



# Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 9/22/2017

(Revised 11/1/2017)

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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 2015 & 2016. 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

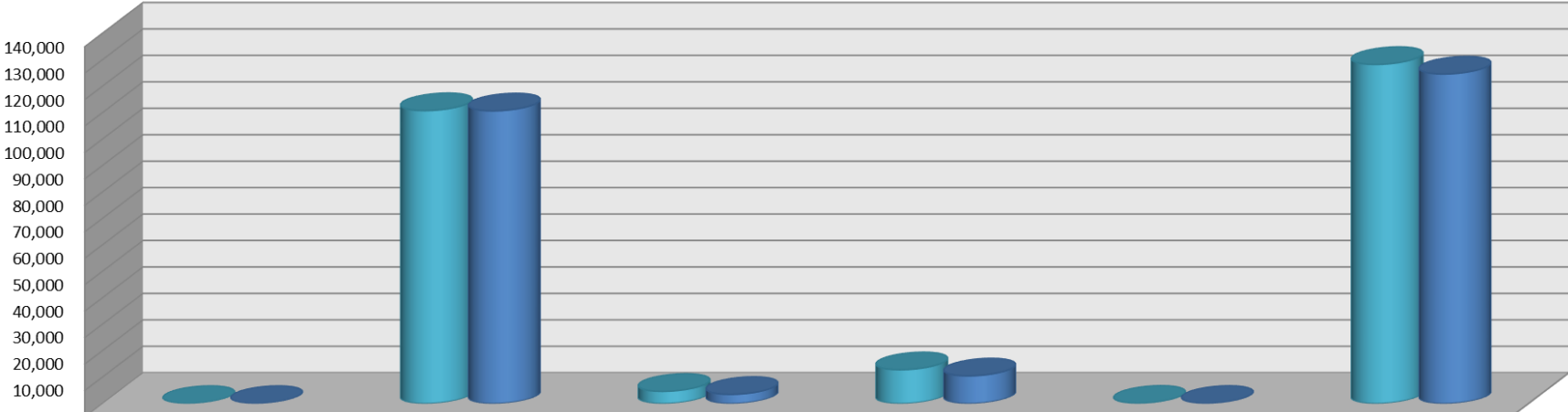
<b>2015 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	9
ACA-Compliant	110,754
Grandfathered Individual Major Med	4,599
Transitional Individual Major Med	12,762
HRP-All	100

<b>2016 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	9
ACA-Compliant	110,653
Grandfathered Individual Major Med	3,437
Transitional Individual Major Med	10,434
HRP-All	56

Carrier Reported Data		
Type	2015	2016
Association or Trusts	9	9
ACA-Compliant	110,754	110,653
Grandfathered Individual Major Med	4,599	3,437
Transitional Individual Major Med	12,762	10,434
HRP-All	100	56
Totals	128,224	124,589

Year to year % of Change	2015-2016
Association or Trusts	0.0%
ACA-Compliant	-0.1%
Grandfathered Individual Major Med	-25.3%
Transitional Individual Major Med	-18.2%
HRP-All	-44.0%
Total	-2.8%

**Individual Major Medical-Idaho Lives Covered EOY**

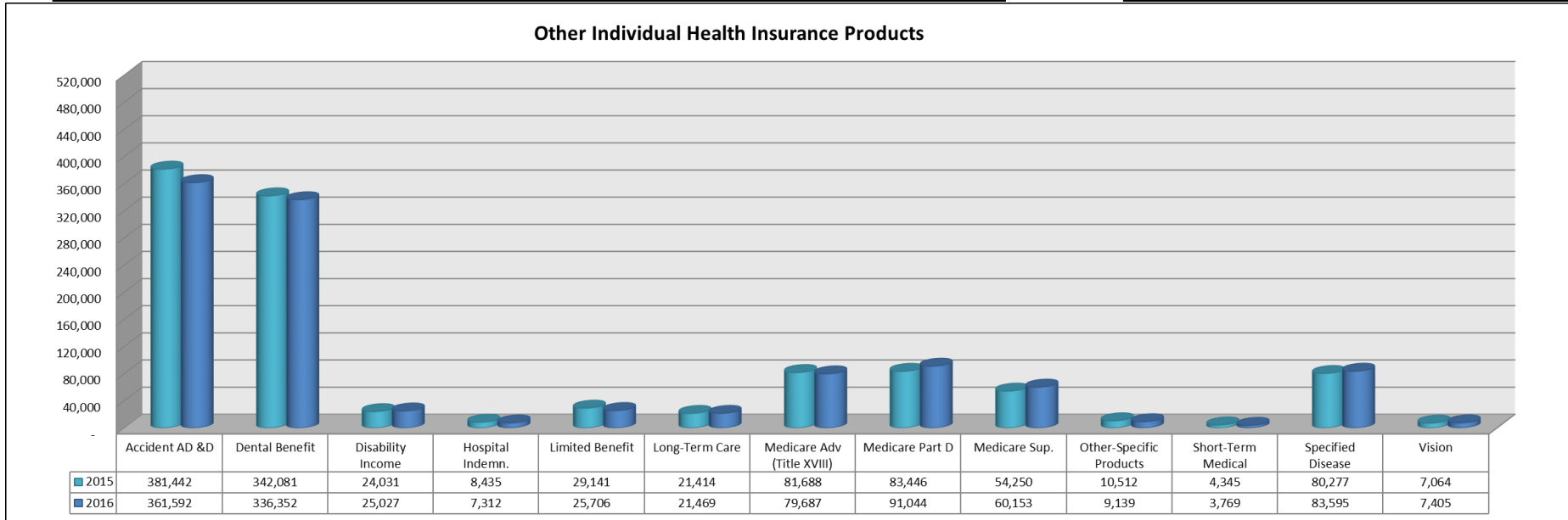


	Association or Trusts	ACA-Compliant	Grandfathered Individual Major Med	Transitional Individual Major Med	HRP-All	Totals
2015	9	110,754	4,599	12,762	100	128,224
2016	9	110,653	3,437	10,434	56	124,589

## Section 2

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

Carrier Reported Data				
Type	2015	2016	Year to year % of Change	2015-2016
Accident AD &D	381,442	361,592		-5.2%
Dental Benefit	342,081	336,352		-1.7%
Disability Income	24,031	25,027		4.1%
Hospital Indemn.	8,435	7,312		-13.3%
Limited Benefit	29,141	25,706		-11.8%
Long-Term Care	21,414	21,469		0.3%
Medicare Adv (Title XVIII)	81,688	79,687		-2.4%
Medicare Part D	83,446	91,044		9.1%
Medicare Sup.	54,250	60,153		10.9%
Other-Specific Products	10,512	9,139		-13.1%
Short-Term Medical	4,345	3,769		-13.3%
Specified Disease	80,277	83,595		4.1%
Vision	7,064	7,405		4.8%



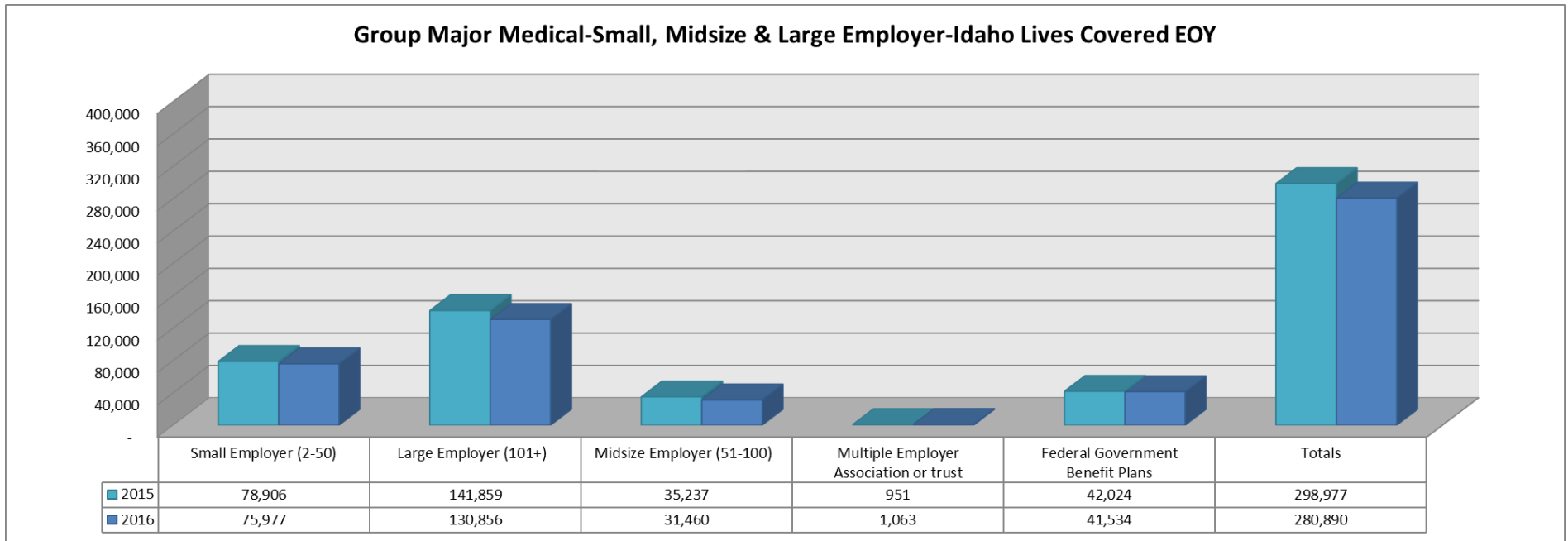
### Section 3 Small, Midsize & Large Employer Health Benefit Plans

<b>2015 Group Major Med.-Idaho Lives Covered End of Year</b>	
Small Employer (2-50) <i>*Combined ACA, Grandfathered, and Transitional line items*</i>	78,892
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

<b>2016 Group Major Med.-Idaho Lives Covered End of Year</b>	
Small Employer (2-50) <i>*Combined ACA, Grandfathered, and Transitional line items*</i>	75,969
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	8
Small Employer Catastrophic or (MCO)	-
Large Employer (101+)	130,856
Midsize Employer (51-100)	31,460
Multiple Employer Association or trust	1,063
Federal Government Benefit Plans	41,534
ACA-Compliant	41,456
Grandfathered Sm. Employer. Major Med	9,263
Transitional Sm. Employer. Major Med	25,250
Grandfathered Midsize Employer. Major Med	2,120
Non-Grandfathered Midsize Employer. Major Med	29,340
Grandfathered Large Employer. Major Med	53,626
Non-Grandfathered Large Employer. Major Med	77,230

Carrier Reported Data		
Type	2015	2016
Small Employer (2-50)	78,906	75,977
Large Employer (101+)	141,859	130,856
Midsize Employer (51-100)	35,237	31,460
Multiple Employer Association or trust	951	1,063
Federal Government Benefit Plans	42,024	41,534
<b>Totals</b>	<b>298,977</b>	<b>280,890</b>

Year to year % of Change	2015-2016
Small Employer (2-50)	-3.7%
Large Employer (101+)	-7.8%
Midsize Employer (51-100)	-10.7%
Multiple Employer Association or trust	11.8%
Federal Government Benefit Plans	-1.2%
<b>Total</b>	<b>-6.0%</b>





## Section 4

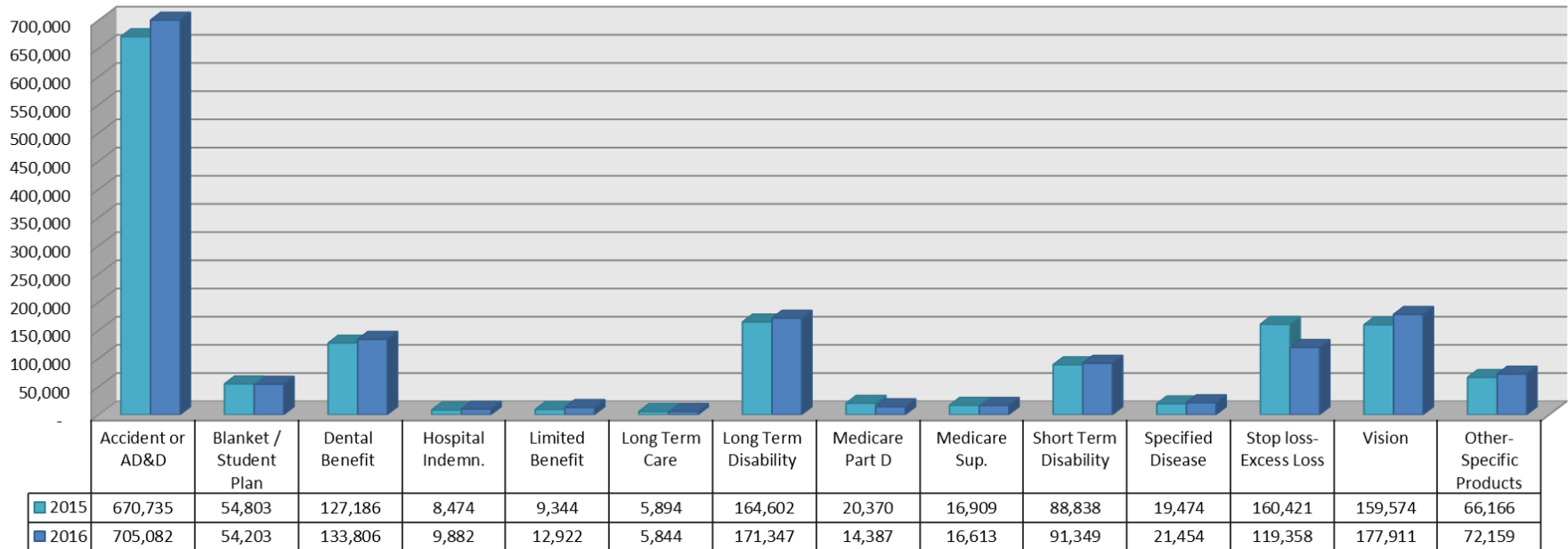
### Other Group Health Insurance Products - Non-renewable Short Term plans, Medicare, Etc.

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
2016 Idaho Lives Covered End of Year	
Accident or AD&D	705,082
Blanket / Student Plan	54,203
Dental Benefit	133,806
Hospital Indemnity	9,882
Limited Benefit	12,922
Long Term Care	5,844
Long Term Disability	171,347
Medicare Part D	14,387
Medicare Supplement	16,613
Short Term Disability	91,349
Specified Disease	21,454
Stop Loss-Excess Loss	119,358
Vision	177,911
Other: Specific Misc. Group Products	72,159

Carrier Reported Data		
Type	2015	2016
Accident or AD&D	670,735	705,082
Blanket / Student Plan	54,803	54,203
Dental Benefit	127,186	133,806
Hospital Indemn.	8,474	9,882
Limited Benefit	9,344	12,922
Long Term Care	5,894	5,844
Long Term Disability	164,602	171,347
Medicare Part D	20,370	14,387
Medicare Sup.	16,909	16,613
Short Term Disability	88,838	91,349
Specified Disease	19,474	21,454
Stop loss-Excess Loss	160,421	119,358
Vision	159,574	177,911
Other-Specific Products	66,166	72,159

Year to year % of Change	2015-2016
Accident or AD&D	5%
Blanket / Student Plan	-1%
Dental Benefit	5%
Hospital Indemnity	17%
Limited Benefit	38%
Long Term Care	-1%
Long Term Disability	4%
Medicare Part D	-29%
Medicare Supplement	-2%
Short Term Disability	3%
Specified Disease	10%
Stop loss-Excess Loss	-26%
Vision	11%
Other-Specific Products	9%

Other Group Health Insurance Products



## Section 5

### Population Data

2015 Idaho Population (Est.)*	1,652,828
2015 Idaho Uninsured Lives (Est.)**	181,811
2015 Idaho Insured Lives (Est.)	1,471,017

\*Census and DOL estimates as of March 2017.  
 \*\*2015 Idaho uninsured rate of 11% based on Census Bureau's September 2017 CPS (Current Population Survey).

2016 Idaho Population (Est.)*	1,683,140
2016 Idaho Uninsured Lives (Est.)**	169,997
2016 Idaho Insured Lives (Est.)	1,513,143

\*Census and DOL estimates as of March 2017.  
 \*\*2016 Idaho uninsured rate of 10.1% based on Census Bureau's September 2017 CPS (Current Population Survey).

Idaho Insured Lives EOY	2015	2016
Individual Major Med*	128,224	124,589
Sm. Grp. Major Med*	78,906	75,977
Mid. Grp. Major Med*	35,237	31,460
Lrg. Grp. Major Med*	141,859	130,856
Fed. Gov. Benefits*	42,024	41,456
Mult. Emp. Assoc. and Trusts.*	951	1,063
Self-Funded H P-Major Med**	407,158	364,906
Original Medicare***	175,191	183,997
Medicare Advantage*	81,688	79,687
Medicaid****	73,921	81,093
Medicaid-Child****	174,006	182,784
CHIP****	34,513	35,964
Tricare*****	50,455	52,245
VA Care*****	42,592	44,122
	1,466,725	1,430,199

\*2015/2016 Idaho Health Insurance Surveys

\*\*2015/2016 Idaho Self-Funded Health Plan Surveys

\*\*\*CMS.gov Medicare Enrollment Dashboard Data file

\*\*\*\*Medicaid.gov December 2015 and 2016 enrollment numbers

\*\*\*\*\*Evaluation - TRICARE Program: FY2016 and FY2017 Reports to Congress-MHS (Health.mil)

\*\*\*\*\*Estimates by the Allocation Resource Center (ARC) for FY15 and FY16

