



# Health Insurance Survey Report

Idaho Lives Covered-End of Survey Year

2 Year Comparison

Compiled 8/10/2019

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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 2017 & 2018. 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

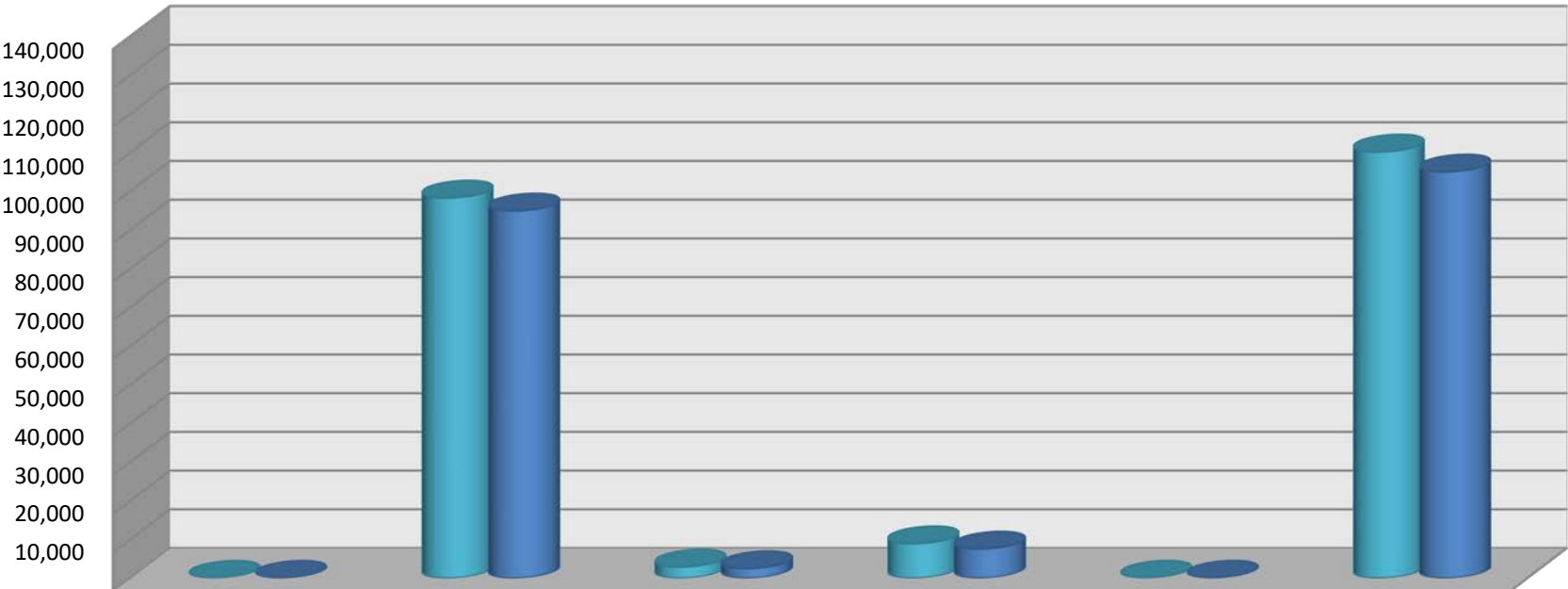
<b>2017 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	4
ACA-Compliant	98,253
Grandfathered Individual Major Med	2,917
Transitional Individual Major Med	8,929
HRP-All	37

<b>2018 Individual Major Med.-Idaho Lives Covered End of Year</b>	
Association or Trusts	4
ACA-Compliant	94,898
Grandfathered Individual Major Med	2,488
Transitional Individual Major Med	7,558
HRP-All	29

<b>Individual Major Medical-Idaho Lives Covered End of Year</b>		
<b>Type</b>	<b>2017</b>	<b>2018</b>
Association or Trusts	4	4
ACA-Compliant	98,253	94,898
Grandfathered Individual Major Med	2,917	2,488
Transitional Individual Major Med	8,929	7,558
HRP-All	37	29
<b>Totals</b>	<b>110,140</b>	<b>104,977</b>

<b>Year to year % of Change</b>	<b>2017-2018</b>
Association or Trusts	0.0%
ACA-Compliant	-3.4%
Grandfathered Individual Major Med	-14.7%
Transitional Individual Major Med	-15.4%
HRP-All	-21.6%
<b>Total</b>	<b>-4.7%</b>

### Individual Major Medical-Idaho Lives Covered EOY



	Association or Trusts	ACA-Compliant	Grandfathered Individual Major Med	Transitional Individual Major Med	HRP-All	Totals
2017	4	98,253	2,917	8,929	37	110,140
2018	4	94,898	2,488	7,558	29	104,977

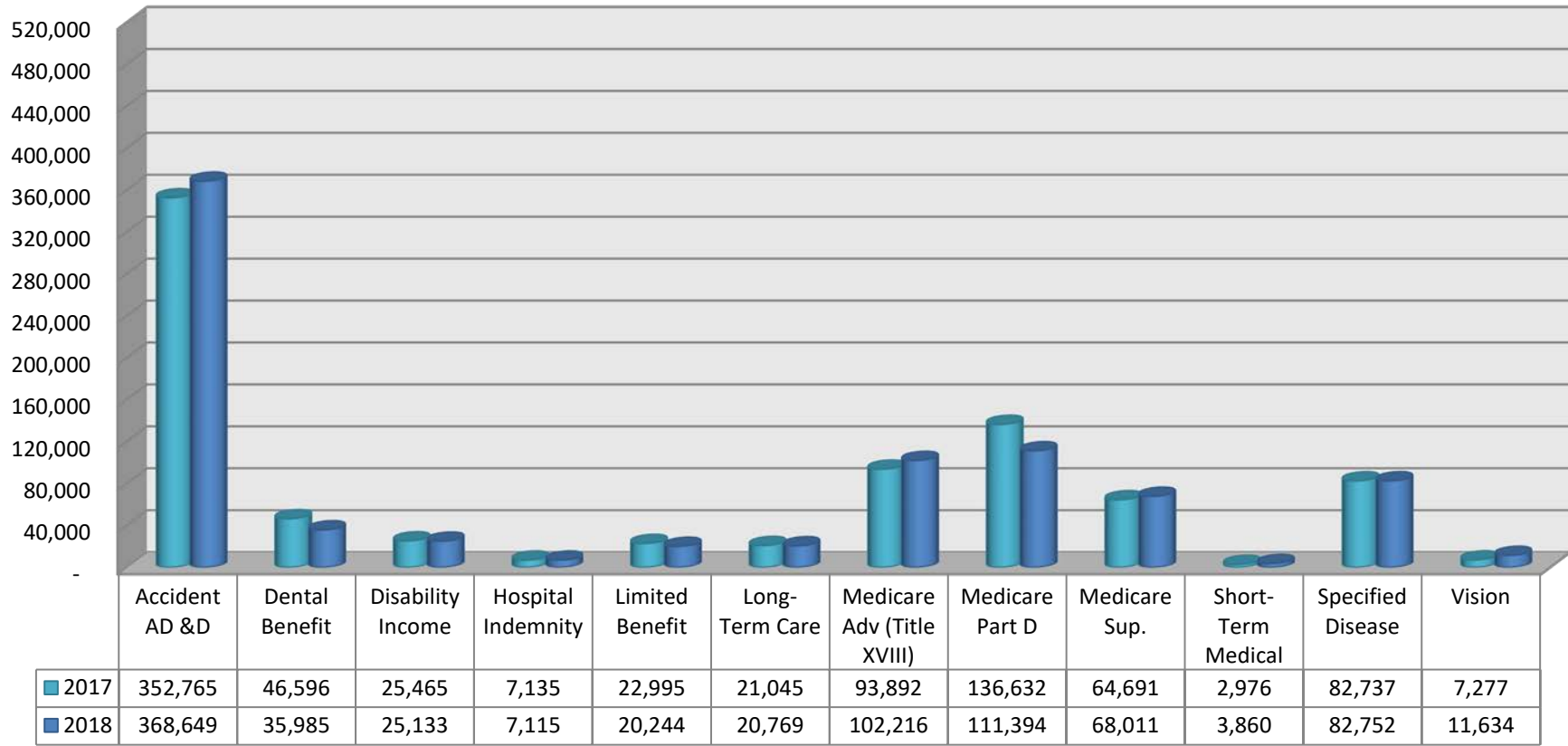
## Section 2

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

<b>Other Individual Health Insurance Products-Idaho Lives Covered EOY</b>		
<b>Type</b>	<b>2017</b>	<b>2018</b>
Accident AD &D	352,765	368,649
Dental Benefit	46,596	35,985
Disability Income	25,465	25,133
Hospital Indemnity	7,135	7,115
Limited Benefit	22,995	20,244
Long-Term Care	21,045	20,769
Medicare Adv (Title XVIII)	93,892	102,216
Medicare Part D	136,632	111,394
Medicare Sup.	64,691	68,011
Short-Term Medical	2,976	3,860
Specified Disease	82,737	82,752
Vision	7,277	11,634

<b>Year to year % of Change</b>	<b>2017-2018</b>
Accident AD &D	4.5%
Dental Benefit	-22.8%
Disability Income	-1.3%
Hospital Indemnity	-0.3%
Limited Benefit	-12.0%
Long-Term Care	-1.3%
Medicare Adv (Title XVIII)	8.9%
Medicare Part D	-18.5%
Medicare Supplement	5.1%
Short-Term Medical	29.7%
Specified Disease	0.0%
Vision	59.9%

### Other Individual Health Insurance Products-Idaho Lives Covered EOY



### Section 3

## Small, Midsize & Large Employer Health Benefit Plans

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

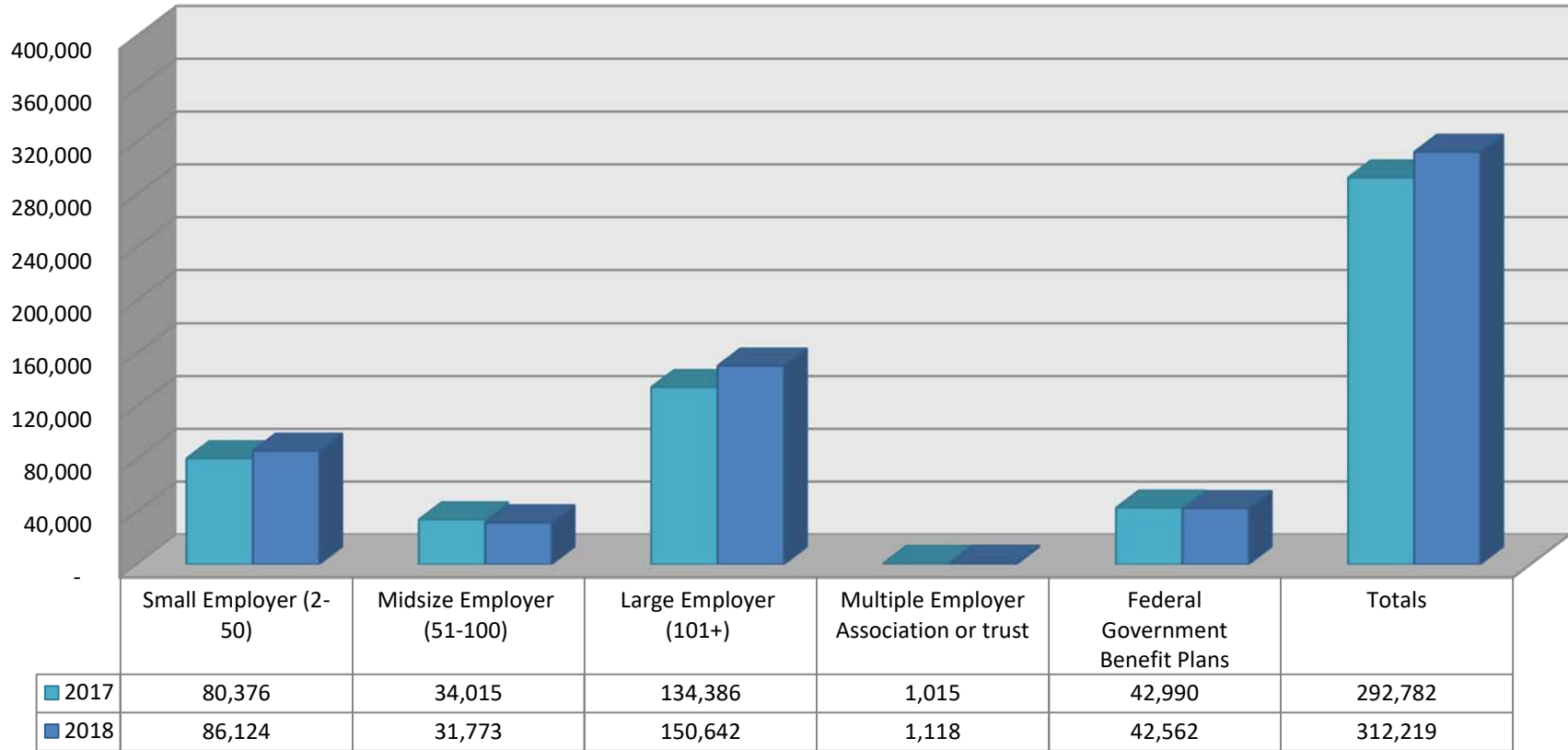


2018 Group Major Med.-Idaho Lives Covered End of Year	
Small Employer Basic or (MCO)	-
Small Employer Standard or (MCO)	8
Small Employer Catastrophic or (MCO)	-
ACA-Compliant	57,474
Grandfathered Sm. Employer. Major Med	8,442
Transitional Sm. Employer. Major Med	20,208
Small Employer (2-50) *Combined ACA, Grandfathered, and Transitional line items*	86,124
Grandfathered Midsize Employer. Major Med	1,662
Non-Grandfathered Midsize Employer. Major Med	30,111
Midsize Employer (51-100) *Combined Mid Grandfathered, and Non-Grandfathered line items*	31,773
Grandfathered Large Employer. Major Med	57,434
Non-Grandfathered Large Employer. Major Med	93,208
Large Employer (101+) *Combined Large Grandfathered, and Non-Grandfathered line items*	150,642
Multiple Employer Association or trust	1,118
Federal Government Benefit Plans	42,562

Group Major Medical-Idaho Lives Covered End of Year		
Type	2017	2018
Small Employer (2-50)	80,376	86,124
Midsize Employer (51-100)	34,015	31,773
Large Employer (101+)	134,386	150,642
Multiple Employer Association or trust	1,015	1,118
Federal Government Benefit Plans	42,990	42,562
Totals	292,782	312,219

Year to year % of Change	2017-2018
Small Employer (2-50)	7.2%
Midsize Employer (51-100)	-6.6%
Large Employer (101+)	12.1%
Multiple Employer Association or trust	10.1%
Federal Government Benefit Plans	-1.0%
Total	6.6%

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



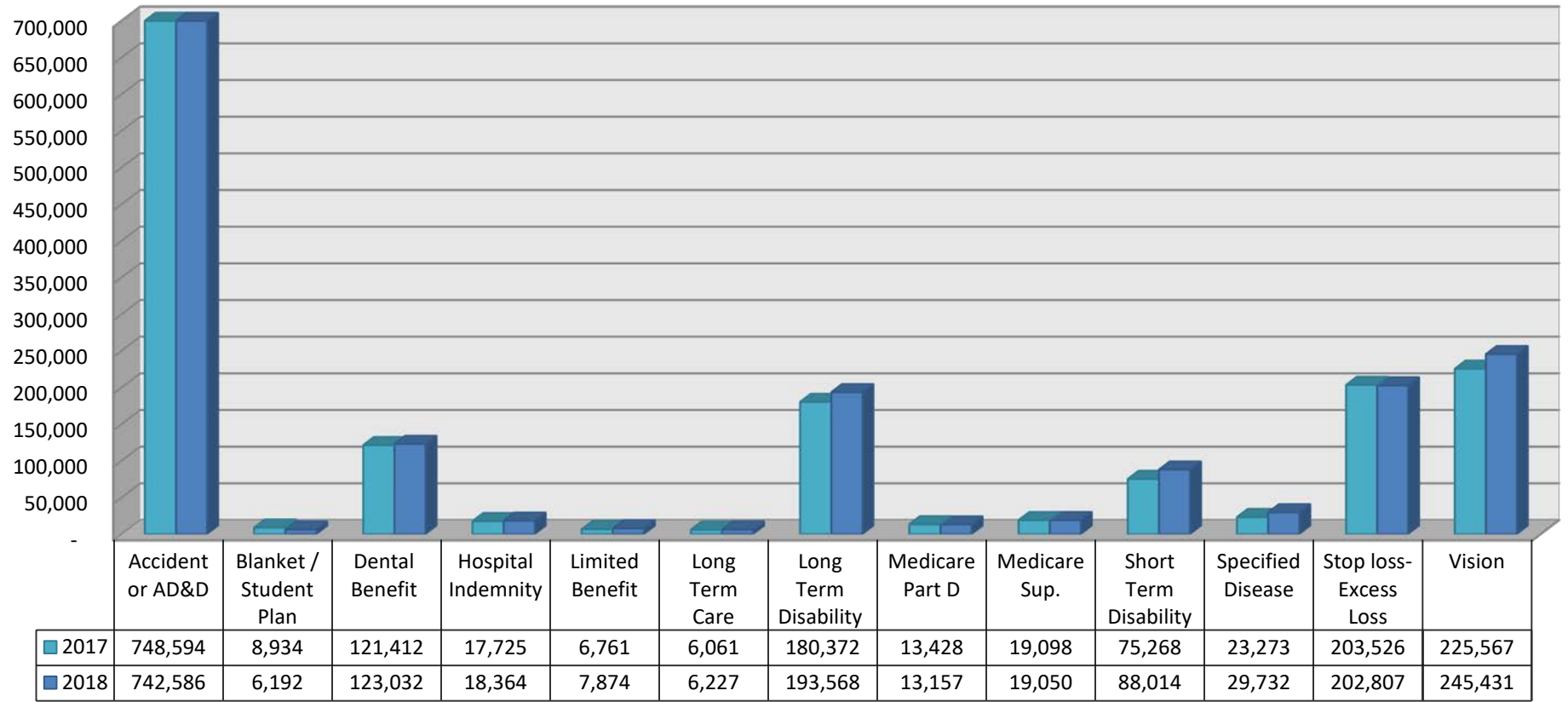
## Section 4

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

<b>Other Group Health Insurance Products-Idaho Lives Covered EOY</b>		
<b>Type</b>	<b>2017</b>	<b>2018</b>
Accident or AD&D	748,594	742,586
Blanket / Student Plan	8,934	6,192
Dental Benefit	121,412	123,032
Hospital Indemnity	17,725	18,364
Limited Benefit	6,761	7,874
Long Term Care	6,061	6,227
Long Term Disability	180,372	193,568
Medicare Part D	13,428	13,157
Medicare Sup.	19,098	19,050
Short Term Disability	75,268	88,014
Specified Disease	23,273	29,732
Stop loss-Excess Loss	203,526	202,807
Vision	225,567	245,431

<b>Year to year % of Change</b>	<b>2017-2018</b>
Accident or AD&D	-0.8%
Blanket / Student Plan	-30.7%
Dental Benefit	1.3%
Hospital Indemnity	3.6%
Limited Benefit	16.5%
Long Term Care	2.7%
Long Term Disability	7.3%
Medicare Part D	-2.0%
Medicare Supplement	-0.3%
Short Term Disability	16.9%
Specified Disease	27.8%
Stop loss-Excess Loss	-0.4%
Vision	8.8%

### Other Group Health Insurance Products-Idaho Lives Covered EOY



## Section 5

### Population Data

Year	Idaho Population (Est.)	Idaho Uninsured Rate (Est.)	Idaho Uninsured Lives (Est.)	Idaho Insured Lives (Est.)
2005	1,428,241	14.4%	205,667	1,222,574
2006	1,468,669	15.1%	221,769	1,246,900
2007	1,505,105	13.6%	204,694	1,300,411
2008	1,534,320	15.4%	236,285	1,298,035
2009	1,554,439	15.3%	237,829	1,316,610
2010	1,570,773	19.1%	300,018	1,270,755
2011	1,583,828	16.9%	267,667	1,316,161
2012	1,595,441	15.9%	253,675	1,341,766
2013	1,611,530	16.2%	261,068	1,350,462
2014	1,631,479	13.6%	221,881	1,409,598
2015	1,651,523	11.0%	181,668	1,469,855
2016	1,682,930	10.1%	169,976	1,512,954
2017	1,718,904	10.1%	173,609	1,545,295
2018	1,754,208	11.1%	194,717	1,559,491

\*Idaho Population data source: Idaho Dept of Labor and US Census.gov

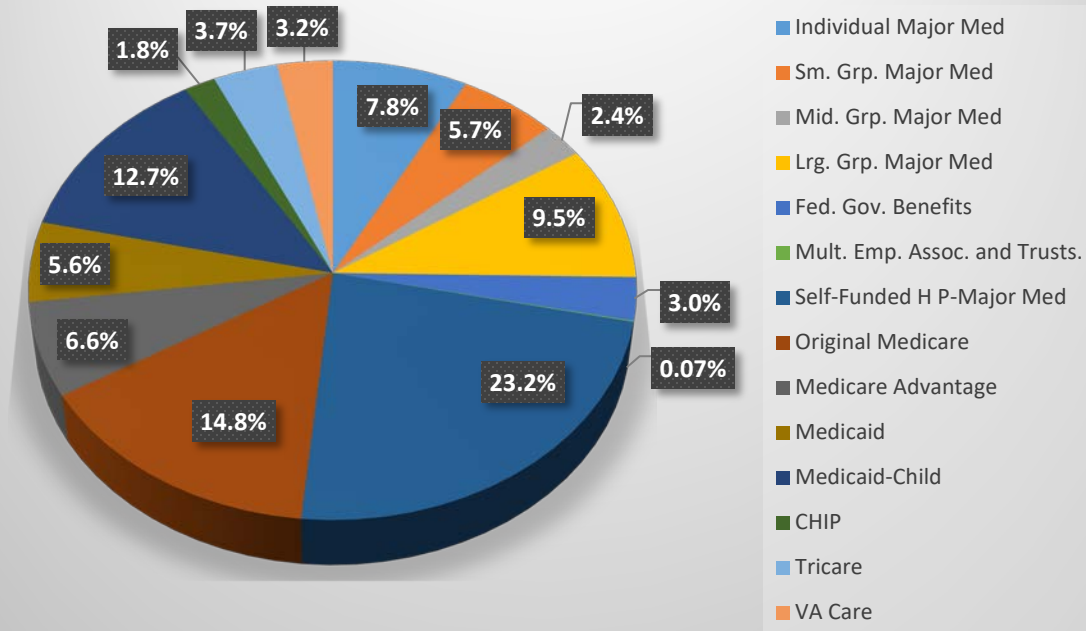
Uninsured rate estimates: Census.gov CPS reports

Idaho Insured Lives EOY	2017	2018
Individual Major Med*	110,140	104,977
Sm. Grp. Major Med*	80,382	86,132
Mid. Grp. Major Med*	34,015	31,773
Lrg. Grp. Major Med*	134,386	150,642
Fed. Gov. Benefits*	42,990	42,562
Mult. Emp. Assoc. and Trusts.*	1,015	1,118
Self-Funded H P-Major Med**	328,717	352,433
Original Medicare***	210,393	216,772
Medicare Advantage*	93,892	102,216
Medicaid****	80,093	76,836
Medicaid-Child****	180,445	164,351
CHIP****	25,551	26,757
Tricare*****	52,483	53,867
VA Care*****	44,935	46,683
	1,419,437	1,447,119

Idahoans Enrolled in Health Sharing Ministries	CY 2017	CY 2018
Lives covered	15,874	24,282
Based on phone and email survey of eight (six for 2017) largest health sharing ministries on a national level.		
Enrollment through a health sharing ministry is not insurance.		

\*2017/2018 Idaho Health Insurance Surveys  
 \*\*2017/2018 Idaho Self-Funded Health Plan Surveys  
 \*\*\*CMS.gov Medicare Enrollment Dashboard Data file  
 \*\*\*\*Medicaid.gov December 2016 and 2017 enrollment numbers  
 \*\*\*\*\*Evaluation - TRICARE Program: FY2018 and FY2019 Reports to Congress-MHS (Health.mil)  
 \*\*\*\*\*Estimates by the Allocation Resource Center (ARC) for FY17 and FY18

### 2017 Idaho Insured Lives EOY



### 2018 Idaho Insured Lives EOY

