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Open Enrollment for 2023 Health Insurance Begins October 15

Idahoans can now determine their tax credit and shop for a plan within minutes.

BOISE, Idaho – Open Enrollment for health insurance in Idaho starts tomorrow, October 15. Idahoans can enroll in 2023 medical and dental coverage through Your Health Idaho, the state’s health insurance exchange. For the first time ever, Idahoans will be able to apply for a tax credit and health insurance on the same application and find out if they qualify within minutes. The new technology is designed to improve Idahoan’s health insurance shopping experience.

With the addition of three new insurance carriers, Your Health Idaho will offer 141 medical and 21 dental plans this open enrollment period. St. Luke’s Health Plan, Moda Health Plan, and The Guardian Life Insurance Company of America will debut plans on-exchange this year, giving Idahoans more health insurance choices than ever before. All counties will have at least four insurance carriers to choose from; most will have six to eight.

“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 three new insurance carriers and a record number of plans, but we’re also seeing more savings than ever before thanks to the enhanced tax credits. Plus, this year, Idahoans will be able to determine their tax credit within minutes of applying for health insurance coverage.”

Your Health Idaho recently launched new technology to enable real-time eligibility, which brings the entire process of applying for a tax credit to shopping for coverage in-house. Previously, tax credit eligibility was determined by the Idaho Department of Health and Welfare. Streamlining the process will make it easier and quicker than ever for Idahoans to get coverage.

“Making Your Health Idaho a true one-stop shop is a major step forward for Idahoans,” said Kelly. “If you’ve applied in the past and were overwhelmed by the process, we encourage you to give us another try. It is now easier than ever.”

Enhanced tax credits, which are only available with plans purchased through Your Health Idaho, act like an instant discount, significantly lowering monthly premium payments. Many Idahoans who do not think they would be eligible, may now qualify. More than 85 percent of enrollees qualify for a tax credit and one in three end up paying \$0 for their monthly health insurance premiums. For example, a family of four in Bannock County with an annual income of \$85,000 could get covered with a base plan for \$0 per month. A single person in Twin Falls County can get an entry level plan for just \$4 per month. And a



married couple in their 60s from Ada County making \$60,000 could get covered with a mid-level plan for around \$300 per month.

“Many of our customers once believed finding affordable health insurance was simply not an option for them,” said Kelly. “With the enhanced tax credits, that are only available through Your Health Idaho, 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.”

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, many of whom are bi-lingual. These experts are certified by Your Health Idaho and their services are available at no cost. A list of certified agents and brokers is available online at YourHealthIdaho.org/find-help.

Idahoans who want health insurance for the upcoming year must pick their plan by December 15, 2022. Your Health Idaho is urging Idahoans not to wait until the last minute to apply. Coverage for plans selected during Open Enrollment begins January 1, 2023.

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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](#).