



Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 8/10/2018

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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 2016 & 2017. 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

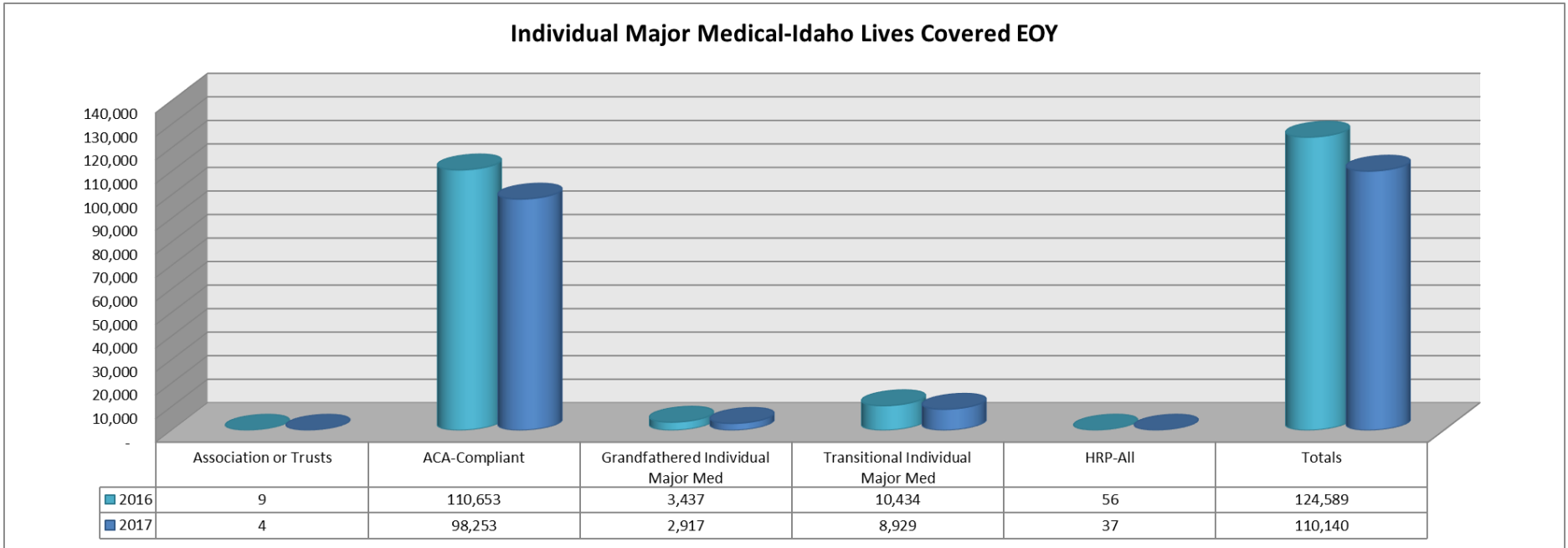
Individual Major Medical Health Benefit Plans

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

| 2017 Individual Major Med.-Idaho Lives Covered End of Year | |
|--|--------|
| Association or Trusts | 4 |
| ACA-Compliant | 98,253 |
| Grandfathered Individual Major Med | 2,917 |
| Transitional Individual Major Med | 8,929 |
| HRP-All | 37 |

| Individual Major Medical-Idaho Lives Covered End of Year | | |
|--|---------|---------|
| Type | 2016 | 2017 |
| Association or Trusts | 9 | 4 |
| ACA-Compliant | 110,653 | 98,253 |
| Grandfathered Individual Major Med | 3,437 | 2,917 |
| Transitional Individual Major Med | 10,434 | 8,929 |
| HRP-All | 56 | 37 |
| Totals | 124,589 | 110,140 |

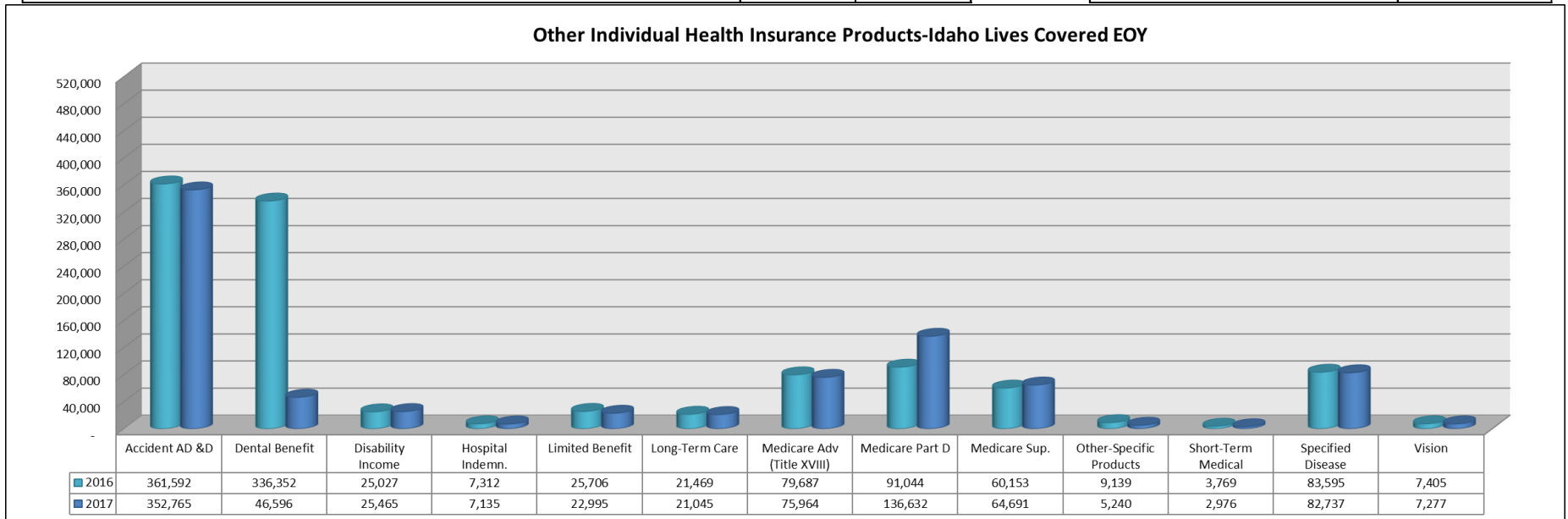
| Year to year % of Change | 2016-2017 |
|------------------------------------|-----------|
| Association or Trusts | -55.6% |
| ACA-Compliant | -11.2% |
| Grandfathered Individual Major Med | -15.1% |
| Transitional Individual Major Med | -14.4% |
| HRP-All | -33.9% |
| Total | -11.6% |



Section 2

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

| Other Individual Health Insurance Products-Idaho Lives Covered EOY | | | | |
|--|---------|---------|--------------------------|-----------|
| Type | 2016 | 2017 | Year to year % of Change | 2016-2017 |
| Accident AD &D | 361,592 | 352,765 | | -2.4% |
| Dental Benefit | 336,352 | 46,596 | | -86.1% |
| Disability Income | 25,027 | 25,465 | | 1.8% |
| Hospital Indemn. | 7,312 | 7,135 | | -2.4% |
| Limited Benefit | 25,706 | 22,995 | | -10.5% |
| Long-Term Care | 21,469 | 21,045 | | -2.0% |
| Medicare Adv (Title XVIII) | 79,687 | 75,964 | | -4.7% |
| Medicare Part D | 91,044 | 136,632 | | 50.1% |
| Medicare Sup. | 60,153 | 64,691 | | 7.5% |
| Other-Specific Products | 9,139 | 5,240 | | -42.7% |
| Short-Term Medical | 3,769 | 2,976 | | -21.0% |
| Specified Disease | 83,595 | 82,737 | | -1.0% |
| Vision | 7,405 | 7,277 | | -1.7% |



Section 3

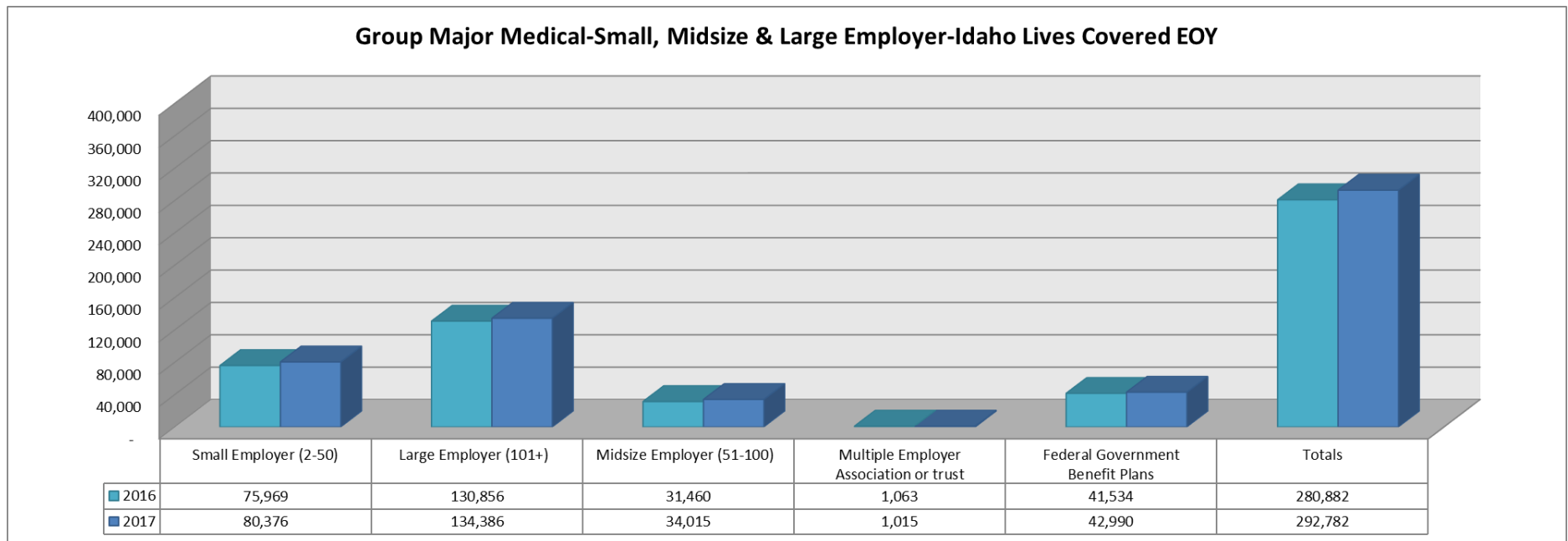
Small, Midsize & Large Employer Health Benefit Plans

| 2016 Group Major Med.-Idaho Lives Covered End of Year | |
|---|---------|
| 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 |

| 2017 Group Major Med.-Idaho Lives Covered End of Year | |
|---|---------|
| Small Employer (2-50) <i>*Combined ACA, Grandfathered, and Transitional line items*</i> | 80,376 |
| Small Employer Basic or (MCO) | - |
| Small Employer Standard or (MCO) | 6 |
| Small Employer Catastrophic or (MCO) | - |
| Large Employer (101+) | 134,386 |
| Midsize Employer (51-100) | 34,015 |
| Multiple Employer Association or trust | 1,015 |
| Federal Government Benefit Plans | 42,990 |
| ACA-Compliant | 48,485 |
| Grandfathered Sm. Employer. Major Med | 8,901 |
| Transitional Sm. Employer. Major Med | 22,990 |
| Grandfathered Midsize Employer. Major Med | 1,731 |
| Non-Grandfathered Midsize Employer. Major Med | 32,284 |
| Grandfathered Large Employer. Major Med | 51,450 |
| Non-Grandfathered Large Employer. Major Med | 82,936 |

| Group Major Medical-Idaho Lives Covered End of Year | | |
|---|---------|---------|
| Type | 2016 | 2017 |
| Small Employer (2-50) | 75,969 | 80,376 |
| Large Employer (101+) | 130,856 | 134,386 |
| Midsize Employer (51-100) | 31,460 | 34,015 |
| Multiple Employer Association or trust | 1,063 | 1,015 |
| Federal Government Benefit Plans | 41,534 | 42,990 |
| Totals | 280,882 | 292,782 |

| Year to year % of Change | 2016-2017 |
|--|-----------|
| Small Employer (2-50) | 5.8% |
| Large Employer (101+) | 2.7% |
| Midsize Employer (51-100) | 8.1% |
| Multiple Employer Association or trust | -4.5% |
| Federal Government Benefit Plans | 3.5% |
| Total | 4.2% |

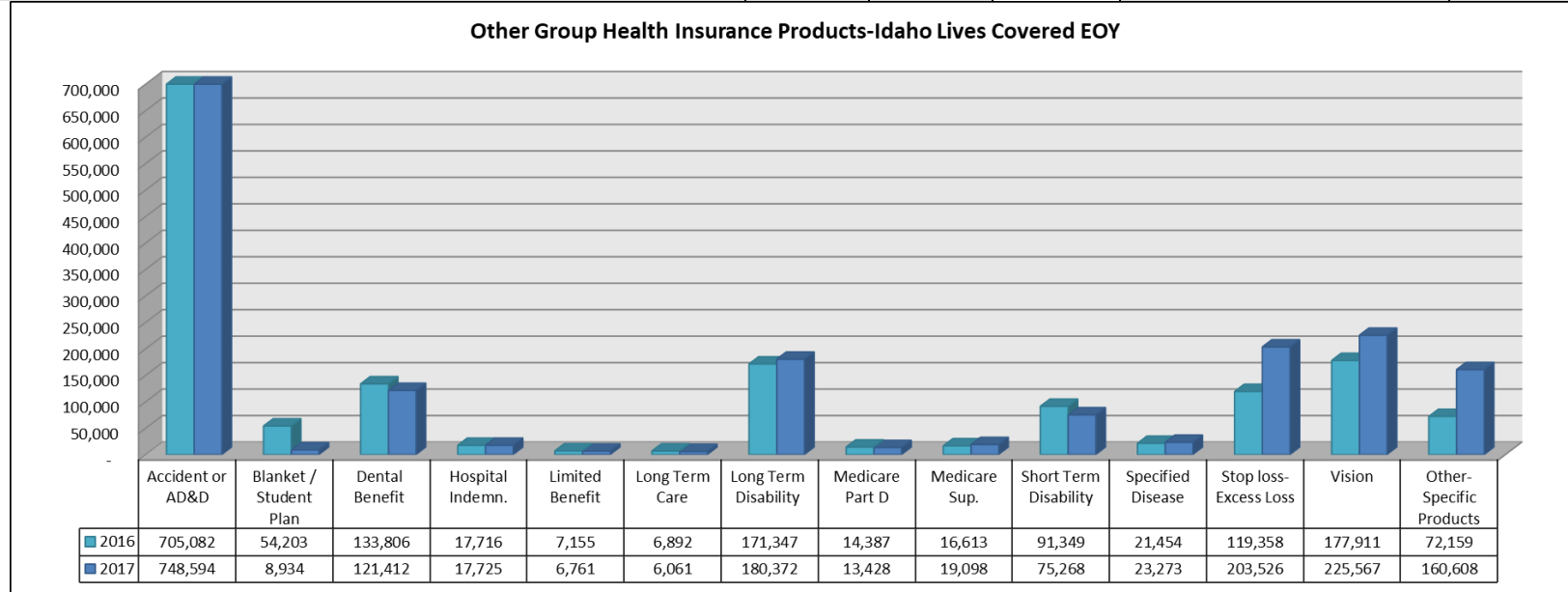


Section 4

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

| Other Group Health Insurance Products-Idaho Lives Covered EOY | | |
|---|---------|---------|
| Type | 2016 | 2017 |
| Accident or AD&D | 705,082 | 748,594 |
| Blanket / Student Plan | 54,203 | 8,934 |
| Dental Benefit | 133,806 | 121,412 |
| Hospital Indemn. | 17,716 | 17,725 |
| Limited Benefit | 7,155 | 6,761 |
| Long Term Care | 6,892 | 6,061 |
| Long Term Disability | 171,347 | 180,372 |
| Medicare Part D | 14,387 | 13,428 |
| Medicare Sup. | 16,613 | 19,098 |
| Short Term Disability | 91,349 | 75,268 |
| Specified Disease | 21,454 | 23,273 |
| Stop loss-Excess Loss | 119,358 | 203,526 |
| Vision | 177,911 | 225,567 |
| Other-Specific Products | 72,159 | 160,608 |

| Year to year % of Change | 2016-2017 |
|--------------------------|-----------|
| Accident or AD&D | 6.2% |
| Blanket / Student Plan | -83.5% |
| Dental Benefit | -9.3% |
| Hospital Indemnity | 0.1% |
| Limited Benefit | -5.5% |
| Long Term Care | -12.1% |
| Long Term Disability | 5.3% |
| Medicare Part D | -6.7% |
| Medicare Supplement | 15.0% |
| Short Term Disability | -17.6% |
| Specified Disease | 8.5% |
| Stop loss-Excess Loss | 70.5% |
| Vision | 26.8% |
| Other-Specific Products | 122.6% |



Section 5

Population Data

| | |
|---|-----------|
| 2016 Idaho Population (Est.)* | 1,682,617 |
| 2016 Idaho Uninsured Lives (Est.)** | 169,944 |
| 2016 Idaho Insured Lives (Est.) | 1,512,673 |
| *Census and DOL estimates as of July 2018. **2016 Idaho uninsured rate of 10.1% based on Census Bureau's September 2017 CPS (Current Population Survey). | |

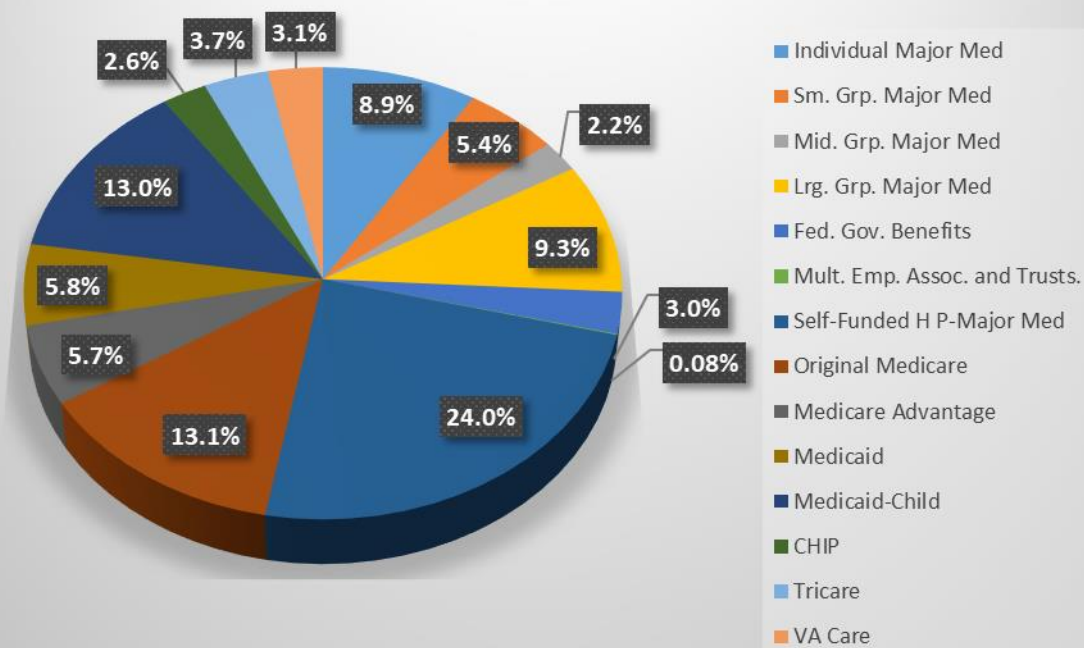
| | |
|--|-----------|
| 2017 Idaho Population (Est.)* | 1,716,943 |
| 2017 Idaho Uninsured Lives (Est.)** | 173,411 |
| 2017 Idaho Insured Lives (Est.) | 1,543,532 |
| *Census and DOL estimates as of July 2018 **2017 Idaho uninsured rate of 10.1% based on Census Bureau's September 2018 CPS (Current Population Survey). | |

| Idaho Insured Lives EOY | 2016 | 2017 |
|--------------------------------|-----------|-----------|
| Individual Major Med* | 124,589 | 110,140 |
| Sm. Grp. Major Med* | 75,977 | 80,382 |
| Mid. Grp. Major Med* | 31,460 | 34,015 |
| Lrg. Grp. Major Med* | 130,856 | 134,386 |
| Fed. Gov. Benefits* | 41,456 | 42,990 |
| Mult. Emp. Assoc. and Trusts.* | 1,063 | 1,015 |
| Self-Funded H P-Major Med** | 336,214 | 328,717 |
| Original Medicare*** | 183,997 | 188,702 |
| Medicare Advantage* | 79,687 | 75,964 |
| Medicaid**** | 81,093 | 81,209 |
| Medicaid-Child**** | 182,784 | 179,821 |
| CHIP**** | 35,964 | 36,658 |
| Tricare***** | 52,245 | 52,483 |
| VA Care***** | 44,122 | 44,935 |
| | 1,401,507 | 1,391,417 |

| Idahoans Enrolled in Health Sharing Ministries | CY 2017 |
|--|---------|
| Idaho Residents covered | 15,874 |
| Based on phone and email survey of the six largest health sharing ministries. Enrollment through a health sharing ministry is not insurance. | |

*2016/2017 Idaho Health Insurance Surveys
 **2016/2017 Idaho Self-Funded Health Plan Surveys
 ***CMS.gov Medicare Enrollment Dashboard Data file
 ****Medicaid.gov December 2016 and 2017 enrollment numbers
 *****Evaluation - TRICARE Program: FY2017 and FY2018 Reports to Congress-MHS (Health.mil)
 *****Estimates by the Allocation Resource Center (ARC) for FY16 and FY17

2016 Idaho Insured Lives EOY



2017 Idaho Insured Lives EOY

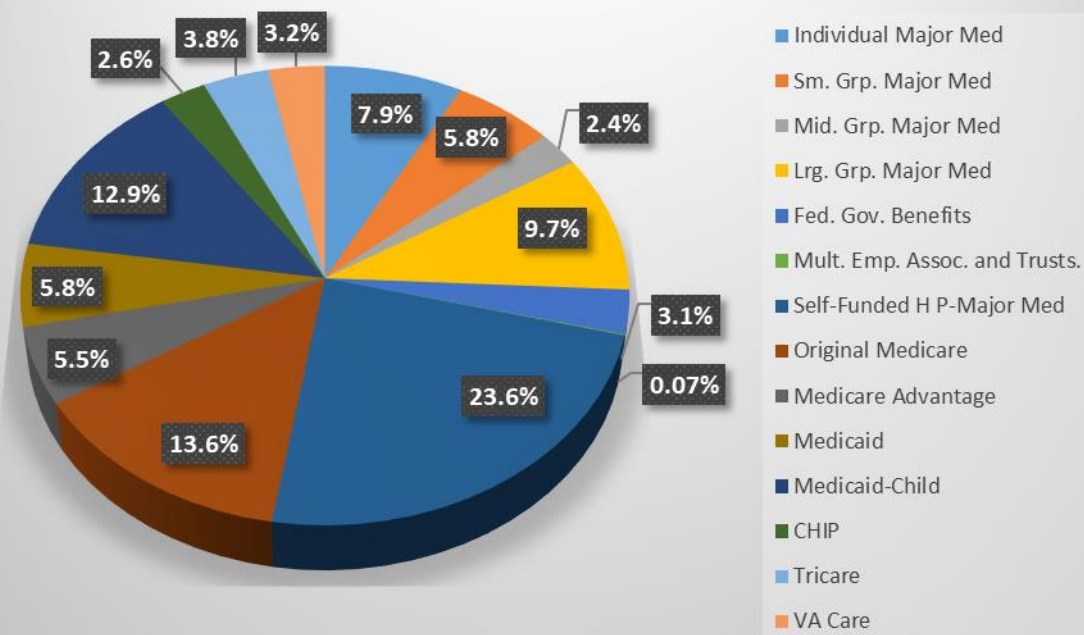
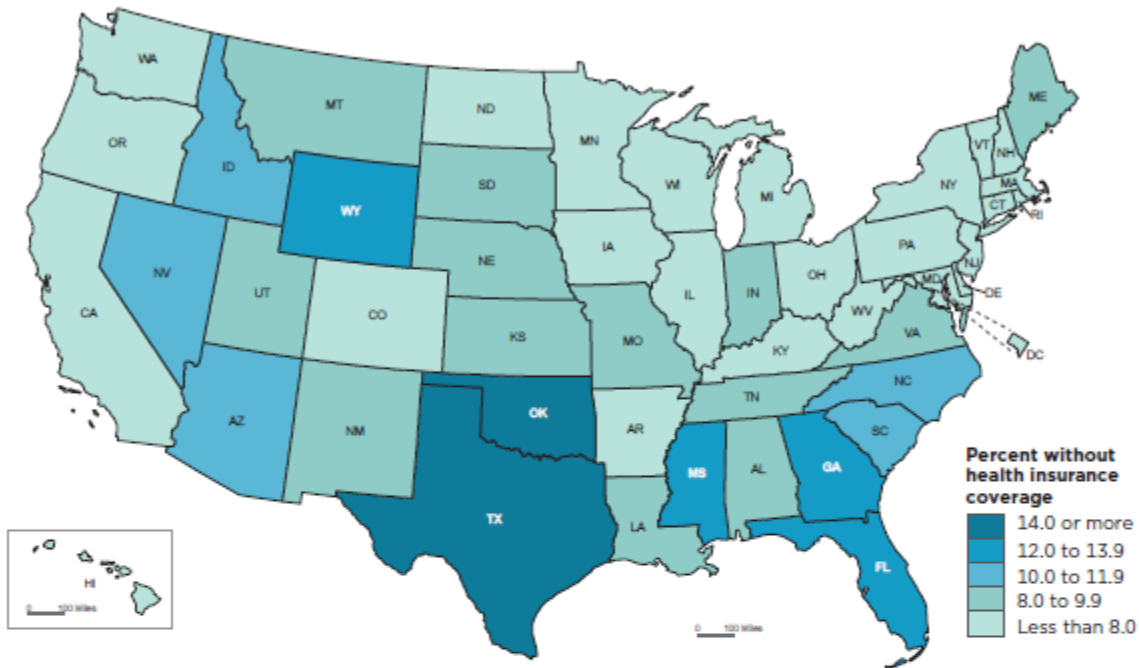
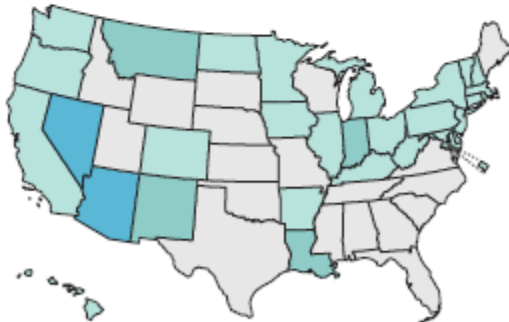




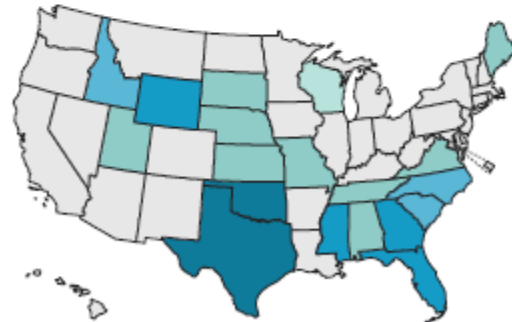
Figure 7.
Uninsured Rate by State: 2017
(Civilian noninstitutionalized population)



Medicaid Expansion States*



Medicaid Non-Expansion States*



* Medicaid expansion status as of January 1, 2017. For a list of expansion and non-expansion states, see Table 6: Percentage of People Without Health Insurance Coverage by State: 2013, 2016, and 2017.

¹ Classification is based on unrounded uninsured rates.

Note: For information on confidentiality protection, sampling error, nonsampling error, and definitions in the American Community Survey, see <www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2017.pdf>.

Source: U.S. Census Bureau, 2017 American Community Survey, 1-Year Estimates.