

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

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DEAN L. CAMERON
Director

April 1, 2022

**Idaho Department of Insurance Section 1332 State Innovation Waiver
Notice of Public Hearing and Public Comment Period**

The Idaho Department of Insurance gives notice of intent to apply to the Centers for Medicare and Medicaid Services (CMS) and to the United States Department of the Treasury for a Section 1332 State Innovation waiver on or about May 2022. The purpose of the waiver is to implement a state reinsurance program to increase affordability of individual health insurance in Idaho. The proposed effective date for the waiver is January 1, 2023.

The waiver would be implemented primarily by the Idaho Individual High Risk Reinsurance Pool (“the Pool”), a state reinsurance program in which enrollees in individual coverage who are diagnosed with certain specified medical conditions are ceded to the Pool by the health insurer. The health insurer then pays a monthly premium to the Pool for that reinsurance.

Due to implementation of the program, health insurers are able to mitigate the effects of extremely high health claims on the individual risk pool, helping to stabilize the individual health insurance market and resulting in lower premiums than would otherwise occur.

The state is submitting this section 1332 waiver in order to further increase affordability of individual health insurance in Idaho. The Pool has successfully reduced premiums in the past, and Idaho anticipates that approval of this 1332 waiver will reduce premiums by at least 7% in 2023 and onward, compared to premiums without the waiver in place.

As part of the waiver process, the Department submitted legislation to authorize the Department to submit the waiver application to the federal agencies and to condition future premium reductions from the state reinsurance program upon approval of the 1332 waiver. Governor Little signed H611 on March 23, 2022.

The Department’s comprehensive public notice, Tribal notice, and the waiver application are available on our website at <https://doi.idaho.gov/information/public/reinsurance-waiver/>. The Department is seeking public comment through public hearings, the interactive form available on the website, via fax, via email or traditional mail as indicated below. Public hearings will be held at the following locations:

Boise Public Hearing (also virtual)

Location: Idaho Department of Insurance

700 W. State St.

JRW East Conference Room

Boise, ID 83702

Date: April 18, 2022

Time: 10:00AM – 12:00PM MT

Idaho Falls Public Hearing

Location: Idaho Department of Labor

1515 E. Lincoln Rd.

Yellowstone Room

Idaho Falls, ID 83401

Date: April 20, 2022

Time: 2:30PM – 4:30PM MT

Coeur d’Alene Public Hearing

Location: Coeur d’Alene Public Library

702 E. Front Ave.

Community Room

Coeur d’Alene, ID 83814

Date: April 26, 2022

Time: 10:30AM – 12:30PM PT

Webex Information: (Boise Date Only)

Link: <https://idahogov.webex.com/idahogov/j.php?MTID=m1ca043b7088fac88c9be403e5254b9ba>

Meeting Number (access code): 2456 145 7410

Password: WWiPiPNb685

Call In Number: 1-415-655-0001

Interested parties may also request hard copies of the waiver packet or submit comments via email or traditional USPS mail to:

Attention: Shannon Hohl
Market Oversight Bureau Chief
Department of Insurance
P.O. Box 83720; Boise, Idaho 83720-0043
E-mail to: DOI.Reform@doi.idaho.gov

Public comments will be accepted until May 1, 2022.