

IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news
CLIP**

11623 Lake Shore
Nampa, ID 83686
(208) 880-9814

FOR YOUR INFORMATION

Post Register

Idaho Falls, Idaho

Thursday Aug. 3, 2017

by Bryan Clark

Page 1 of 2

SelectHealth to drop eastern Idaho

Eastern Idaho residents who have health insurance through SelectHealth will likely have to find a new plan during the next open enrollment period.

Filings submitted to the Department of Insurance in May indicate the insurer will pull out of both the individual and small group markets in 2018 in eight counties, all in eastern Idaho.

Individual plans include both those offered through Your Health Idaho and those offered off the exchange. Small group plans are typically offered by employers with between 2 and 50 employees. Companies with more than 50 employees utilize large group plans.

SelectHealth's filings plans are still under review and could be amended.

But, as they currently stand, the filings indicate that Select Health will end coverage in Fremont, Jefferson, Madison, Bingham, Bonneville, Power, Bannock and Caribou counties. SelectHealth already didn't offer insurance in most of the panhandle, with the exception of Kootenai County, or in Butte, Clark or Teton counties in eastern Idaho. So in 2018 SelectHealth will be confined principally to the southwestern and central portions of the state.

A few counties in far southeastern Idaho — Oneida, Franklin and Bear Lake, where many residents are closer to doctors and hospitals in Utah than in Idaho — will continue to have access to SelectHealth individual and small group plans.

SelectHealth grew out of Intermountain Healthcare, a nonprofit which owns many hospitals, clinics and surgical centers throughout the Intermountain West (though concentrated in Utah), to focus on a strategy referred to as "integrated care," which emphasizes close communication and coordination between a variety of doctors who care for a patient.

One of the chief selling points of integrated care is that it restrains costs. But in Idaho, SelectHealth has struggled with health care costs exceeding premiums.

Among plans on Your Health Idaho, SelectHealth reported the highest losses in 2016 and requested the biggest rate increases. The company — the second-largest on the exchange — reported receiving less than \$146 million in premiums while paying out \$208 million in claims. That's a \$62 million loss, or about 42 percent.

SelectHealth was one of only two companies (out of a total of nine insurers) which reported losing money in the small group market. There, the company paid out almost \$48 million in claims while getting \$43 million in premiums, a 10 percent loss.

Because of those losses, SelectHealth is seeking big rate increases, particularly in the individual market. In the individual market, the insurer has requested a 27 percent hike on Bronze plans, a 69 percent hike on Silver

IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news
CLIP**

11623 Lake Shore
Nampa, ID 83686
(208) 880-9814

FOR YOUR INFORMATION

Post Register

Idaho Falls, Idaho

Thursday Aug. 3, 2017

by Bryan Clark

Page 2 of 2

plans and a 25 percent hike on Gold plans. Those are the most aggressive hikes in the individual market apart from those requested by Regence BlueShield of Idaho, which offers only off-exchange plans.

In the small group market, SelectHealth has requested an average hike of 12 percent, the second-highest increase of any of the nine insurers apart from Regence.

The Department of Insurance doesn't complete a similar rate review process for large group health plans, offered by employers with more than 50 employees, according to Wes Trexler of the Idaho Department of Insurance.

Typically, insurers negotiate directly with the companies whose employees they insure, Trexler said. So if you work for a large company and are insured by SelectHealth, they're the best ones to ask about next year's coverage.

###

Copyright 2017 Post Register