

Idaho State Innovation Waiver
 Section 1332 Waiver Application
 Summary of Comments
 August 2022

Commenter	Summary of Comment	Departments' Response
Joint letter from: American Cancer Society Cancer Action Network, American Heart Association, American Lung Association, Arthritis Foundation, Epilepsy Foundation, Hemophilia Federation of America, Lupus Foundation of America, National Hemophilia Foundation, National Multiple Sclerosis Society, National Organization for Rare Disorders, National Patient Advocate Foundation, Susan G. Komen, The AIDS Institute, The Leukemia & Lymphoma Society	The undersigned organizations support Idaho's efforts to strengthen its marketplace to establish a reinsurance program. Reinsurance is an important tool to help stabilize health insurance markets. Reinsurance programs help insurance companies cover the claims of very high-cost enrollees, which in turn keeps premiums affordable for other individuals buying insurance on the individual market. The state expects the reinsurance program to reduce premiums by 7% in 2023 if the waiver is approved. Idaho's reinsurance program will help patients with pre-existing conditions obtain affordable, comprehensive coverage, while strengthening the state's individual market.	We appreciate the support and have approved the waiver.