



Open Enrollment for health insurance in Idaho begins November 1

New for 2020, Medicaid expansion could affect eligibility

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BOISE, Idaho – Open Enrollment for 2020 health insurance coverage begins Nov. 1 and runs through Dec. 16. During this time, Idahoans can shop, compare, and enroll in a plan through the state health insurance exchange, Your Health Idaho.

A total of 116 medical and 13 dental plans from six participating insurance carriers are available at Your Health Idaho for 2020. Your Health Idaho Executive Director, Pat Kelly, urges those seeking coverage to use the comparison tool and consider their options, as plans can vary by county.

“In 2020, every county in the state has at least three insurance carriers to choose from, and most have four. At YourHealthIdaho.org, not only can Idahoans shop and compare plans side-by side, but they can also search for provider networks and prescription drug coverage to make sure the plan they purchase really works for them,” Kelly said.

Your Health Idaho is the only place where Idahoans can access a tax credit to help lower monthly insurance premiums. Individuals and families who fall within a certain income range may also qualify for cost-sharing reductions that help pay out-of-pocket costs such as co-pays and deductibles. In 2019, one in four Your Health Idaho customers paid \$0 per month for coverage. On average, those who received a tax credit saved 80% on their monthly premium.

For those who are unsure about the enrollment process, or if they will qualify for a tax credit, Your Health Idaho recommends working with a certified 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.

Unique to the 2020 enrollment year, individuals and families with an income between 0-138% of the Federal Poverty Level (FPL) will now be eligible for Medicaid under the voter-backed expansion initiative that passed in November 2018. Your Health Idaho estimates that approximately 18,000 individuals who received a tax credit through the exchange in 2019 will be eligible for Medicaid beginning January 1, 2020.

“Each year, we encourage Idahoans to complete the application process to determine if they could qualify for a tax credit and lower premiums,” said Kelly. “For 2020, it’s even more important that Idahoans understand their eligibility and coverage options. Not only do plans change from year to year, but so do the medical needs of Idaho families.”



Your Health Idaho is working closely with the Idaho Department of Health and Welfare to understand which customers are eligible for Medicaid in 2020. Those who were enrolled in 2019, but are now eligible for expanded Medicaid, will not be renewed into 2020 coverage on the exchange. All other customers with a 2019 enrollment will be auto renewed into comparable coverage for 2020.

To enroll in health insurance for the 2020 plan year, visit YourHealthIdaho.org . For questions or to speak with a Your Health Idaho representative, call 1-855-944-3246.

Open Enrollment ends Monday, Dec. 16, 2019.

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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](#) and [Twitter](#).