

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



April 13, 2026

VIA ELECTRONIC MAIL: Dean.Cameron@doi.idaho.gov

Dean L. Cameron
Director
Idaho Department of Insurance
700 West State Street, 3rd Floor
Boise, Idaho 83720

Dear Director Cameron:

Thank you for your submission on January 30, 2026, of Idaho's application, with an addendum submitted on April 6, 2026, for an amendment to its State Innovation Waiver under section 1332 of the Affordable Care Act (ACA). I am pleased to send this letter from the Center for Consumer Information and Insurance Oversight (CCIIO) within the Centers for Medicare & Medicaid Services (CMS) under the Department of Health and Human Services (HHS), as well as on behalf of the Department of the Treasury (collectively, the Departments).

Idaho's currently approved waiver of the single risk pool requirement contained in ACA section 1312(c)(1) allows the state to operate a state-based reinsurance program for the individual health insurance market from January 1, 2023, through December 31, 2027.¹ Idaho's waiver amendment seeks to waive certain ACA and Internal Revenue Code provisions to allow certain Medicaid-eligible individuals to choose between Medicaid and Qualified Health Plan coverage with Premium Tax Credits for plan years 2027 through 2031. Idaho's amendment application also seeks to extend the Idaho Individual High Risk Reinsurance Pool for an additional four years, for plan years 2028 through 2031, but is not otherwise seeking to make changes to its approved reinsurance program.

Consistent with 31 CFR 33.130 and 45 CFR 155.1330, the processes and procedures for amendment requests,² and the next steps outlined in the Departments' December 19, 2025 letter responding to Idaho's waiver amendment letter of intent,³ the Departments have conducted a preliminary review of the waiver amendment application similar to the review process for new waiver applications outlined in 45 CFR 155.1308(c) and 31 CFR 33.108(c), and have made a preliminary determination that Idaho's waiver amendment application is complete.

As provided in the December 19, 2025, letter, and pursuant to 45 CFR 155.1308(d) and 31 CFR 33.108(d), the date of this letter marks the beginning of the 30-day Federal public notice and

¹ [1332-id-approval-letter-stcs.pdf](#)

² See Patient Protection and Affordable Care Act; Updating Payment Parameters and Improving Health Insurance Markets for 2022 and Beyond; Final Rule, 86 FR 53412 at 53483 – 53486 (Sept. 27, 2021)

³ <https://www.cms.gov/cciio/programs-and-initiatives/state-innovation-waivers/downloads/1332-id-loi-amendment-and-response-letter.pdf>

comment process and 180-day Federal decision-making period. Public comments on Idaho's waiver amendment application will be accepted by the Departments from April 13, 2026 through May 13, 2026. More information about the Federal public notice and comment process and section 1332 waivers generally can be found on the CCIIO website.⁴ The decision of the Departments regarding approval or denial of Idaho's waiver application will be issued within 180 days of this preliminary determination of completeness in accordance with 45 CFR 155.1316(c), 31 CFR 33.116(c), and other applicable regulations.

We look forward to working with you on your waiver application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Peter Nelson".

Peter Nelson
Director, Center for Consumer Information & Insurance Oversight
Deputy Administrator, Centers for Medicare & Medicaid Services

Cc: Kenneth J. Kies, Assistant Secretary for Tax Policy, U.S. Department of the Treasury
The Honorable Brad Little, Governor, State of Idaho
Weston Trexler, Deputy Director, Idaho Department of Insurance
Shannon Hohl, Market Oversight Bureau Chief, Idaho Department of Insurance

⁴ https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html