

## Idaho Health Insurance Providers Propose Rate Hike Average of Eight Percent in 2019

The Idaho Department of Insurance is looking for public input on proposed health insurance rates for 2019. The DOI posted the proposals on its website late Friday, summarizing submissions from insurance carriers who offer coverage in the Gem State. DOI officials said they'll continue to review the carriers' submissions and the department reminds the public that it has the authority to determine rates to be "unreasonable" if the requests are not adequately justified.

The overall average of the proposed rates are approximately 8 percent higher. Select Health actually has rates in its "bronze" and "silver" categories that are less than the current year. But most carriers are proposing significant increases. For example, Blue Cross of Idaho is proposing rates that are anywhere from 9- to 12 percent higher in different categories of coverage; PacificSource Health is proposing rates that are between 14- and 27 percent higher, again depending on the category; and Mountain Health CO-OP proposed rate hikes are between 18- and 68 percent higher.

Individual Health Insurance Market Insurance Company	Preliminary 2019 Rate Increase Requests				
	Bronze	Silver	Gold	Catastrophic	Overall
Blue Cross of Idaho Health Service	10%	9%	12%	11%	10%
Mountain Health CO-OP	18%	24%	16%	68%	23%
PacificSource Health Plans	27%	24%	23%	14%	24%
Regence BlueShield of Idaho	6%	8%	n/a	n/a	7%
SelectHealth	-1%	-4%	6%	1%	-1%
<b>Average Rate Increase Statewide</b>	<b>6%</b>	<b>9%</b>	<b>10%</b>	<b>26%</b>	<b>8%</b>

"We're still reviewing these increases, and welcome examination and comments from the public," said DOI Bureau Chief Wes Trexler in a prepared statement. "While the proposed rate increases are not nearly as extreme as some prior years, any increase to health insurance premiums make it that much more difficult to afford."

You can find more details by clicking here (<https://doi.idaho.gov/consumer/RateReview/>).

Final rates are expected to be made public by mid-September or early October.

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