



**November 2025**

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

**Public Notice: Intent to Extend and Amend Idaho's Section  
1332 Waiver**

Idaho's current waiver of Section 1312(c)(1) of the Affordable Care Act (ACA), which supports the state's reinsurance program, was approved for calendar years 2023



through 2027. The Idaho Department of Insurance seeks to request a four-year extension of this waiver for calendar years 2028 through 2031.

In addition to the extension, the Department intends to amend the existing waiver to introduce a new program called “Covered Choice.” This program would expand coverage options for Medicaid-eligible individuals with incomes at or above 100% of the federal poverty level (FPL). “Covered Choice” is proposed to launch on January 1, 2027, and would operate alongside the reinsurance program.

The Department is opening a public comment period beginning **November 14, 2025**, and ending **December 22, 2025**.

[Click here to view the Section 1332 State Innovation Waiver Notice](#), including details about public hearings, the public comment period, and instructions for submitting comments.

[Learn more about Idaho's 1332 State Innovation Waiver](#)

## Post Falls Woman Sentenced for Insurance Fraud

On July 9, 2025, a Post Falls jury found Michelle Stone guilty of two felony counts of insurance fraud. The Idaho Department of Insurance Fraud Unit investigated the fraud.

[Read the full release](#)





## **Josh Masterson promoted to Chief Deputy State Fire Marshal**

The Idaho State Fire Marshal's Office is proud to announce the promotion of Josh Masterson to the position of Chief Deputy State Fire Marshal. This well-earned advancement recognizes Masterson's outstanding service, dedication, and professional achievements within the State Fire Marshal's Office over the past three years.

[Read the full press release](#)

## **Arson Conviction**

Two Jerome men have been convicted of second-degree arson in connection with a vehicle fire that occurred earlier this year.



On January 28, following an altercation at a nearby gas station and convenience store, Jaime Carranza-Raygoza and Fernando Nava-Simetal were arrested after investigators determined they had intentionally set fire to a vehicle they believed belonged to someone involved in the dispute.

“This investigation is a great example of cooperation and collaboration between the Idaho State Fire Marshal's Office, the Jerome Police Department, and the Jerome County Sheriff's Office,” said State Fire Marshal Knute Sandahl.

## **Join the team at Idaho Department of Insurance!**

 **We're Hiring! Join the Idaho Department of Insurance Team**

The Idaho Department of Insurance is growing—and we're looking for passionate professionals to help us protect Idahoans and ensure a fair, competitive insurance

market. Explore these exciting career opportunities:

### **Insurance Rate Actuary**

Are you a credentialed actuary ready to make a difference? This expert-level position plays a key role in reviewing insurance rate filings, reserves, and pricing models to ensure compliance with state and federal laws. You'll advise leadership on complex actuarial matters and oversee contract actuaries and analysts. Bring your analytical expertise to a mission-driven team.

### **Regulatory Compliance Specialist**

If you have a strong grasp of insurance law and a passion for public service, this role is for you. As a Regulatory Compliance Specialist, you'll support the Department's oversight efforts, provide legal interpretation of the insurance code, and help maintain a healthy insurance market in Idaho. Strong communication and leadership skills are a must.

### **Producer Licensing Supervisor**

Lead a dedicated team in managing the licensing of insurance agents and adjusters across the state. This supervisory role oversees Idaho's continuing education program and ensures smooth licensing operations. If you're detail-oriented, customer-focused, and ready to lead, we encourage you to apply!

### **Pharmacy Benefit Market Examiner**

Join the Market Oversight Bureau as a Pharmacy Benefit Market Examiner. This position focuses on regulatory compliance for pharmacy benefit managers. Ideal candidates will have a deep understanding of pharmacy benefits and a commitment to consumer protection.



*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.*

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