



# Annual Public Forum for Idaho's 1332 Waiver

May 30, 2025 - Section 1332 Waiver Annual Public Forum

# About the Idaho Department of Insurance (DOI)

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# 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.

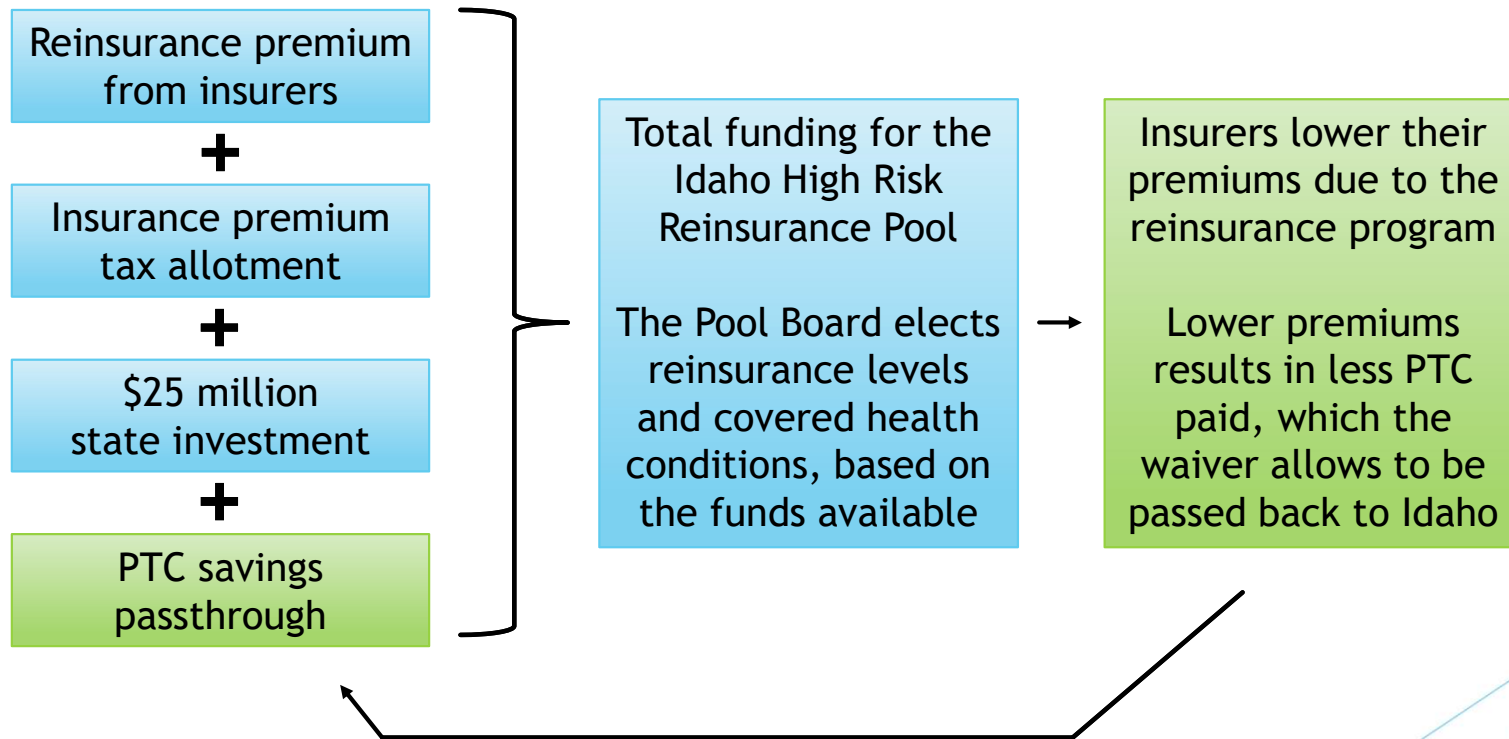


# Idaho's 1332 Waiver

- **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 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, the Idaho Department of Insurance received a letter from CMS approving 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.



# 2025 To Date Waiver Actions

- Covered medical conditions eligible for reinsurance expanded from six in 2022 to 73 in 2023 due to the increased funding from the Waiver. This was unchanged in 2024 and remains the same for 2025.
- All quarterly reports have been submitted to CMS in a timely manner as well as the annual report the first quarter of this year. 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 to allow for more efficient processing of grant funds in payment of reinsurance claims to carriers.
- Section 1332 Waiver passthrough funds for 2025 - \$148,691,863
  - Final 2024 funds - \$97,896,012
  - Final 2023 funds - \$51,453,577



# Future Waiver Actions

- Premium rates for individual health insurance for 2026 are estimated to be 18% lower than they would be without the Waiver.
- The board will continue to submit quarterly reports to CMS.
- The Waiver annual reports, for calendar year 2023 and 2024 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  
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E-mail to: [DOI.Reform@doi.idaho.gov](mailto: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_1332_State_Innovation_Waivers-)



