

Shop. Compare. Choose.

Get access to robust choices on health plans



Idaho Statistics

Total population: 1,595,728
 Median family income: \$43,300 per year
 US Median family income: \$50,054 per year
 Median wage (rank 46th): \$30,326 per year
 Employer-sponsored health insurance: 43%, ranking 4th lowest
 Employer-sponsored health insurance, businesses less than 50 employees: 28%, ranking 2nd lowest
 Highest per capita rate of minimum wage jobs, full time: \$15,080 per year

Your Health Idaho

Why are we here?

The Idaho legislature voted to create a state-based health insurance marketplace to prevent federal involvement in Idaho.

Today that state operated exchange is known as Your Health Idaho.



Your Health Idaho

Board Composition: 19 members

- 3 Insurance Company representatives
- 2 Insurance Agents/Brokers
- 3 Consumer representatives
- 4 Small Employer representatives
- 2 Health Care representatives
- 3 Legislators
- 1 Director, Department of Insurance
- 1 Director, Department of Health & Welfare

Your Health Idaho

Independent body corporate and politic:

- No use of state funds, self supporting
- Audio or video stream meetings
- Meet open meeting law
- No compensation for Board
- Separate procurement policy
- Separate public records policy
- Preference for Idaho contractors
- Not state employees

Advantages of State-based Marketplace

Federally Facilitated Marketplace	State-Based Marketplace: Your Health Idaho Today
3.5% Assessment fee sent to feds	1.5% Assessment fee stays in Idaho. Ex. 50k enrollment = \$2.9M savings this year
Idaho assessment fees going to feds	Idaho assessment fees and federal grants created 17 jobs locally plus work for Idaho – based vendors and businesses
Out of state consumer resources assisting Idahoans (Call center and IPAs)	Local Idahoans helping Idahoans
Feds approves health plans and regulates market	ID DOI approves health plans and maintains full regulatory authority of insurance market
Feds approve producers to sell exchange products	Feds approve producers to sell exchange products
Emphasis on Navigators and Limited Producer Role	Primary Producer Role, Broker Locator Tool for Idahoans

The Marketplace

Shop. Compare. Choose.



Who needs Your Health Idaho?

Americans over the age of 18 will be required to carry a health insurance plan.

Some exceptions to buying a plan include:

1. Individuals under the age of 26 who are covered on their parents plan
2. Those over the age of 65 and qualify for Medicare
3. Those who are currently covered by an insurance plan
4. Adults whose income is below 100% of the Federal Poverty Level
5. Those members of a federally recognized tribe

Idaho's Marketplace

SHOP. COMPARE. CHOOSE.

1. Competitive plans
2. Apples-to-apples comparisons
3. Affordability
4. Idahoans for Idahoans

Marketplace: Shop

Health Insurance Plan Options

- 61 Plans for individuals & families
- 55 Plans for small businesses
- 13 Dental plans for individuals
- 17 Dental plans for small businesses

Marketplace: Rating

Rating Factors:

- Age
- Location
- Smoking Status
- Individual or Family

Marketplace: Compare

No matter which plan you choose, you will get the same set of essential benefits.

All plans MUST cover these services:

- Free preventative care
- Coverage for prescription drugs
- Emergency care
- Hospitalization
- Doctor's visits
- Maternity and newborn care
- Mental health and substance use disorders
- Rehabilitative and habilitative
- Laboratory services
- Preventative and wellness

And many other health care services

Metal Levels and Premiums

Metal Level	Paid by Health Plan	Paid by Consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

↑ Monthly premiums

↓ Medical costs covered by insurance company

Premium Ranges

Monthly Premium Range for Individual Health Plan for 31-year-old			Monthly Premium Range for Health Plans for a Family of Four		
Zip Codes	Low	High	Zip Codes	Low	High
83200-83299 & 83120	\$164.90	\$328.00	83200-83299 & 83120	\$544.36	\$1,082.00
83300-83399	\$173.15	\$334.00	83300-83399	\$571.56	\$1,104.00
83400-83499	\$179.89	\$333.00	83400-83499	\$593.84	\$1,098.00
83500-83599, 59847	\$187.59	\$326.00	83500-83599, 59847	\$619.26	\$1,076.00
83600-83699, 97910	\$160.41	\$336.00	83600-83699, 97910	\$529.52	\$1,110.00
83700-83799	\$160.41	\$336.00	83700-83799	\$529.52	\$1,110.00
83800-83899, 99128	\$159.80	\$333.00	83800-83899, 99128	\$527.52	\$1,098.00

NOTE: 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.

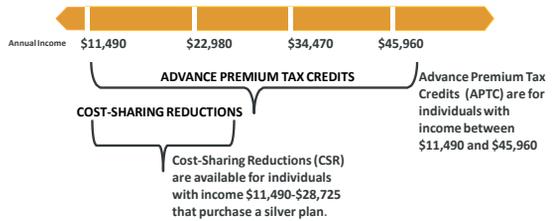
Marketplace: Choose

Who is eligible for an Advanced Premium Tax Credit or Cost Sharing Option?

Advance Premium Tax Credit Income Qualifications		Cost-Sharing Reduction Income Qualifications	
Family Size	Income Range	Family Size	Income Range
Individuals	\$11,490-45,960	Individuals	\$11,490-\$28,725
2 people	\$15,510-62,040	2 people	\$15,510-\$38,775
3 people	\$19,530-78,120	3 people	\$19,530-\$48,825
4 people	\$23,550-94,200	4 people	\$23,550-\$58,875

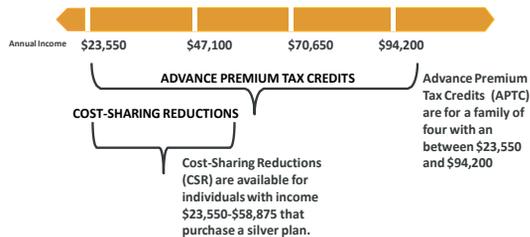
Marketplace: Individuals

Eligibility for Cost-Savings for individuals (Age 19-64) on Plans Sold on Your Health Idaho



Marketplace: Family of Four

Eligibility for Cost-Savings for a family of four (Ages 19-64) on Plans Sold on Your Health Idaho



Premium Assistance

Individual Adult: 40 Years Old \$20,000 annual income Coeur D'Alene	Second-Lowest Cost Silver Plan	Lowest Cost Bronze Plan
	Monthly Premium Before Assistance	\$249.18
Estimated Monthly Premium Assistance	\$164.06	\$164.06
Monthly Premium After Assistance Applied	\$85.12	\$12.15

Family of Four: Two Forty-Year-Old Adults, two children under 20 \$40,000 annual income Coeur D'Alene	Second-Lowest Cost Silver Plan	Lowest Cost Bronze Plan
	Monthly Premium Before Assistance	\$745.98
Estimated Monthly Premium Assistance	\$582.21	\$582.21
Monthly Premium After Assistance Applied	\$163.77	\$0

SHOP

Small Business Health Options Programs

Your Health Idaho offers small businesses with up to 50 employees:

- New tools and resources for employers to find coverage for their employees
- A place to Shop. Compare. Choose. a group plan that is right for their employees and their budget
- The ability to make apples-to-apples comparisons between plans

Apply

Getting a plan right for you.




What you need

What you need to get started:

1. Estimated 2014 income
2. Current insurance information
3. Your Social Security Number for all applying
4. Dates of birth

Resources: Website



Resources: Website



Resources: Website



Tax Credit Calculator

Enter Information About Your Household

- Select a State:
- Enter income as:
- Enter annual income (dollars):
- Is employer coverage available?:
- Number of people in family:
- Number of adults (21 and older) enrolling in exchange coverage:
- Number of children (20 and younger) enrolling in exchange coverage:

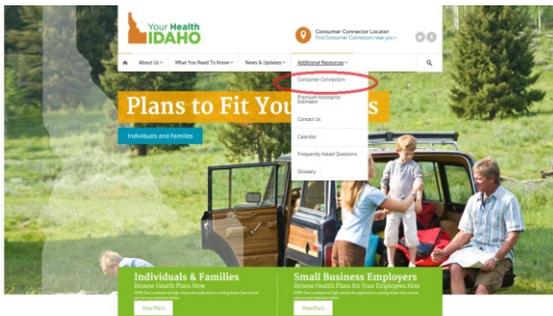
THE HENRY J. KAISER FAMILY FOUNDATION

Getting Help

Finding an expert.



Resources: Consumer Connectors



Consumer Connectors

In-Person Assisters:

- Employees or volunteers from non-profit entities around Idaho
- Trained by Your Health Idaho experts
- Can help you understand available options
- They are NOT able to make recommendations

Our Partners:
 Idaho Primary Care Association
 Mountain States Group
 Public Health District
 Idaho County Association
 Idaho Hospital Association
 Community Action Partnership of Idaho

Consumer Connectors

Agents and Brokers

- Licensed and regulated by Idaho's Department of Insurance
- Typically get payments or commissions from health insurance companies for enrolling people
- Some agents and brokers can sell plans from specific health insurers

Agents and brokers CAN make recommendations on which plan to buy

Additional resources



Consumer Resource Center
855-YHIdaho

ONLINE

PHONE



Consumer Connectors: Agents, Brokers or In-Person Assisters

IN-PERSON

