

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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**ADDENDUM 1 - 2025 IDAHO STANDARDS FOR AFFORDABLE CARE ACT COMPLIANT INDIVIDUAL AND SMALL GROUP HEALTH BENEFIT PLANS AND QUALIFIED DENTAL PLANS**

Please note the following addition to the 2025 Idaho Standards for Affordable Care Act Compliant Individual and Small Group Health Benefit Plans and Qualified Dental Plans.

**Rate Information Considerations for Individual Market QHPs**

When submitting calendar year 2025 rates, issuers must take the impact of Idaho's 1332 Reinsurance Waiver into consideration.

The Idaho High Risk Reinsurance Pool Board has determined that the impact of the Waiver on the 2025 individual ACA compliant market will be that rates will be 20% percent lower than they would be absent the Waiver.

Issuers are to document the full 20% reduction to consumer premiums in their rate development. As Supporting Documentation, issuers must include rate tables without the 20% savings. Final reinsurance parameters and covered conditions will be set by the Idaho High Risk Reinsurance Pool Board at a Board meeting later this year.