



October 2025

A monthly newsletter brought to you by
the Idaho Department of Insurance



Idaho hosts Western Zone insurance commissioners meeting

The DOI recently hosted the National Association of Insurance Commissioners (NAIC) Western Zone for a four-day meeting in Coeur d'Alene. Commissioners from 14 states and 3 territories gathered to discuss such issues as:

- property data calls
- catastrophic modeling
- disaster coordination, preparation, response and recovery
- peril mitigation programs and smoke damage strategies
- state health insurance exchanges
- pharmacy benefits managers regulation
- health insurance, multi-state waivers and federal priorities

"Idaho is honored to host the NAIC's Western Zone to collaborate on issues that we all share," said Director Cameron. "We had a very successful and productive meeting and were so proud to share the beauty of north Idaho."

DOI publishes health insurance rates for 2026

The Idaho Department of Insurance has published premium rates for health insurance carriers for plans sold starting January 2026.



The DOI is reviewing premium rate submissions from health insurance carriers for 2026's individual and small group plans. These proposed health insurance premium rates are published on the DOI website at <https://doi.idaho.gov/consumers/health-insurance/idaho-rate-review/>.

[Read the full release here](#)



Bulletin 25-06 on unfair trade practices

On October 15, 2025, the Department issued Bulletin 25-06 regarding unfair trade practices in marketing insurance products to Idahoans eligible for Medicare.

[The full bulletin can be found here](#)

Idaho DOI urges Medicare beneficiaries to review plans during open enrollment

Medicare Open Enrollment runs from October 15 through December 7, 2025, and the Department is advising Medicare beneficiaries to carefully review their options this

year.

Across the country, insurers are making significant changes to Medicare Advantage (MA) plans due to rising costs, reduced federal payments, and new federal regulatory requirements. As a result, some carriers are leaving certain markets, reducing plan benefits, or narrowing provider networks.

[Read the full release here](#)

[Idaho launches open enrollment as health premiums rise and federal subsidy debate continues](#)

Spanish testing now available for producer licensing

Starting on July 27, 2025, the Idaho Department of Insurance's testing vendor Pearson Vue began offering the Idaho resident licensing exam in Spanish. When signing in to take their resident licensing exam, test takers will be given the opportunity to request their exam in English or Spanish.



The Idaho Department of Insurance is always looking for way to improve customer service and having the vendor add the ability to offer the Idaho Resident License Exam in Spanish is just one of those ways.

For questions, please call the licensing department at 208-334-4339.

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code.

Idaho Department of Insurance

700 W. State Street, 3rd Floor

Boise, ID 83702

(208) 334-4250

For more information visit doi.idaho.gov.

You received this message because you are subscribed to updates from the Idaho Department of Insurance.

Update your subscriptions, modify your password or email address, or stop subscriptions at any time on your [Subscriber Preferences Page](#). You will need to use your email address to log in. If you have questions or problems with the subscription service, please visit subscriberhelp.govdelivery.com.

Get this as a forward? [Sign up](#) to receive updates.