

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

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DEAN L. CAMERON
Director

October 1, 2025

The Honorable Robert F. Kennedy Jr.
Secretary of Health and Human Services
200 Independence Ave, SW
Washington, DC 20201

The Honorable Scott Bessent
Secretary of the Treasury
1500 Pennsylvania Avenue, NW
Washington, D.C. 20220

Re: Idaho 1332 State Innovation Waiver Extension and Amendment

Dear Secretary Kennedy and Secretary Bessent:

The State of Idaho hereby submits this Letter of Intent to apply for a four-year extension of its Section 1332 State Innovation Waiver. Idaho's current waiver of Section 1312(c)(1) of the Affordable Care Act (ACA) was approved on August 16, 2022, for calendar years 2023 through 2027 to support a reinsurance program. Idaho seeks to extend this waiver for calendar years 2028 through 2031.

In addition to the extension, Idaho intends to submit an amendment to use a portion of the pass-through savings from the reinsurance program to further expand access to high-quality, affordable coverage. The proposed "Covered Choice" program would begin January 1, 2027, and function alongside the reinsurance program.

Our enhanced waiver will continue to comply with Section 1332 guardrails and CMS guidance, and it will not affect other provisions of the ACA.

Thank you in advance for considering our application. We look forward to engaging further in the coming months.

Sincerely,



Director Dean L. Cameron
Idaho Department of Insurance

Cc: Director Charron, Idaho Department of Health and Welfare
Deputy Director Weston Trexler, Idaho Department of Insurance