

# Idaho Individual High Risk Reinsurance Pool Board

## Notice of Public Hearing

Pursuant to 41-5503, Idaho Code, the Director of the Idaho Department of Insurance will hold a public hearing concerning a revised Plan of Operations (“Plan”) submitted to the Director by the Idaho Individual High Risk Reinsurance Pool (“Pool”) Board. The Plan is being updated in order to effect the following changes as of January 1, 2023:

- Allow carriers to cede eligible individuals for the current year based on claims incurred during the previous year as long as the claim was received by the carrier on or before the last day in April; currently, the claim must be received by the last day in March.
- Update the coinsurance rate paid by the Pool to 70% (currently 63%).
- Update the maximum annual reinsurance to \$665,000 (currently \$500,000).
- Add additional medical conditions to the list of those that are used to cede individuals to the Pool, for a total of 73 medical conditions in 2023 (from six medical conditions in 2022). ICD-10 codes associated with the medical conditions will be published on the Department’s website prior to the beginning of each calendar year.

The updated Plan of Operation is available on the Department of Insurance’s website at: <https://doi.idaho.gov/wp-content/uploads/ReinsuranceBoard/DRAFT-2023-Idaho-Individual-High-Risk-Reinsurance-Pool-Plan-of-Operation.pdf>. The hearing will take place at the Idaho Department of Insurance, 3<sup>rd</sup> Floor Conference Room **Monday, December 19, 2022 from 9:30 a.m. to 10:00 a.m.** Interested parties may also attend via phone or WebEx.

**Teleconference Public Dial In:** 415-655-0001, Code: 2452 438 4141#  
**WebEx Public Meeting Number:** 2452 438 4141, **Password** MvGqVH2WW38

At this hearing, interested parties will have the opportunity to provide comments regarding the proposed updates.

### Written Comments:

Written comments may be submitted at the time and location of the hearing or may be sent to:

Attention: Kathy McGill  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, Idaho 83702  
Email: [kathy.mcgill@doi.idaho.gov](mailto:kathy.mcgill@doi.idaho.gov)  
Fax: (208) 334-4398

The hearing site(s) will be accessible to persons with disabilities. Requests for accommodation must be made not later than five (5) days prior to the hearing, to the agency address above.

**Public comments will be accepted through December 19, 2022.**