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Open Enrollment for 2022 Health Insurance Begins November 1

New carriers and expanded tax credits give Idahoans more choices and savings

BOISE, Idaho – Open Enrollment for health insurance is just one week away. Beginning Nov. 1, Idahoans who do not have coverage through their employer and don't qualify for Medicaid or Medicare, can enroll in 2022 medical and dental coverage through Your Health Idaho, the state's health insurance exchange.

Your Health Idaho will offer a record number of plans this open enrollment period with the addition of two new insurance carriers. Molina Healthcare of Idaho and EMI Health will offer plans on-exchange for the first time, giving Idahoans more choice than ever before.

"This is an exciting year for Your Health Idaho and our customers," said Your Health Idaho executive director, Pat Kelly. "Not only do we have two new insurance carriers and a record number of plans, but Idahoans are also seeing more savings than ever before thanks to the enhanced subsidies that are only available through Your Health Idaho."

The enhanced subsidies, also known as tax credits, have been in place since March 2021. Many Idahoans who were not previously eligible may now qualify for a tax credit, which acts like an instant discount, and significantly lower monthly premium payments. For example, a family of four in Ada County with an annual income of \$85,000 could get covered with a base plan for \$0 per month. Likewise, a married couple in their 50s from Bonneville County making \$55,000 could get covered with a mid-level plan for less than \$300 per month.

"Many of our customers once believed finding affordable health insurance was simply not an option for them," said Kelly. "Now with the enhanced subsidies, many Idahoans are finding health insurance to be more affordable than ever. If you weren't eligible in previous years, it's time to check again."

Idaho's 45-day Open Enrollment period ends Dec. 15. Your Health Idaho is urging Idahoans not to wait until the last minute to apply.

"Every year we encourage Idahoans to begin the process as early as possible. This year that is especially true," said Kelly. "While we have expanded our customer support channels with new online and chat options, Your Health Idaho is not immune to the current labor shortages and customers could see longer wait times with the increased demand."

For Idahoans who are unsure about how to enroll or determine if they qualify for a tax credit, Your Health Idaho recommends working with an insurance agent or broker. These experts are certified by



Your Health Idaho and their services are available for free. A list of certified agents and brokers is available online at YourHealthIdaho.org/find-help.

In the days leading up to Nov. 1, Idahoans can preview 2022 plans and prices at YourHealthIdaho.org to get an idea of what coverage is available and what they can expect to pay for the coming year.

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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. You can also check us out on [Facebook](#), [Instagram](#) and [Twitter](#).