



**FOR IMMEDIATE RELEASE**

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## **New Carriers Give Idahoans More Choices For 2023 Health Insurance Coverage**

*Preview medical and dental plans and prices beginning October 1*

BOISE, Idaho – Beginning October 1, Idahoans can visit [YourHealthIdaho.org](http://YourHealthIdaho.org), the state’s health insurance exchange, to view and compare 2023 health plans. St. Luke’s Health Plan, Moda Health Plan, and The Guardian Life Insurance Company of America will offer plans on-exchange for the first time, giving Idahoans even more choices.

With the addition of St. Luke’s Health Plan, Moda Health Plan, and The Guardian Life Insurance Company of America, Your Health Idaho will be offering 141 medical plans and 21 dental plans from a total of twelve carriers. At [YourHealthIdaho.org](http://YourHealthIdaho.org), Idahoans can view plans side-by-side to compare important features like deductibles, co-pays, provider networks, and monthly premiums. Using the tax credit estimator, they can get an estimate for their 2023 tax credit. Tax credits, which are only available with plans purchased through Your Health Idaho, act like an instant discount, significantly lowering monthly premium payments. More than one in three Idahoans enrolled with Your Health Idaho in 2022 paid \$0 for their monthly premium.

“We are pleased to welcome St. Luke’s Health Plan, Moda Health Plan, and The Guardian Life Insurance Company of America to Your Health Idaho,” said Pat Kelly, Your Health Idaho Executive Director. “Adding three additional insurance carrier means even more choice for Idahoans and continued local control for the Idaho marketplace.”

Open Enrollment for health insurance begins Oct. 15. Idahoans who do not have coverage through their employer and do not qualify for Medicaid or Medicare, can then enroll in 2023 medical and dental coverage. Recently, Your Health Idaho has recently implemented real-time eligibility, which will allow Idahoans to apply for a tax credit and health insurance on the same application. Within minutes they will know how much tax credit they will receive and can then immediately shop for a plan, making it easier than ever to get coverage.

“While the application process is greatly improved, finding the right insurance coverage can be overwhelming. By taking the time to preview plans and understand their coverage needs, Idahoans can make an informed decision that suits their lifestyle and budget before Open Enrollment begins,” said Kelly.

For Idahoans who are unsure about navigating the enrollment process, Your Health Idaho recommends working with an agent or broker, many of whom are bi-lingual. These experts are certified by Your



Health Idaho and their services are available at no cost. To find free help in your area, visit [YourHealthIdaho.org/find-help](http://YourHealthIdaho.org/find-help).

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*Your Health Idaho is an online marketplace that allows Idaho families and small businesses to shop, compare, and choose the health insurance coverage that's right for them. Your Health Idaho is the only place where Idahoans can find tax credits to help make health insurance more affordable. Your Health Idaho is governed by a 19-member board of Idahoans which includes insurance agents, physicians, business owners, legislators, and non-profit representatives.*

*For more information, please visit [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org). You can also check us out on [Facebook](#), [Instagram](#) and [Twitter](#).*