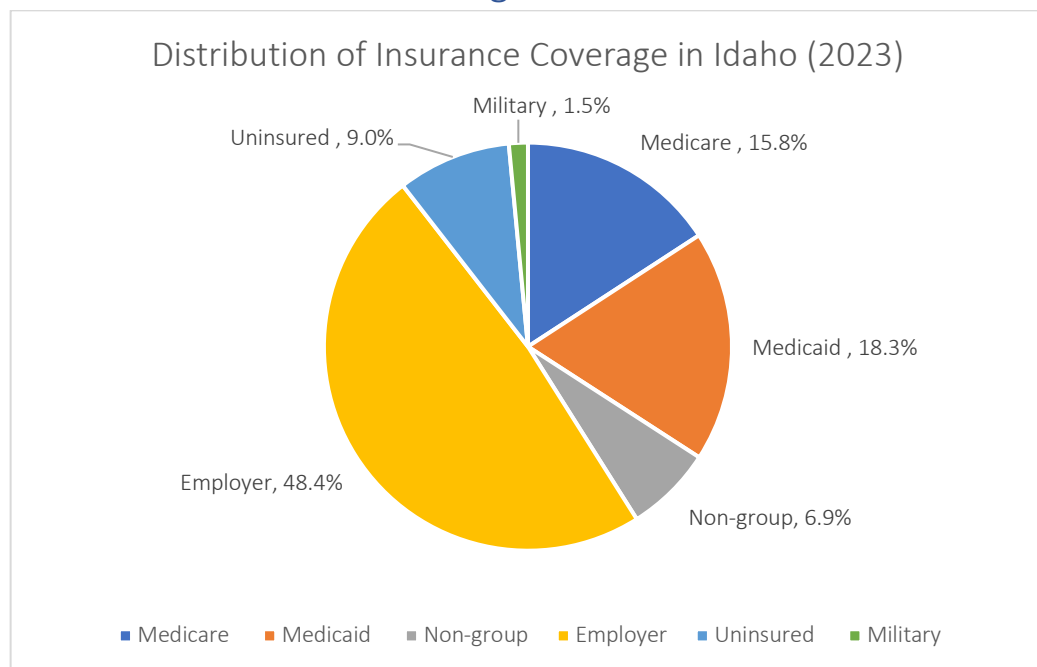


Idaho

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Idaho, [301,200](#) residents are enrolled in Medicare, 15.8% of the state's population (2023 data). Of those, [51%](#) are enrolled in Medicare Advantage plans, which are regulated by the federal government. For Idaho residents in the traditional Medicare program, the Idaho Department of Insurance regulates Medicare supplemental or Medigap plans and provides [consumer-facing information](#) about plan benefits and enrollee rights. A list of insurers authorized to sell Medicare supplemental policies and the premiums they have been authorized to charge is available [here](#).

Medicaid and the Children's Health Insurance Program (CHIP)

In Idaho, [350,400 people](#) are enrolled in Medicaid or CHIP, 18.3% of the population (2023 data). Idaho has chosen to adopt the Affordable Care Act's expansion of Medicaid, and this has extended coverage to [117,000](#) low-income adults.

Idaho operates a Medicaid Primary Care Case Management (PCCM) program, which pays primary care providers on a fee-for-service (FFS) basis in addition to providing them a per member per month care management fee. The vast majority of Idaho Medicaid beneficiaries ([89%](#)) are enrolled in the PCCM program. Idaho also operates a Medicare-Medicaid

Coordinated Plan (MMCP) for beneficiaries eligible for both the programs. Idaho's Medicaid programs are operated by the [Idaho Department of Health and Welfare](#).

The state's program covers adults under 65 and pregnant women up to [138%](#) of the federal poverty level (FPL). Approximately [32%](#) of all births in Idaho are covered by Medicaid.

In Idaho, low-income children are covered both through Medicaid and through a separate CHIP program. Through Medicaid, Idaho covers children ages 0 to 5 in households with income up to [147%](#) FPL, and children of ages 6 to 18 in households with income up to [138%](#) FPL. Through CHIP, Idaho expands coverage to children in households with income up to [190%](#) FPL.

[Employer-sponsored insurance](#)

In Idaho, [925,300](#) people are covered by employer-sponsored insurance (ESI), or 48.4% of the total state population (2023 data). Approximately [33.1%](#) of Idaho employers offer ESI. However, offer rates vary significantly by size of firm. In Idaho, 93.1% of large firms (50 or more employees) offer ESI, while only 20.5% of small employers offer ESI.

In Idaho, approximately [29.3%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 57.1% self-fund at least one health plan.

[Individual Market Insurance](#)

Approximately [6.9%](#) of Idahoans are enrolled in the individual market (2023 data). Of those, in 2024, [103,783](#) Idahoans selected a plan through the Affordable Care Act (ACA) Marketplace, which in Idaho is run by the state and called [Your Health Idaho](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is usually regulated under state law. Idaho enforces the federal and state consumer protections through the Idaho Department of Insurance.

[Other Coverage](#)

Some Idahoans are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [1.5%](#), or 28,600 Idahoans.

[The Uninsured](#)

Approximately [9%](#), or 172,800 Idahoans are uninsured (2023 data). Idaho has one of the [highest](#) uninsured rates among the states that expanded Medicaid under the ACA, and falls a little above the national average of 7.9% uninsured. Among the non-elderly, people of color are significantly more likely to be uninsured in Idaho than White people. American Indians and Hispanic people have the highest uninsured rate ([22.8%](#) and [18.6%](#) respectively). White residents have the lowest uninsured rate (9.1%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately [14.1%](#) of non-elderly people under 100% FPL are the uninsured in Idaho, while just [6.5%](#) of non-elderly people over 400% FPL are uninsured.

State Regulators: Idaho

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Idaho is based in Seattle. Media inquiries may be submitted [here](#).

Idaho Department of Insurance (DOI)

The [Idaho Department of Insurance](#) (DOI) regulates the business of insurance in the state of Idaho. For health insurance companies, Idaho is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with DOI on a regular basis. The state provides a [lookup tool](#) for state-licensed entities and individuals that sell insurance as well as [financial statements](#) for all currently licensed insurers domiciled in the state.
- **Form review:** DOI reviews health insurers' contracts and covered benefits to ensure that they comport with state law, including state benefit mandates and network adequacy standards. DOI also enforces consumer protections under the ACA, mental health parity, and other federal laws.
- **Rate review:** DOI has the authority to require insurers to annually submit proposed premium rate information, but they do not have the authority to require changes. Information about insurers' proposed rates is available [here](#).
- **Marketing:** DOI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and conducts oversight of insurance agents and brokers.
- **Enforcement:** DOI has authority to enforce state and federal insurance laws. Their enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. Consumers can file general complaints related to an insurance matter [here](#) and complaints specifically related to violation of their rights under the No Surprises Act by insurers or providers [here](#).
- **Appeals:** Under the ACA, insurers must provide enrollees with the right to an external, independent appeal. Idaho's external review process meets federal standards. DOI provides information on how consumers can file a request for external review [here](#).

The agency also publishes various annual reports, including an annual health insurance survey, available [here](#).

Idaho Department of Health and Welfare

[Idaho Department of Health and Welfare](#) runs the state's Medicaid and CHIP programs. The Department operates the Healthy Connections program, under which PCPs are paid on an FFS basis and also given a per-member-per-month care management fee. In 2022, the state launched the Healthy Connections Value Care Program to shift to value-based purchasing. Idaho contracts with [private insurers](#) to manage dental and [outpatient mental health benefits](#)

for its Medicaid beneficiaries. It also contracts with private insurers to provide benefits for dually-eligible (both Medicare and Medicaid) beneficiaries. Idaho posts audit reports and external quality reviews for these private insurers [here](#).

A variety of publicly available documents related to the state's Medicaid program including fee schedules, benefit information, appeal forms, and consumer-facing informational materials can be found [here](#).

Idaho Office of the Attorney General

The Idaho Office of the Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The [Consumer Protection Division](#) enforces a variety of consumer protection laws and takes action against unfair and deceptive practices. The Division allows consumers to file general [complaints](#) as well as complaints specifically related to Medicaid fraud. The Division's annual reports on consumer protection are available [here](#).

Other Sources of Information

[Health Insurance Navigators, Agents and Brokers](#) (collectively, “consumer assisters”)

Although Idaho's health insurance Marketplace is run by the state, CMS provides grants to local organizations called “Navigators” that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Idaho-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the “[Find Local Help](#)” search portal on HealthCare.gov.