

MINUTES
SENATE HEALTH & WELFARE COMMITTEE

DATE: Tuesday, March 10, 2026

TIME: 3:00 P.M.

PLACE: Room WW54

MEMBERS PRESENT: Chair VanOrden, Senators Harris, Bjerke (Bjerke), Zuiderveld, Coho (Lenney), Shippy, Blaylock, Keyser, and Wintrow

ABSENT/ EXCUSED: None

NOTE: The sign-in sheet, testimonies and other related materials will be retained with the minutes in the committee's office until the end of the session and will then be located on file with the minutes in the Legislative Services Library.

CONVENED: **Chair VanOrden** called the meeting of the Senate Health and Welfare Committee (Committee) to order at 3:01 p.m.

NOTE: **Chair VanOrden** explained **S 1374** would not be considered by the Committee today because the sponsors decided additional work with stakeholders was needed.

HJM 16 **MEDICARE - States findings of the Legislature, supports certain Department of Insurance efforts, and requests federal guidance. Representative Ben Fuhriman** explained this legislation was needed to address a problem that occurred with Medicare enrollment in 2025. Every year, seniors had an opportunity to enroll in Medicare and Medicare Advantage which were helpful tools to reduce senior insurance costs. Insurance companies provided applications with products they offered, many of which included broker commissions to incentivize assisting seniors apply for products. He explained bad actors obscured plan availability and later withheld commissions, causing significant disruption in the Medicare Advantage marketplace. In response, the Department of Insurance intervened to protect consumers, and this joint memorial would support that action while urging the Centers for Medicaid and Medicare Services (CMS) to clarify roles to prevent similar issues in the future.

Dean Cameron, Director of Department of Insurance, explained many carriers were pulling out of the Medicare and Medicare Advantage marketplace. Prices were increasing due decreased federal contributions to Medicare. This caused consumers to lack adequate choice and access to necessary products. He explained that while insurance carriers in Idaho must meet licensing, solvency, and marketing standards, Medicare Advantage plans were federally-regulated, leading to gaps in availability and oversight compared to state-regulated Medicare supplements. He highlighted concerns that certain carriers were withdrawing or limiting plan access which resulted in seniors struggling to obtain suitable coverage and agents facing ethical and financial challenges. He noted that although carriers maintained plan availability on Medicare.gov, many seniors relied on local agents for enrollment, and limiting those channels effectively restricted access. In response to these violations, the Department of Insurance issued guidance and enforcement actions which were challenged in federal court. The joint memorial aimed to support collaboration with CMS, clarify authority, and establish rules to prevent similar issues in the future.

DISCUSSION: **Senator Wintrow** thanked Director Cameron for his advocacy work and service to the State.

MOTION: **Senator Harris** moved to send **HJM 16** to the floor with a **do pass** recommendation. **Senator Wintrow** seconded the motion. The motion carried by **voice vote**.

ADJOURNED: There being no further business at this time, **Chair VanOrden** adjourned the meeting at 3:10 p.m.

Senator VanOrden
Chair

Madyson Crea
Secretary