



Annual Public Forum for Idaho's 1332 Waiver

May 26, 2026 – Section 1332 Waiver Annual Public Forum

About the Idaho Department of Insurance (DOI)

Wes Trexler, Deputy Director
Weston.Trexler@doi.idaho.gov
208-334-4214

Shannon Hohl, Market Oversight Bureau Chief
Shannon.Hohl@doi.idaho.gov
208-334-4315

William Coon, Health Insurance Specialist
William.Coon@doi.idaho.gov
208-334-4300



About the Idaho Department of Insurance (DOI)

- The Department of Insurance is a regulatory agency created to regulate the business of insurance in Idaho.
- The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code

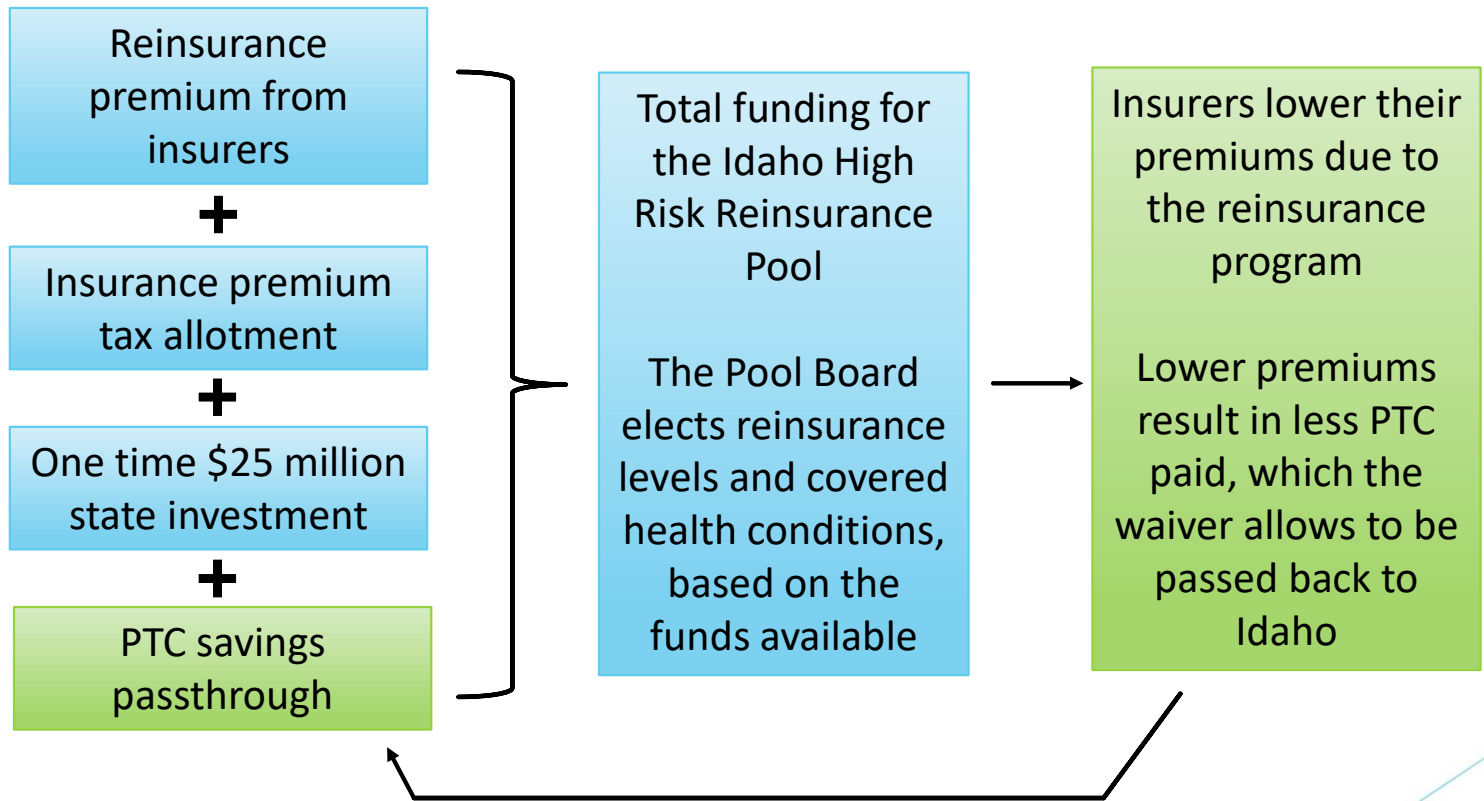


Idaho's 1332 Waiver

- **Waiver Goal** – Reduce health insurance premiums, including for those Idahoans who buy insurance on the individual market
- 1332 State Innovation Waiver – CMS permits states to waive some parts of the Affordable Care Act
- Waiver administered by the Idaho Department of Insurance and the Idaho High Risk Reinsurance Pool
- Combination of federal “pass-through” funds (federal savings) and one-time state funding



Idaho Reinsurance Pool with Waiver



Idaho's 1332 Waiver Approved!

- On August 16, 2022, CMS approved the Waiver application, with an effective date of January 1, 2023.
- The Waiver is effective through December 31, 2027, with the opportunity to extend the waiver for an additional five years.
- Quarterly and annual reports on the Waiver are required to be submitted to CMS, as well as an annual financial report.
- An annual public forum to review the progress of the Waiver will be held each spring.



2022 To Date Waiver Actions

- Since 2022, there have been 73 covered medical conditions, unchanged for this year.
- All quarterly reports have been submitted to CMS, including annual and quarterly reports. The annual report is available on the DOI website.
- Transfer of grantee in 2023 from the Idaho Department of Insurance to the Idaho High Risk Reinsurance Pool, for more efficient processing of grant funds payments.
- Section 1332 Waiver passthrough funds for 2025 - \$148,691,863
 - Final 2024 funds - \$97,896,012
 - Final 2023 funds - \$51,453,577



Waiver Extension and Amendment

- Legislation authorizing the application for and implementation of the waiver – H611 and H345. If approved, the amendment will continue to lower premiums for Idahoans and expand their health coverage choices.
- In November and December of 2025, the Idaho Department of Insurance (Department) held hearings on the amended waiver.
- On January 30, 2026, an application for the extension and amendment of the waiver was filed
- .
- CMS has notified the Department that the application was complete.
- The Department is now waiting on a decision from CMS to approve or deny the application.



Future Waiver Actions

- Premium rates for individual health insurance for 2027 are estimated to be 16% lower than they would be without the Waiver.
- The board will continue to submit quarterly reports to CMS.
- The Waiver annual reports, for calendar years 2023, 2024, and 2025, are available on the Department of Insurance website.



Questions?

For more information about Idaho's 1332 Waiver and to submit questions, visit <https://doi.idaho.gov/information/public/reinsurance-waiver/>

Interested parties may also request hard copies of Waiver materials via email or traditional USPS mail to:

Attention: Shannon Hohl
Market Oversight Bureau Chief
Department of Insurance
P.O. Box 83720; Boise, Idaho 83720-0043
E-mail to: DOI.Reform@doi.idaho.gov

For more information about the 1332 Waiver process visit [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section 1332 State Innovation Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section%201332%20State%20Innovation%20Waivers-)



