.
- Last month, two members of the Investigations team attended the NAIC Insurance Summit in Kansas City, MO for various sessions on the why and how of insurance fraud, as well as the state of international efforts against insurance fraud. Two other members of the Investigations team also attended the annual International Association of Special Investigations Units (IASIU) in Dallas, TX—a conference that brings together SIU professionals for workshops on investigating various types of insurance fraud, case studies, and international insurance fraud issues.

State Fire Marshal



- State Fire Marshal Knute Sandahl was the keynote speaker at the 911 memorial ceremony at the Freezeout Memorial in Gem County. His speech, "Did We Forget?" was a moving tribute to the 343 firefighters, 60 Police Officers, 8 EMT's and the other 2,566 victims of the attacks on our nation. He also reminded the small group of attendees that the numbers still grows, as well over 300 first responders have died since that tragic date of illnesses related to being exposed to the toxins while working at ground zero.



- Deputies spent a great deal of time in September inspecting and ensuring students at the state's institutions of higher learning are safe for their college experience. The State Fire Marshal posted [campus fire safety tips on social media](#), and additional information can be found on their [website](#).

- A new feature on our web page was rolled out in September. This is a continuous data sheet of fire related incidents that occur during the course of the year. The data is from [participating](#) fire service agencies. Idaho State Fire Marshal's Office maintains fire department incident reports in the National Fire Incident Reporting System (NFIRS). Information collected is used to identify fire-related problems, public education programs, fire code and product safety recalls. Idaho works with 230 fire departments and makes sure fire department's data are valid and released to United States Fire Administration (USFA). [View current statistics here](#)

75,176
Reported Incidents

2,912
Reported Fires

\$53,947,358
Total Fire Dollar Loss Reported

Current Reporting Status

Structure Fires	766
Vehicle Fires	339
Natural Vegetation Fires	793
Other Fires	555
Overpressure Rupture, Explosion, Overheat Calls	80
Rescue and EMS Calls	48,532
Hazard Conditions Calls	1,940
Service Calls	7,534
Good Intent Calls	8,827
False Alarm and False Calls	4,169
Other Calls	136

Company Activities

- [On September 1, examination delivery services for the DOI's regulatory licensing program went live with Pearson VUE](#), the global leader in computer-based certification and licensure exam delivery. The transition to Pearson VUE has gone well and feedback has been positive.



Candidates are able to schedule examinations at one of 15 secure Pearson VUE examination centers statewide. To schedule an examination, candidates should visit doi.idaho.gov/industry/licensing_services to follow accurate provider links and obtain the most current Candidate Handbook.

Additionally, electronic fingerprinting has returned. Please visit [DOI's Testing and Fingerprints](#) website for more information.



- Both Analyst and Examiner staff attended the NAIC Insurance Summit in September. This event occurred in tandem with the NAIC's Advanced Financial Regulator training. Both events are phenomenal opportunities to learn with their peers and build relationships with other regulatory jurisdictions. We are fortunate to have a resource like the NAIC that helps keep our staff well informed and involved in the current trends, challenges, and changes in the industry.
- Senior Staff also attended the NAIC Summer National Meeting, in Seattle. Company Activities staff, on behalf of the Director, serve on the Accounting Practices and Procedures Task Force, Examination Oversight Task Force, and Valuation of Securities Task Force. Through these efforts, Idaho can maintain reciprocity of certain standards with other states, while making sure our policyholders' interests, and of our domiciled companies, receive appropriate consideration.



The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information visit doi.idaho.gov.

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