

Proposed 2018 health insurance premiums to increase from 6 to 81 percent

BOISE — The Idaho Department of Insurance is seeking public comments on proposed 2018 health insurance premium rates — with increases anywhere from 6 to 81 percent.

The department reviews insurance carriers' proposals to determine if rates are "unreasonable," according to a statement Monday.

In past years, the department has successfully negotiated lower increases with carriers to avoid labeling them "unreasonable."

Final rates will be publicly available by mid-September or early October.

"I am deeply disappointed and frustrated to share these rates," department director Dean Cameron said in the statement. "I understand how difficult it will be for Idahoans to afford reasonable coverage, especially those without a subsidy."

The department encourages consumers to carefully review options with a licensed insurance agent — whether purchasing insurance via the health insurance exchange Your Health Idaho or on their own.

In particular, proposed increases to silver level plans on the exchange are significantly higher this year, the department said.

That's due to the "potential refusal by the federal government to fund the Cost Share Reduction (CSR) mechanism," according to the statement. "The CSR requires insurance carriers selling plans through Your Health Idaho to lower deductibles and out-of-pocket maximums on Silver plans for enrollees who earn below 250% of the federal poverty level."

For 2018, carrier participation across Idaho also dropped due to BridgeSpan Health Company withdrawing and a reduction in served by SelectHealth in eastern Idaho.

Here are preliminary 2018 average rate increases:

Statewide: 38 percent overall

Bronze — 21 percent

Silver — 50 percent

Gold — 18 percent

Blue Cross of Idaho Health Service: 28 percent overall

Bronze — 6 percent

Silver — 40 percent

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Gold — 12 percent

BridgeSpan Health Company: N/A

Mountain Health CO-OP: 25 percent overall

Bronze — 8 percent

Silver — 29 percent

Gold — 6 percent

PacificSource Health Plans: 44 percent overall

Bronze — 8 percent

Silver — 81 percent

Gold — 15 percent

Regence BlueShield of Idaho: 51 percent overall

Bronze — 51 percent

Silver — 51 percent

Gold — N/A

SelectHealth: 48 percent overall

Bronze — 27 percent

Silver — 69 percent

Gold — 25 percent

Comments, questions or ideas can be submitted electronically or mailed to: 2018 Rate Comments, Idaho Department of Insurance, PO Box 83720, Boise ID 83720-0043, or ratecomments@doi.idaho.gov

For questions, contact the Idaho Department of Insurance at 800-721-3272 or www.doi.idaho.gov.

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