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Open Enrollment for 2025 Health Insurance Starts Tomorrow, Tuesday, October 15

It is easier than ever to enroll in coverage through Your Health Idaho.

BOISE, Idaho—Open Enrollment for health insurance in Idaho begins tomorrow, October 15. Idahoans can enroll in 2025 medical and dental coverage through Your Health Idaho, the state's health insurance marketplace. With many enhancements to improve the customer experience and new self-service tools, enrolling is easier than ever. Idahoans can use a single application to apply for a tax credit and health insurance and find out the amount of tax credit they qualify for within seconds.

There are now 13 insurance carriers offering 149 medical and 24 dental plans for Idahoans to choose from. For the first time, Humana is offering dental plans on the marketplace for plan year 2025. Idahoans continue to enjoy a robust choice of plans, with each county offering at least four carriers and most offering six to eight. Idahoans currently enrolled through Your Health Idaho are automatically renewed for 2025. Now is the time for them to ensure their plan still meets their needs or make changes to their 2025 coverage.

"While the cost of medical treatments and services continues to drive premium increases, tax credits are designed to lessen the financial impact on consumers. Idahoans may even see their premium costs go down in some areas," said Pat Kelly, Your Health Idaho Executive Director.

Nine out of every ten current enrollees receive a tax credit, which pays for some or all of their monthly premiums. Many Idahoans also qualify for Cost-Sharing Reductions, which are only available on Silver plans. These extra savings help lower the cost of things like co-pays, deductibles, and out-of-pocket maximums.

Along with the tax credit calculator at YourHealthIdaho.org, Idahoans can now quickly get an estimate of their employer-sponsored coverage affordability. Many Idahoans have affordable coverage through their employers, but their family members may not. Now is the time to find out if they qualify for a tax credit and affordable coverage through Your Health Idaho.

Working with a certified agent or broker ensures Idahoans not only choose the right plan but also utilize all the savings they qualify for. These local experts are ready to answer questions, help navigate the application process, and find the best plan for them and their families. Their help is available at no cost. Certified agents and brokers are located across the state and can be found by visiting YourHealthIdaho.org/find-help.

"This past year has been focused on improving Idahoans' experience when shopping for plans, including adding many new self-service tools. We want to make the process as easy as possible," said Kelly. "We



recommend that Idahoans who aren't sure where to start work with a certified agent or broker who can walk them through the application and plan selection. These experts will ensure they receive the correct tax credit amount and other savings they may qualify for, and their help is available at no cost to consumers." continued Kelly.

Open Enrollment is from October 15 to December 16. Idahoans currently enrolled through Your Health Idaho are automatically renewed for 2025 coverage. Those who do not enroll by December 16 will have to wait until next October to enroll unless they experience a major life event such as getting married, having a baby, or moving.

Idahoans who want health insurance for the upcoming year must pick their plan by midnight on December 16, 2024. 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, 2025.

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Your Health Idaho is Idaho's health insurance marketplace where Idaho individuals, families, and small businesses can shop, compare, and choose the health insurance coverage that is right for them. Your Health Idaho is the only place where Idahoans can apply for and receive a tax credit to help make health insurance more affordable. Your Health Idaho is governed by a 19-member board of Idahoans, including insurance agents, physicians, business owners, legislators, and non-profit representatives.

For more information, please visit www.YourHealthIdaho.org. You can also follow us on LinkedIn, [Facebook](#), [Instagram](#), and [X](#).