

ATTACHMENT 1, Dean Cameron, Director, Idaho Department of Insurance
January 20, 2022

ZBR rules.

- 18-0201-2101 Insurance Rates and Credit Rating
 - Idaho statute allows for the use of credit in determining rates so long as it is not the primary factor.
 - The DOI has long determined primary to mean not more than 50%.
 - Our rule and rate review had become complicated and cumbersome.
 - And was considered in conflict with the statute by our DAG's
 - The new change asks carriers to make a self-attestation that they are compliant.
 - The industry, I think would prefer no changes. Unfortunately that does not work for the agency.
 - ✦ The conflict
 - ✦ The review led to multi-month discussions and conflict as to differing approaches from various carriers.

- 18-0305-2101 Credit Life and Credit Disability Insurance
 - No opposition.
 - No substantive change.
 - Removal of repetitive language.

- 18-0401-2101 Health Carrier External Review
 - No opposition.
 - No substantive change.
 - Removal of repetitive language.

- 18-0402-2101 Complications of Pregnancy, Newborn, and Adopted Children Coverage
 - No opposition
 - No substantive change
 - Combined two previous rules.
 - ✦ Complications of Pregnancy
 - ✦ Uniform coverage for newborn and newly adopted children
 - Removal of repetitive language

- 18-0407-2101 Restrictions on Discretionary Clauses in Health Insurance Contracts
 - No opposition
 - No substantive change
 - Removal of repetitive language

- 18-0410-2101 Medicare Supplement Insurance Standards
 - This was created due to the passage of S1143
- Still did the ZBR process while adjusting for the new law.

- One of the purposes of S1143 was to eliminate dead pooling.
 - ✦ Where a carrier comes in very competitive.
 - ✦ Closes a block of business
 - ✦ Comes back with a new company and product and skims the cream.
 - Another purpose of S1143 was to take plans to a community rating. Instead of “attained age” rating or “Issue age” rating in both cases your rates would go up the older you got.
 - ✦ I have provided a sheet which show the percentage of increase for each of the carriers in the market on 5 different ages.
 - 65,70,75,80,& 85
 - ✦ While the statute requires community rating, speaks to the transition.
 - Another goal was to allow consumers to shop plans once a year at their birthdate.
 - ✦ In rule we allow for 63 day window starting at their birthday.
 - We also eliminate old outdated unnecessary provisions.
 - We held multiple hearings attend by the industry and agent groups.
- 18-0604-2101 Continuing Education
 - No opposition
 - No substantive change
 - Removal of repetitive language