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Open Enrollment for 2021 health insurance begins November 1

New carrier and record number of plans give Idahoans lots of choices

BOISE, Idaho – The annual Open Enrollment period for health insurance in Idaho is less than one week away. Beginning Nov. 1, Idahoans can shop, compare, and enroll in a plan through the state health insurance exchange, Your Health Idaho. Idahoans who want health insurance for the upcoming year must pick their plan by Dec. 15, 2020.

“The COVID-19 pandemic has shown us that access to comprehensive and affordable health insurance coverage is more important than ever,” said Your Health Idaho Executive Director, Pat Kelly. “In a time of so much uncertainty, knowing you have coverage in the event of an emergency is a welcome peace of mind.”

The COVID-19 pandemic has heightened health concerns across the country. It has also had a significant impact on the daily lives of Idahoans, some of whom have found themselves without employer-sponsored benefits for the first time.

“We expect to see many newly eligible Idahoans seeking coverage through Your Health Idaho in 2021, whether it’s due to a loss of health insurance or a change in household income,” said Kelly. “That is why we are encouraging everyone to complete an application. It never hurts to look, and you may be surprised to find how affordable health insurance coverage can be.”

Your Health Idaho is the only place where eligible Idahoans can receive a health insurance tax credit, which acts like an instant discount, reducing the cost of monthly premiums. Tax credit eligibility is based on household size and income. For example, an individual making up to \$51,040 a year, or a family of four earning up to \$104,800 a year, could qualify for a tax credit. In 2020, more than 80 percent of Your Health Idaho customers received a tax credit, and one in three paid nothing for their coverage each month.

When Open Enrollment begins on Nov. 1, Idahoans will have a record number of health insurance plans to choose from, including plans from a new carrier to the exchange. Regence, which currently sells small group and individual plans off-exchange in Idaho, will offer medical coverage through Your Health Idaho for the first time. With the addition of Regence, Your Health Idaho now offers Idahoans access to health insurance plans from seven different carriers.

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.

To enroll in health insurance for the 2021 plan year, visit YourHealthIdaho.org . For questions or to speak with a Your Health Idaho representative, call 1-855-944-3246.

Open Enrollment ends Tuesday, Dec. 15, 2020.

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Your Health Idaho was established by state law in 2013 to provide an online marketplace where Idaho families and small businesses can go to compare and purchase health insurance. Your Health Idaho is governed by a 19-member board authorized by the Idaho Legislature to set the rules and regulations for implementing a state-based health insurance exchange.

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