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Browse Health Insurance Plans at Your Health Idaho

BOISE, Idaho – Your Health Idaho published a new plan and rate booklet where Idahoans can view plan information and estimated plan premiums.

Idahoans can now browse high-level health plan information and estimated average monthly premiums of plans sold in their area through a new plan and rate information booklet at (<http://www.yourhealthidaho.org/additional-resources/plan-information-page/>).

The prices displayed in this book are just estimates and do not reflect the lower costs that an individual or family may qualify for on the marketplace based on their household size and income.

“We have heard from Idahoans that they are interested in browsing plan information without having to fill out an application,” said Amy Dowd, executive director Your Health Idaho. “When using the plan information booklet it is important to remember that the rates you will see are full rates, before any Advanced Premium Tax Credit is applied, and that many Idahoans will pay significantly less for these plans based on their income and family size. I encourage Idahoans to contact a Your Health Idaho Consumer Connector, including agents, brokers and In-Person Assistants who can help you understand what your families’ costs will be.”

Individuals who earn between \$11,490 and \$45,000 a year and a family of four that earns between \$23,550 and \$94,000 may qualify for some level of cost savings when buying a plan sold on Your Health Idaho. Individuals and families will be able to see the exact amount of cost savings they may qualify for when they fill out complete the application for insurance through Your Health Idaho. Below are estimates of what a 27 year-old earning \$25,000 a year and a family of four earning \$50,000 a year may pay once the advanced premium tax credit (APTC) is applied.

Advanced Premium Tax Credit (APTC) 27 Year Old Annual Income: \$25,000		Advanced Premium Tax Credit (APTC) Family of Four Annual Income: \$50,000	
Estimated Monthly Premium on Mid-Range Silver Plan	\$190	Estimated Monthly Premium on Mid-Range Silver Plan	\$690
Monthly APTC Estimate	\$144	Monthly APTC Estimate	\$410
Estimated lower monthly premium cost with APTC	\$ 46	Estimated lower monthly premium cost with APTC	\$ 280

“Ideally we want Idahoans to shop using the online application, but since there are so many difficulties with that process, we wanted to make plan information available to Idahoans,” said Dowd.

Users will see plans available in their county and can view plan information from the carriers grouped in metal levels; bronze, silver, gold and platinum and can also view catastrophic plans. Lower metal level plans generally feature lower premiums in exchange for higher costs when using medical services, while higher metal level plans feature higher premiums in exchange for lower costs when using medical services.

Catastrophic plans usually have lower premiums than a comprehensive plan, but cover you only if you need a lot of care. They basically protect you from worst-case scenarios. They are available to people under the age of 30 and people with hardship exemptions.

All plans sold on Your Health Idaho meet minimum coverage requirements, known as essential health benefits, including; hospital visits, preventative care, maternity care and pediatric services.

Your Health Idaho certified Consumer Connectors, including agents, brokers and In-Person Assistants are across the state as Idahoans look for the plan that is right for them and their families.

The Your Health Idaho Consumer Resource Center is open Monday-Friday from 8:00 a.m. to 5:00 p.m. and can be reached toll free at 1-855-YH-IDAHO (1-855-944-3246) or via email at customerservice@yourhealthidaho.org. Consumer Connectors can be located by calling the Consumer Resource Center or by using the [Consumer Connector Locator](#) tool available on YourHealthIdaho.org.

About *Your Health Idaho*

Your Health Idaho was established by 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 an 18-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 State law to develop an operating plan and contract for required services.

For more information please visit www.yourhealthidaho.org. You can also check us out on Facebook or on Twitter.

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