

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information and Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



June 3, 2022

**VIA ELECTRONIC MAIL:** [Dean.Cameron@doi.idaho.gov](mailto:Dean.Cameron@doi.idaho.gov)

Dean L. Cameron  
Director  
Idaho Department of Insurance  
700 West State Street, 3<sup>rd</sup> Floor  
Boise, Idaho 83720

Dear Director Cameron:

Thank you for your submission on May 5, 2022 of Idaho's application for a State Innovation Waiver under section 1332 of the Affordable Care Act (ACA). Idaho's application seeks to waive certain ACA requirements and implement a state reinsurance program called the Idaho Individual High Risk Reinsurance Pool for plan years 2023 through 2027. I am pleased to send this letter from the Center for Consumer Information and Insurance Oversight (CCIIO) within the Centers for Medicare & Medicaid Services (CMS) under the Department of Health and Human Services (HHS), as well as on behalf of the Department of the Treasury (collectively, the Departments). The Departments have completed a preliminary review of the application in accordance with 45 C.F.R. § 155.1308(c) and 31 C.F.R. § 33.108(c), and have made a preliminary determination that Idaho's application is complete.

Pursuant to 45 C.F.R. § 155.1308(d) and 31 C.F.R. § 33.108(d), the date of this letter marks the beginning of the Federal public notice and comment process and 180-day Federal decision-making period. Public comments on Idaho's waiver application will be accepted by the Departments from June 3, 2022 through July 3, 2022, and more information about the Federal public notice and comment process and section 1332 waivers generally can be found on the CCIIO website.<sup>1</sup> The decision of the Departments regarding approval or denial of Idaho's waiver application will be issued within 180 days of this preliminary determination of completeness in accordance with 45 C.F.R. § 155.1316(c), 31 C.F.R. § 33.116(c), and other applicable regulations.

We look forward to working with you on your waiver application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

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<sup>1</sup> [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_state\\_Innovation\\_Waivers-.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html)

Sincerely,

A handwritten signature in black ink, appearing to read "Ellen Montz". The signature is fluid and cursive, with the first name "Ellen" and the last name "Montz" clearly distinguishable.

Ellen Montz, Ph.D.

Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

Cc: Lily Batchelder, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
The Honorable Brad Little, Governor, State of Idaho  
Weston Trexler, Deputy Director, Idaho Department of Insurance  
Shannon Hohl, Market Oversight Bureau Chief, Idaho Department of Insurance