



FACTS & FIGURES

IDAHO OF INSURANCE - MAY 2016

RATE FILINGS

The 2017 health insurance plans for individuals and small groups were submitted by May 2 for review by the Department. Submissions include plan designs, policy language, and rates, as well as supporting documentation and the required templates that are ultimately used by Your Health Idaho in presenting plan information to shoppers.

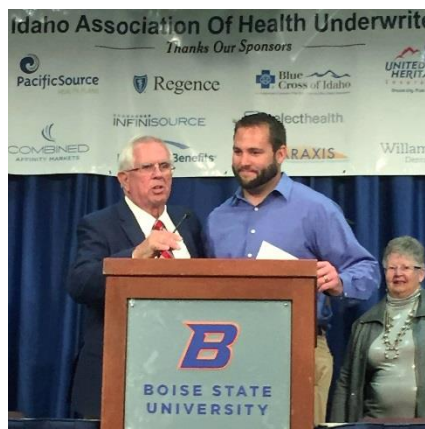
Plan designs and policy language are accessible through the DOI website, using the **SERFF Filing Access** tool. While the rates and rate development of the 2017 health insurance plans are considered proprietary under Idaho law and therefore not publicly accessible, the Department will make available a summary of the 2017 rate actions through this [link](#) on the DOI website on June 13. The public will be able to see and comment on the rate changes the carriers submitted, the carrier justifications, and sample rates for each rating region in the state.

The Department is reviewing the rate actions and the carrier justifications for those actions against state and federal rating rules, such as the mandated age curve, tobacco load limits, rating area definitions, and actuarial value requirements for each metal level (e.g. bronze, silver, gold). The rates must not be excessive, insufficient, or unfairly discriminatory.

The Department communicates any questions, clarification requests, or issues identified during the form and rate reviews to the carrier. The carrier must then respond with the requested information or corrections until the Department's requests are satisfied. Final rate information will be available October 1 and will be utilized by carriers for individual and small group plans starting January 1, 2017.

FORMER DIRECTOR HONORED

The Idaho Association of Health Underwriters recently honored former Director Bill Deal and presented him with a check which he presented to the Director of the Boys and Girls Club of Nampa. Director Deal retired December 31, 2014 after heading the Department for eight years. The Department also wishes to thank Director Deal for his years of service.



NEW EMPLOYEE

The Department welcomes Terry Easley as the new Financial Technician in the Fiscal department. Terry has a great deal of accounting experience and recently moved to Idaho from California.

ASK THE DOI

Question: How can I make sure the insurance premium I pay to my agent is getting to the carrier?

The Department recently revoked an agent's license for failing to remit premium monies to the insurance carrier. Agents are required to maintain trust accounts, separate from personal accounts, to manage money paid by insureds. The Department encourages consumers to pay premiums by check or bank card, avoid cash, and pay directly to the carrier rather than the agent. Always request a receipt when making payments directly to your agent. Most, if not all, insurance companies accept payments electronically via their company website, or you may be able to phone in payments directly to their billing departments.

STATE FIRE MARSHAL

Deputy State Fire Marshal Bill Steele assisted the Bonner County Arson Task Force, along with the Bureau of Alcohol, Tobacco, Firearms, & Explosives at a church fire in Bonner's Ferry on April 21, 2016. The fire



completely destroyed the church and was determined to be arson.

Deputy State Fire Marshal Don Strong received a standing ovation at the Idaho Fire Chiefs' Association Annual Conference in Sun Valley on April 23 for his many years of service to the citizens of Idaho. Don is the Fire Prevention Deputy in Northern Idaho and will retire in May.



State Fire Marshal Knute Sandahl presents Don with his helmet shield embedded in a plaque as a token of appreciation.

LICENSING

The Department conducted its annual exam review. These reviews allow new questions to be added reflecting updated legislation and to revise questions not performing well. The exam is reviewed by a panel of subject matter experts made up of industry professionals and agency staff members with experience in the industry and knowledge of Idaho statutes.



License inactivation notices were successfully launched as an email notification in April. This capability speeds up the process, helping licensees respond earlier to reactivate their licenses. Licensees are encouraged to keep all contact information updated through

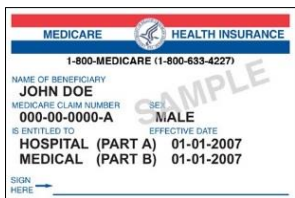
this website: http://www.nipr.com/ccr_announcements.htm.

- In April, 1,669 new licenses were issued, bringing the total number of licensees to 102,992.

CONSUMER SERVICES

The Medicare Access and CHIP Reauthorization Act of 2015 requires the Social Security Administration (SSA) to remove Social Security Numbers (SSN) from all Medicare cards. By April, 2019, SSA will send Medicare cards with a new number to all Medicare recipients.

This initiative is important because removing the SSN from all Medicare cards will help the SSA to better protect private health care and financial information and Federal health care benefit and service payments. The SSA is updating its systems and will reach out soon to help recipients get ready for the new Medicare cards.



Consumer Services April Statistics



COMPANY ACTIVITIES

Orders were adopted for reports of examination through year-end 2013 for Government Employees Medical Plan and the University of Idaho Health Plan. The reports can be viewed from the website.

Admissions approved Aspen American Insurance Company's request to add the line of disability to its certificate of authority. An order was adopted continuing the suspension of Trenwick America Reinsurance Corporation's certificate of authority, while another order was adopted revoking Penn Treaty Network American Insurance Company's certificate of authority. Examiner Financial Analysts began reviewing filings from domestic companies that were due April 1, 2016 while working to complete reviews of annual statement filings.

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.