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FOR YOUR INFORMATION
The Idaho Statesman
Boise, Idaho
Friday Dec. 1, 2017
by **Audrey Dutton**
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Idaho health exchange ‘super pleased’ with insurance sign-ups

Your Health Idaho officials say they’re encouraged by the number of people signed up for health insurance so far, as the deadline to enroll in 2018 insurance plans approaches.

The Your Health Idaho exchange is the state’s virtual marketplace for health plans under the Affordable Care Act. It opened for 2018 health plan enrollment Nov. 1. The deadline to enroll is Dec. 15, just two weeks from now.

Most people who buy insurance through the exchange receive federal financial assistance to help cover their premiums. That has driven a consistently high demand for the ACA plans in Idaho, where per-capita enrollments are among the highest in the nation.

But there were concerns that Trump administration cuts to the marketing budget for ACA exchange plans, among other shakeups in Washington, could hinder enrollments this year. In addition, the White House’s recent decision to stop paying for certain subsidies drove a huge increase in some health plans’ premiums — putting them out of reach for people who don’t get financial assistance.

Those issues don’t seem to have deterred people around the country from signing up for health insurance. The federal exchange that serves 39 states is reporting record-high enrollment out of the gate, and a huge number of new customers signing up.

And Trump’s subsidy cuts triggered an odd dynamic that made it so that many Idahoans can get insurance for free, paid in full by the federal government.

There hasn’t been a tidal wave of sign-ups in Idaho so far, but the exchange’s top official says that’s not a surprise. People tend to sign up in the two days leading up to the deadline — this year, Dec. 14-15 — said Executive Director Pat Kelly. He said the final tallies will be available around Christmas.

Idahoans so far are showing a strong interest in keeping insurance and getting insured, he said. And he’s not surprised that many Idahoans are switching to the plans that cost them little to nothing, after the federal aid. “I think when we talk about affordability, it doesn’t get more affordable than zero,” he said.

Kelly said about 90,000 people were insured through the exchange at any given time this year. (People could enroll or cancel during the year.) And at the end of last year’s open-enrollment period, more than 100,000 were signed up for coverage.

This month, the exchange has renewed 86,300 customers for 2018 plans. The new sign-ups are much lower, in the hundreds. Kelly said total enrollment so far — 2017 customers being rolled over into 2018, plus the new sign-ups — exceeds 87,000.

“That number has grown every day in the last several weeks,” he said.

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Less than 10 percent of people who were auto-renewed for 2018 plans have canceled so far, he said. More people could cancel by the deadline, though; last year, almost 30 percent of auto-renewed plans had been canceled when the dust settled on the enrollment period.

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