



# Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 8/02/2016

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This report highlights the annual Health Insurance Survey data supplied by carriers that are licensed in Idaho and provide services or products to Idahoans. The report contains information acquired via carrier data submissions through the annual online Idaho Health Insurance Survey portal 2014 & 2015. Furthermore, the compiled data in this report is shown in the aggregate reflecting a 2 year period and the primary focus is on the number of Idaho lives covered at the end of the survey years.

The report is separated into five sections; the first section shows the Individual Major Medical health benefit plan categories; the second is reflective of other Individual Health Insurance Products such as; Non-renewable short term, Medicare, limited benefits and other misc. categories; the third section highlights the Group Major Medical-Small (2-50), Midsize (51-100), and Large Employer (101+) health benefit plans; the fourth section shows other Group Health Insurance Products such as: Non-renewable short term, Medicare, limited benefits and other misc. categories; the fifth section highlights the Estimated Idaho population data and aggregate categorical data. Graphs are included to provide visual references and theoretically to offer support in the analysis for this volume of data.

It is noteworthy to remember that this Health Insurance Survey report is a historical data composition or “snapshots” in time and adjustments/data editing can still take place; albeit more likely on a very small scale. Any large scale data adjustments initiated by the carriers or this department will be communicated and a revised report will be assembled and submitted.

## Section 1 Individual Major Medical Health Benefit Plans

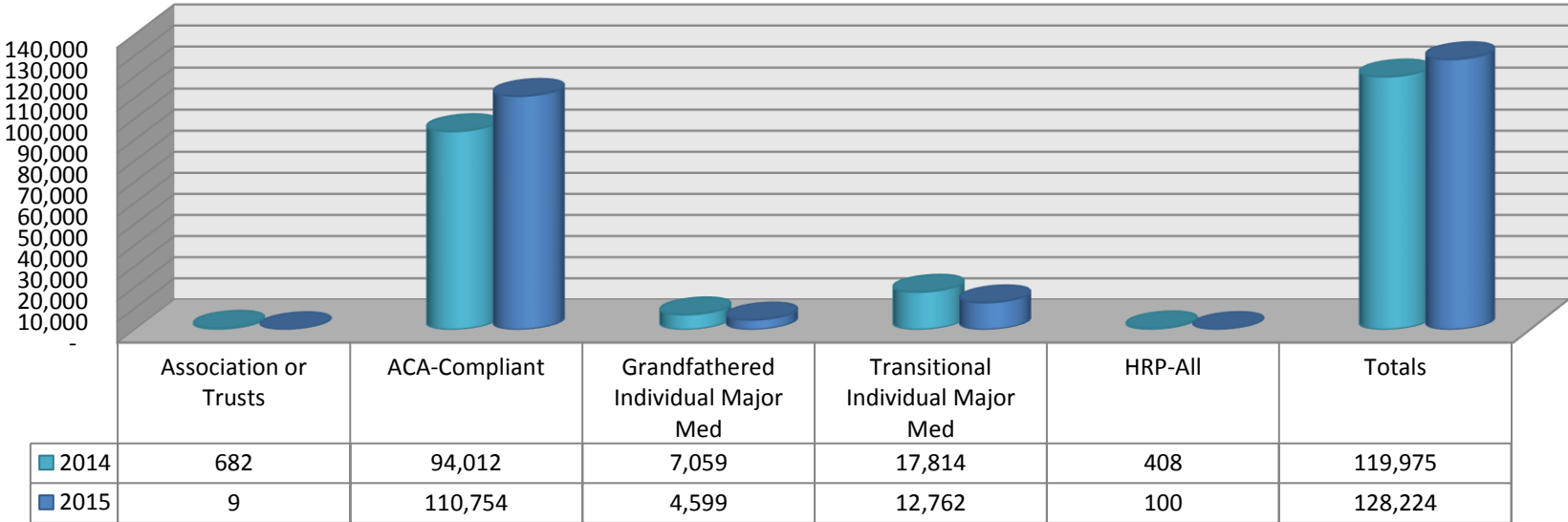
<b>2014 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	682
ACA-Compliant	94,012
Grandfathered Individual Major Med	7,059
Transitional Individual Major Med	17,814
HRP-All	408

<b>2015 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	9
ACA-Compliant	110,754
Grandfathered Individual Major Med	4,599
Transitional Individual Major Med	12,762
HRP-All	100

Carrier Reported Data		
Type	2014	2015
Association or Trusts	682	9
ACA-Compliant	94,012	110,754
Grandfathered Individual Major Med	7,059	4,599
Transitional Individual Major Med	17,814	12,762
HRP-All	408	100
Totals	119,975	128,224

Year to year % of Change	2014-2015
Association or Trusts	-98.7%
ACA-Compliant	17.8%
Grandfathered Individual Major Med	-34.8%
Transitional Individual Major Med	-28.4%
HRP-All	-75.5%
Total	6.9%

### Individual Major Medical-Idaho Lives Covered EOY



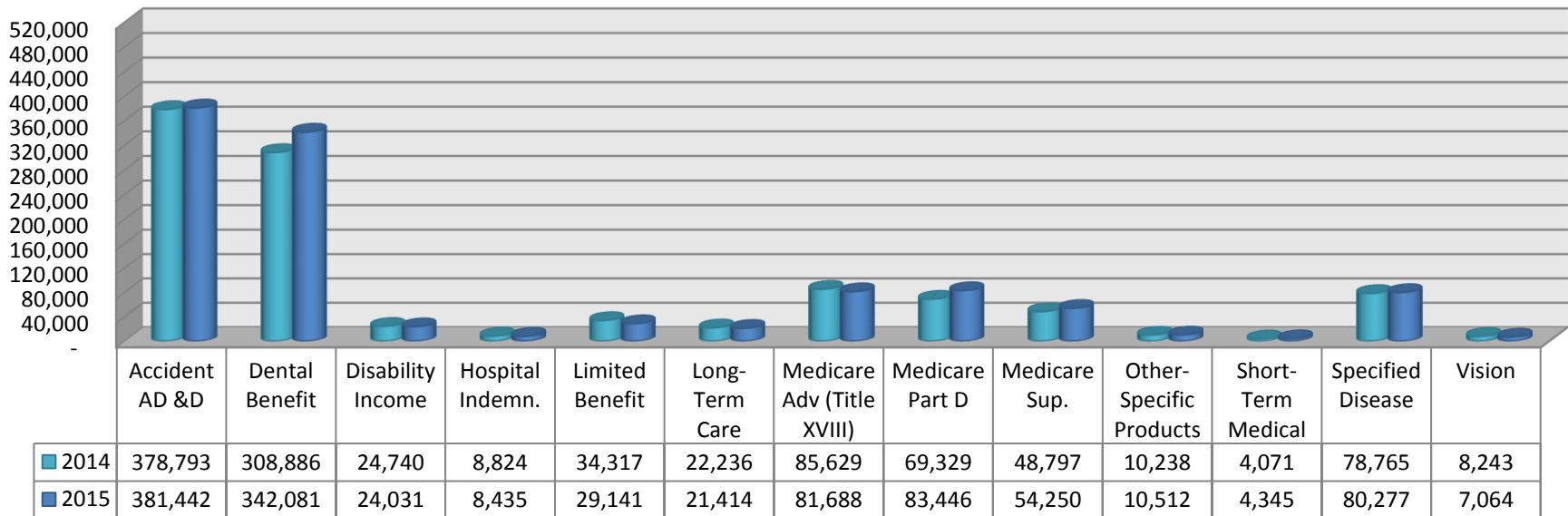
## Section 2

### Other Individual Health Insurance Products - Non-renewable Short Term plans, Medicare, Etc.

Carrier Reported Data		
Type	2014	2015
Accident AD &D	378,793	381,442
Dental Benefit	308,886	342,081
Disability Income	24,740	24,031
Hospital Indemnity	8,824	8,435
Limited Benefit	34,317	29,141
Long-Term Care	22,236	21,414
Medicare Adv (Title XVIII)	85,629	81,688
Medicare Part D	69,329	83,446
Medicare Supplement	48,797	54,250
Other-Specific Products	10,238	10,512
Short-Term Medical	4,071	4,345
Specified Disease	78,765	80,277
Vision	8,243	7,064

Year to year % of Change	2014-2015
Accident AD &D	0.7%
Dental Benefit	10.7%
Disability Income	-2.9%
Hospital Indemnity	-4.4%
Limited Benefit	-15.1%
Long-Term Care	-3.7%
Medicare Adv (Title XVIII)	-4.6%
Medicare Part D	20.4%
Medicare Supplement	11.2%
Other-Specific Products	2.7%
Short-Term Medical	6.7%
Specified Disease	1.9%
Vision	-14.3%

### Other Individual Health Insurance Products



### Section 3

#### Small, Midsize & Large Employer Health Benefit Plans

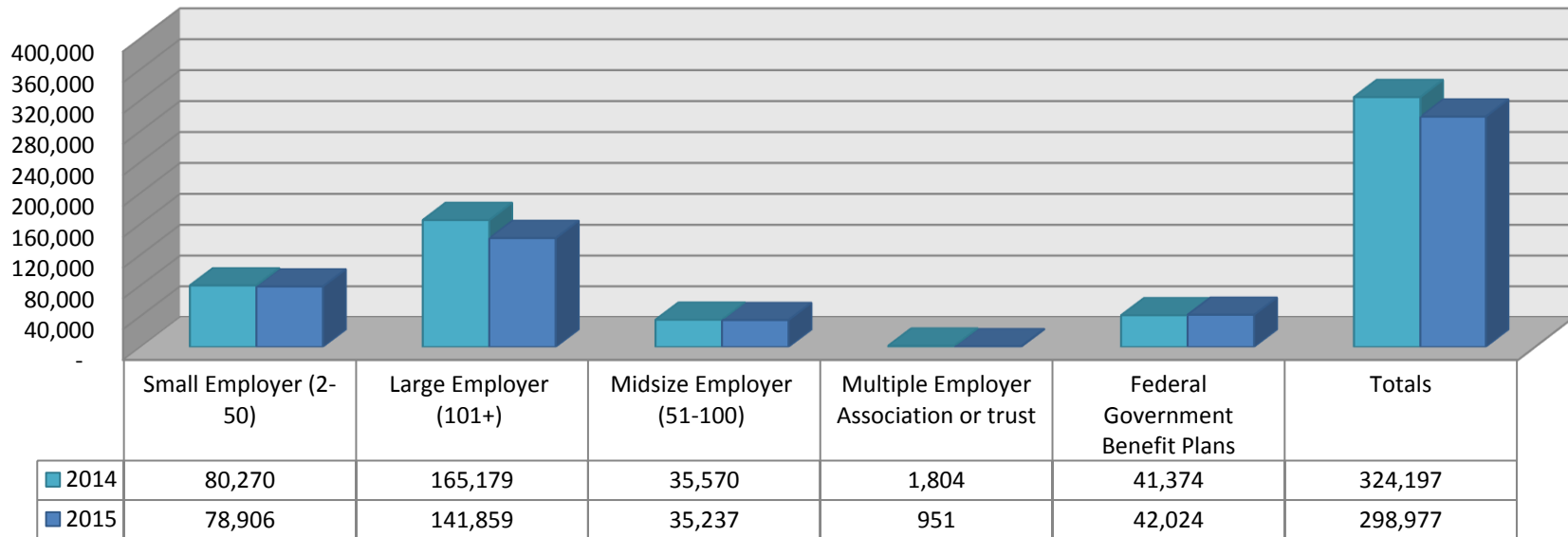
<b>2014 Group Major Med.-Idaho Lives Covered End of Year</b>	
Small Employer (2-50) <i>*Combined Sm. Emp. Basic, Stnd, Cata, ACA, Grandfathered, and Trans line items*</i>	80,270
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	14
Small Employer Catastrophic or (MCO)	-
Large Employer (101+)	165,179
Midsize Employer (51-100)	35,570
Multiple Employer Association or trust	1,804
Federal Government Benefit Plans	41,374
ACA-Compliant	18,244
Grandfathered Sm. Employer. Major Med	14,769
Transitional Sm. Employer. Major Med	47,243
Grandfathered Midsize Employer. Major Med	4,754
Non-Grandfathered Midsize Employer. Major Med	30,816
Grandfathered Large Employer. Major Med	54,004
Non-Grandfathered Large Employer. Major Med	111,175

<b>2015 Group Major Med.-Idaho Lives Covered End of Year</b>	
Small Employer (2-50) <i>*Combined Sm. Emp. Basic, Stnd, Cata, ACA, Grandfathered, and Trans line items*</i>	78,906
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	14
Small Employer Catastrophic or (MCO)	-
Large Employer (101+)	141,859
Midsize Employer (51-100)	35,237
Multiple Employer Association or trust	951
Federal Government Benefit Plans	42,024
ACA-Compliant	33,522
Grandfathered Sm. Employer. Major Med	12,700
Transitional Sm. Employer. Major Med	32,670
Grandfathered Midsize Employer. Major Med	2,837
Non-Grandfathered Midsize Employer. Major Med	32,400
Grandfathered Large Employer. Major Med	53,571
Non-Grandfathered Large Employer. Major Med	87,337

Carrier Reported Data		
Type	2014	2015
Small Employer (2-50)	80,270	78,906
Large Employer (101+)	165,179	141,859
Midsize Employer (51-100)	35,570	35,237
Multiple Employer Association or trust	1,804	951
Federal Government Benefit Plans	41,374	42,024
Totals	324,197	298,977

Year to year % of Change	2014-2015
Small Employer (2-50)	-1.7%
Large Employer (101+)	-14.1%
Midsize Employer (51-100)	-0.9%
Multiple Employer Association or trust	-47.3%
Federal Government Benefit Plans	1.6%
Total	-7.8%

### Group Major Medical-Small, Midsize & Large Employer-Idaho Lives Covered EOY





## Section 4

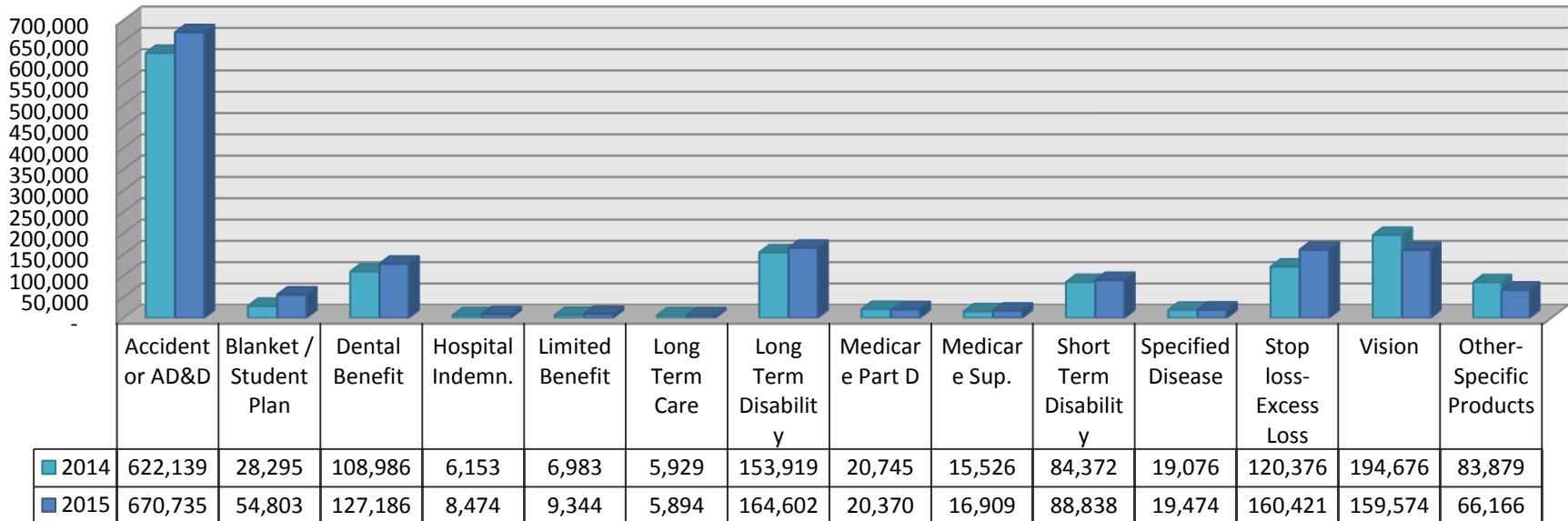
### Other Group Health Insurance Products - Non-renewable Short Term plans, Medicare, Etc.

2014 Idaho Lives Covered End of Year	
Accident or AD&D	622,139
Blanket / Student Plan	28,295
Dental Benefit	108,986
Hospital Indemnity	6,153
Limited Benefit	6,983
Long Term Care	5,929
Long Term Disability	153,919
Medicare Part D	20,745
Medicare Supplement	15,526
Short Term Disability	84,372
Specified Disease	19,076
Stop Loss-Excess Loss	120,376
Vision	194,676
Other-Specific Products	83,879
2015 Idaho Lives Covered End of Year	
Accident or AD&D	670,735
Blanket / Student Plan	54,803
Dental Benefit	127,186
Hospital Indemnity	8,474
Limited Benefit	9,344
Long Term Care	5,894
Long Term Disability	164,602
Medicare Part D	20,370
Medicare Supplement	16,909
Short Term Disability	88,838
Specified Disease	19,474
Stop Loss-Excess Loss	160,421
Vision	159,574
Other: Specific Misc. Group Products	66,166

Carrier Reported Data		
Type	2014	2015
Accident or AD&D	622,139	670,735
Blanket / Student Plan	28,295	54,803
Dental Benefit	108,986	127,186
Hospital Indemnity	6,153	8,474
Limited Benefit	6,983	9,344
Long Term Care	5,929	5,894
Long Term Disability	153,919	164,602
Medicare Part D	20,745	20,370
Medicare Supplement	15,526	16,909
Short Term Disability	84,372	88,838
Specified Disease	19,076	19,474
Stop loss-Excess Loss	120,376	160,421
Vision	194,676	159,574
Other-Specific Products	83,879	66,166

Year to year % of Change	2014-2015
Accident or AD&D	8%
Blanket / Student Plan	94%
Dental Benefit	17%
Hospital Indemnity	38%
Limited Benefit	34%
Long Term Care	-1%
Long Term Disability	7%
Medicare Part D	-2%
Medicare Supplement	9%
Short Term Disability	5%
Specified Disease	2%
Stop loss-Excess Loss	33%
Vision	-18%
Other-Specific Products	-21%

### Other Group Health Insurance Products



## Section 5

### Population Data

2014 Idaho Population (Est.)*	1,634,806
2014 Idaho Uninsured Lives (Est.)**	245,221
2014 Idaho Insured Lives (Est.)	1,389,585

\*Census and DOL estimates as of July 1, 2014.  
 \*\*Kaiser Family Foundation estimates 2014 Idaho uninsured rate of 15% based on Census Bureau's March 2014 CPS (Current Population Survey).

2015 Idaho Population (Est.)*	1,654,930
2015 Idaho Uninsured Lives (Est.)**	182,042
2015 Idaho Insured Lives (Est.)	1,472,888

\*Census and DOL estimates as of July 1, 2015.  
 \*\*Kaiser Family Foundation estimates 2015 Idaho uninsured rate of 11% based on Census Bureau's March 2015 CPS (Current Population Survey).

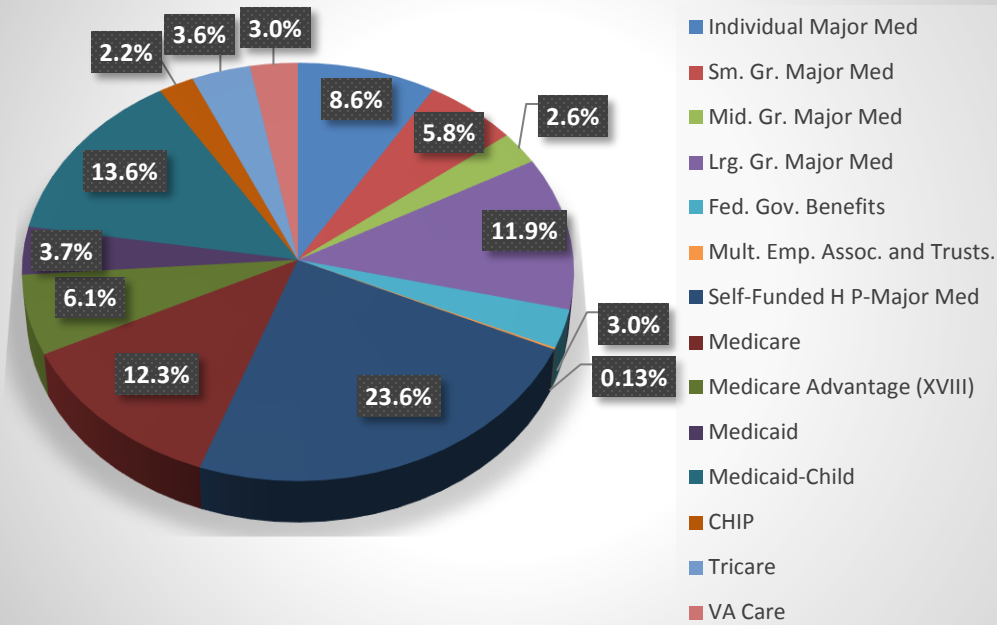
2014 Idaho Insured Lives EOY	
Individual Major Med*	119,975
Sm. Gr. Major Med*	80,270
Mid. Gr. Major Med*	35,583
Lrg. Gr. Major Med*	165,179
Fed. Gov. Benefits*	41,374
Mult. Emp. Assoc. and Trusts.*	1,804
Self-Funded H P-Major Med**	328,432
Medicare***	170,694
Medicare Advantage (XVIII)*	85,629
Medicaid****	51,609
Medicaid-Child****	189,768
CHIP****	30,615
Tricare*****	50,750
VA Care*****	41,266
	1,392,948

2015 Idaho Insured Lives EOY	
Individual Major Med*	128,224
Sm. Gr. Major Med*	78,906
Mid. Gr. Major Med*	35,237
Lrg. Gr. Major Med*	141,859
Fed. Gov. Benefits*	42,024
Mult. Emp. Assoc. and Trusts.*	951
Self-Funded H P-Major Med**	417,791
Medicare***	175,191
Medicare Advantage (XVIII)*	81,688
Medicaid****	45,737
Medicaid-Child****	202,190
CHIP****	34,513
Tricare*****	50,455
VA Care*****	42,592
	1,477,358

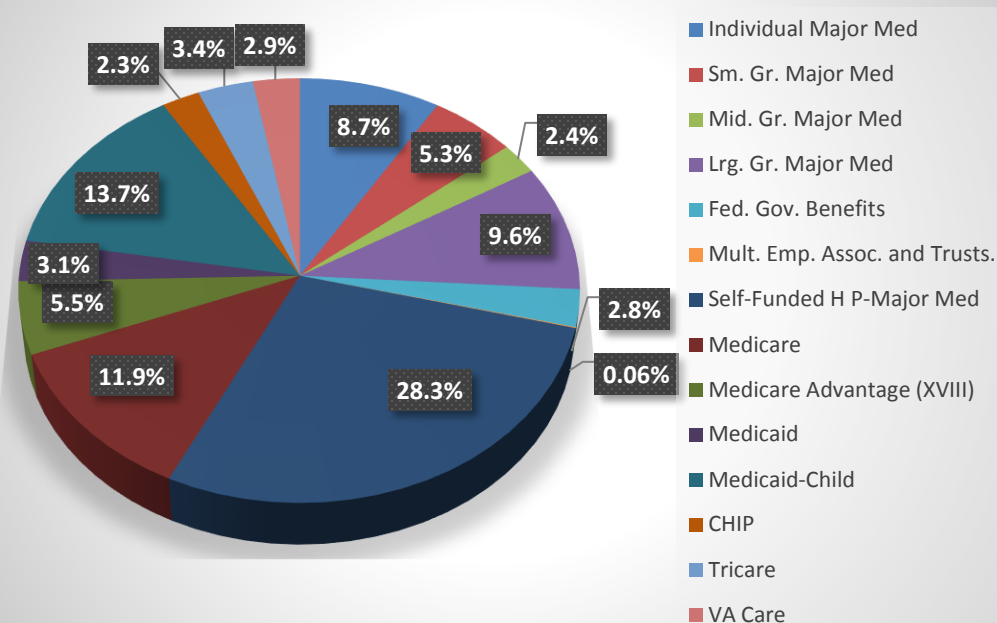
\*2014 Idaho Health Insurance Survey  
 \*\*2014 Idaho Self-Funded Health Plan Survey  
 \*\*\*CMS.gov Medicare Enrollment Dashboard Data file  
 \*\*\*\*Medicaid.gov December 2014 enrollment numbers less Child and CHIP data  
 \*\*\*\*From Medicaid.gov based on FFY (Federal Fiscal Year 10/1/2013 thru 9/30/2014)  
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 \*\*\*\*\*Evaluation - TRICARE Program FY2015 Report to Congress-data for FY2014 MHS (Health.mil)  
 \*\*\*\*\*Estimates by the Allocation Resource Center (ARC) for FY14 (ending 9/30/2014)

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 \*\*\*\*\*Evaluation - TRICARE Program FY2015 Report to Congress-data for FY2015 MHS (Health.mil)  
 \*\*\*\*\*Estimates by the Allocation Resource Center (ARC) for FY15 (ending 9/30/2015)

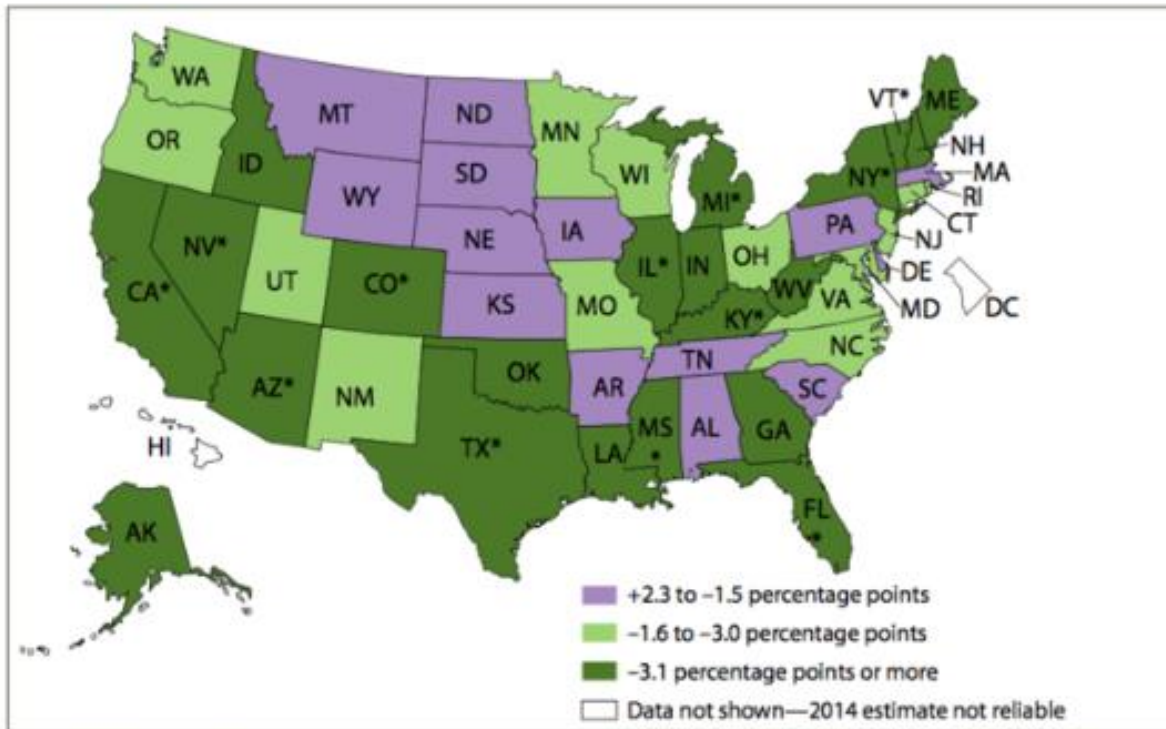
### 2014 Idaho Insured Lives EOY



### 2015 Idaho Insured Lives EOY



## Change in the Percentage of Uninsured Adults (18-64) Between 2014 and 2015



\* Significant difference between years ( $p < 0.05$ ).

NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.

SOURCE: NCHS, National Health Interview Survey, 2014–2015, Family Core component.

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