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Nampa, ID 83686  
(208) 880-9814

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**by Sami Godlove**

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## Your Health Idaho Prepares For New Enrollment Period: ‘Business As Usual’

The open enrollment period for Idahoans to secure health insurance via Your Health Idaho, the online exchange, begins November 1 and ends December 15—coverage would start January 2018. Despite national headlines on the fate of the Affordable Care Act, it will be “business as usual” in the Gem State health insurance marketplace according to Pat Kelly, executive director of Your Health Idaho.

Kelly said the 2017 enrollment period is about half as long as it was in 2016; and he is urging Idahoans to begin the enrollment process immediately by browsing the healthcare plan options on [yourhealthidaho.org](http://yourhealthidaho.org).

Though health insurance rates will be higher for most Idahoans in 2018, many customers will benefit from a cost offset.

“The beauty of these tax credits is that I think a lot of people will be surprised at how affordable insurance may be,” said Kelly. “For example, a 35-year-old single person in Idaho making \$25,000 per year will only see a dollar change in their net premium.”

The bad news is Idahoans who fail to sign up for 2018 coverage via an employer or Your Health Idaho, will face penalties up to \$700 per person and \$2000 for a family of four.

During last year’s enrollment period, 105,977 Idahoans signed up for 2017 healthcare coverage, making Idaho once again one of the national leaders in per-capita enrollments.

While the U.S. Congress has failed to pass multiple attempts to repeal the ACA, otherwise known as Obamacare, Kelly acknowledges changes are coming. For example, the Trump Administration has already cut funding for ads promoting enrollment sign-ups. However, since Idaho has its own state-based healthcare marketplace, those changes shouldn’t affect Your Health Idaho.

“Part of why Your Health Idaho has been so successful is local control. Any changes at the federal level for funding have zero impact on Idaho,” said Kelly. “We do keep an eye on things, and we’ve always been able to adjust to changes... In the end, we are here to serve the citizens of Idaho and [make] sure they have the tools and resources to make an informed decision when it comes to health insurance.”

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