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Idahoans to Have Robust Choice of Health Plans on *Your Health Idaho*

Idahoans will be able to shop, compare and choose from 161 health plans on Idaho's Health Insurance Marketplace

BOISE, ID— Your Health Idaho announced today that there will be a total of 161 health insurance plans offered from eight Idaho insurance companies on Idaho's insurance marketplace during open enrollment for coverage beginning in January 2014, representing a robust marketplace that will give Idahoans many choices for selecting a plan. This total includes 76 individual health plans, 55 small group health plans for small business, 13 individual dental plans and 17 small group dental plans.

“Your Health Idaho is pleased to provide Idahoans such a wide variety to shop, compare and choose a plan that is right for them, their families and their budgets during the six month open enrollment period that begins this fall,” said Amy Dowd, Executive Director of Your Health Idaho.

Later this fall and through March 2014, Idahoans will be able to use Your Health Idaho to select plans. These plans will be grouped into categories to help make comparison shopping easier. The four categories – called ‘metal levels’ – are based on the percentage of healthcare expenses each plan will cover: bronze, 60%; silver, 70%; gold, 80%; and platinum, 90%.

All plans available via Your Health Idaho have been reviewed by the Idaho Department of Insurance to ensure they offer a standardized package of coverage and services known as essential health benefits including: hospitalization, emergency services, prescription drugs, preventative and wellness care, pediatric care, maternity care, ambulatory patient services, mental health and substance abuse disorder service, rehabilitative and habilitative services and laboratory services.

Standardized benefits will allow Idahoans to make true apples-to-apples comparisons between different health plans of all metal levels based on: the plan's monthly premium price, the plan's network of healthcare providers, the plan's deductible, and the amount co-pays and co-insurance an individual will pay for different health services and prescriptions.

“Starting in January 2014, most Idahoans will be required to carry health insurance or pay a penalty. We are pleased that our Idaho insurance companies have offered plenty of plans to choose from at all of the metal levels,” says Bill Deal, Director, Idaho Department of Insurance. “We encourage



Idahoans to visit Yourhealthidaho.org and speak with a producer or In-Person Assister to learn more about their options.”

Premium Ranges

Monthly premiums for individual and family plans will vary based on zip code, age and family size. Examples of premium ranges from bronze level to the highest priced metal plan offered in a region can be found below. These rates are full premium prices and do not reflect any premium assistance an individual or family may be eligible for within the new marketplace. Table A shows premiums for a 31-year-old individual, and Table B is for a family of four with two parents age 40.

Table A – Monthly Premium Range for Individual Health Plan for 31-year-old		
Zip Codes	Low	High
83200-83299, 83120	\$164.90	\$328.00
83300-83399	\$173.15	\$334.00
83400-83499	\$179.89	\$333.00
83500-83599, 59847	\$187.59	\$326.00
83600-83699, 97910	\$160.41	\$336.00
83700-83799	\$160.41	\$336.00
83800-83899, 99128	\$159.80	\$333.00

Table B – Monthly Premium Range for Health Plans for a Family of Four		
Zip Codes	Low	High
83200-83299, 83120	\$544.36	\$1,082.00
83300-83399	\$571.56	\$1,104.00
83400-83499	\$593.84	\$1,098.00
83500-83599, 59847	\$619.26	\$1,076.00
83600-83699, 97910	\$529.52	\$1,110.00
83700-83799	\$529.52	\$1,110.00
83800-83899, 99128	\$527.52	\$1,098.00

Monthly premiums on pediatric dental plans for children will range from \$24.34 to \$54.54.

Your Health Idaho’s Consumer Connectors, including producers and In-Person Assisters will be able to provide more detail about the plans and pricing offered on Your Health Idaho, as well as information about premium assistance and reduced cost-sharing options for those that qualify.

Premium Assistance

The level of premium assistance an individual or family may be eligible for depends on income and family size. In general, an individual with an income below \$45,960 and a family of four with an income below \$94,200 will qualify for some level of assistance. The prices above reflect full premium prices.

For example, a 31-year-old living in Twin Falls who earns an annual income of \$22,980 and selects a silver plan with a monthly premium of \$210 may qualify for around \$89 in monthly premium assistance, lowering their monthly premium payment to around \$121.



A family of four with two adults age 40 and two young children living in Lewiston with an annual income \$47,100 that selects a silver plan with a monthly premium of \$806 may qualify for around \$559 per month in premium assistance, lowering their monthly premium to around \$247.

More Information on Plans

For more information on approved individual, small business health insurance plans and individual and small group dental plans, please contact the carriers selling plans on Your Health Idaho directly.

Altius Health Plans, Inc: www.coventryone.com

BEST Life and Health Insurance Company: www.bestlife.com/id

Blue Cross of Idaho: www.shoppers.bcidaho.com/rates/2014

BridgeSpan Health Company: www.bridgespanhealth.com

Delta Dental of Idaho: www.deltadentalid.com

The Guardian Life Insurance Company of America: www.guardianlife.com

PacificSource Health Plans: www.pacificsource.com

SelectHealth, Inc.: www.selecthealth.org/reform

About Your Health Idaho

Your Health Idaho was established by Idaho state law in 2013 to provide an online marketplace where Idaho families and small businesses can go to compare and purchase health insurance. Your Health Idaho is governed by a 19-member Board authorized by the Idaho Legislature to set the rules and regulations for implementing a state-based health insurance exchange.

Stephen Weeg of Pocatello, a retired executive director of Health West, serves as chairman of the Board. The Board must establish an exchange by January 1, 2014, as required by federal law. It is empowered by Idaho state law to develop an operating plan and contract for required services.

For more information please visit www.yourhealthidaho.org.