

Frequently Asked Questions

What is Your Health Idaho?

Your Health Idaho is Idaho's insurance marketplace, sometimes referred to as an exchange, for individuals in Idaho who want to shop for, compare and choose a health plan that fits their needs and their budget.

Your Health Idaho does not use state funds or state tax dollars.

Why does Idaho have a state-based health exchange?

Idaho had to choose between running our own state-based health exchange and adopting the federal exchange. In 2013, the Idaho Legislature voted to adopt a state-based exchange, now known as Your Health Idaho, to limit federal intervention in Idaho and to provide a much needed resource to thousands of Idahoans who want health insurance.

Why is Your Health Idaho using the Federal technology?

Idaho had only six months to get the exchange up and running. Governor Otter helped negotiate the use of the federal technology, at no cost, for the first year to allow Idaho the time to source and build our own solution.

Your Health Idaho is in the process of identifying and selecting a vendor to create a technology solution for Idaho that will be functional by the fall of 2014.

When will Idaho be completely off of the federal system?

In 2014 Idaho will have our own technology solution up and running. In the meantime, Idaho will benefit from the lessons learned from other state-based marketplaces.

How does a state-based marketplace compare to a federally managed marketplace?

- 1. In Idaho, we manage and regulate the health plans.**
In federally managed states, plans are selected and regulated by the federal government.
- 2. In Idaho, agents and brokers are the primary resource for consumers.**In federally managed states, agents and brokers have limited roles.
- 3. In Idaho, we set our initial fee at 1.5% and will run a right-sized operation.**
In federally managed states, consumer fees are set at 3.5%. The residents of federally managed states have no voice in the amount of the fee, how it is paid, or where it goes.
- 4. In Idaho, the marketplace is governed by a board of Idahoans.**In federally managed states, the states do not have the authority to govern or control funding.
- 5. In Idaho, we made security our top priority.**Our In-Person Assisters (IPA) training and background checks are more rigorous than in federally managed states. In federally managed states, IPA's and navigators are not chosen or controlled locally.

For Idaho, By Idaho

We are building a marketplace that meets Idaho's needs and is right-sized for Idaho.

We are creating a marketplace that uses local resources and is regulated in Idaho.

We are ready to succeed. In 2014, we will have our own technology solution.

Frequently Asked Questions



Can Idahoans enroll?

Idahoans can enroll, those who need coverage may apply on the website, using a paper application, through contacting an agent or broker, or over the phone by calling **800-318-2596**.

How many people have enrolled through Your Health Idaho?

People in Idaho are setting up accounts, completing applications and selecting health plans. Now that the federal technology is functioning at a higher capacity and as Idahoans begin to learn more about the marketplace we expect the numbers in Idaho will continue to grow.

What are the upcoming deadlines?

We have many deadlines ahead, but the most important deadline is in 2016 when we will be self-sustaining and we can operate in a manner that is right-sized for Idaho and right-sized for our enrollment. For this year, Idahoans have until March 31 to enroll.

What is available on the Your Health Idaho website?

As a state-based marketplace, Idaho has created our own website to help consumers. In response to the federal website's difficulty, Your Health Idaho has created the following tools:

1. **Tax credit calculator:** Idahoans can use an Idaho specific calculator to determine if they qualify for a tax credit that will reduce the cost of monthly premiums.
2. **Plan comparisons:** Idahoans can compare plans by looking through the plans offered by each carrier in Idaho and the published rate cards.
3. **Consumer Connectors:** Idahoans can search for agents, brokers and In-Person Assistors in their community who can help them find a plan that fits their needs.

What is the Advanced Premium Assistance Tax Credit (APTC)?

Idahoans may be eligible for a tax credit that lowers the cost of monthly premiums. The tax credit is based upon level of household income and number of people in the household. The tax credit will be paid monthly to the insurer to offset the premium cost.

What is the fee assessed with each plan?

In Idaho, all plans are assessed at 1.5% fee and those funds stay in Idaho. In federally managed states, all plans are assessed a 3.5% fee. In Idaho, we understand that we are expected to run the marketplace more efficiently than the federal government and we will make sure our organization is right-sized for Idaho, no matter the enrollment numbers.

Does Idaho have navigators?

Idaho does not have navigators. Instead Your Health Idaho is using an In-Person Assistors (IPAs) program, which is uniquely designed for Idaho. Early on, the Idaho Exchange Board and staff recognized that security was the most critical issue so Idaho's IPA's are distinguished in that they go through full FBI background checks.

Your Health Idaho has limited the In-Person Assister program to several established and well-known Idaho associations and organizations. They are not paid to enroll people and are specifically prohibited from acting as insurance agents. Your Health Idaho IPAs help people understand their options, but they steer the consumer to Agents and Brokers to make the final plan selection.

Why are people receiving plan cancellation notifications?

The Governor called for Idaho's insurance carriers to offer plan continuation for those plans that do not meet the required minimum essential health benefits. Many plans are being extended for 2014.

