
Frequently Asked Questions

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What is Your Health Idaho?

Your Health Idaho is Idaho's state-based health insurance marketplace. It is where Idahoans can compare and find affordable, quality health insurance coverage from well-known medical and dental carriers. It is also the only place you can apply for and receive an Advanced Premium Tax Credit to help lower your monthly health insurance premiums.

Who is eligible for coverage through Your Health Idaho?

Idahoans who:

- Do not have affordable employer-sponsored coverage
- Are under the age of 65 or are not eligible for Medicare
- Are not eligible for federal programs like Medicaid or Tricare

And:

- Are a U.S. citizen or national. Non-citizens must be lawfully present in the U.S. for the entire time they plan to have health coverage
- Have a primary residence in Idaho
- Are not incarcerated

Applying and Enrolling in Coverage

How do I apply for coverage?

Set up an account, submit your application, shop for plans, and enroll online on our website. You may also apply over the phone or request a paper application by calling 855-944-3246. Visit [How to Enroll](#) for more information.

What if I don't have a Social Security Number (SSN) or want to provide one?

Providing a SSN when creating an account is optional. However, including your SSN helps prevent duplicate accounts and ensures applications and referrals are automatically linked to your household. If you opt to complete the process without a SSN, you will have to provide additional documentation verify your identity manually.

What is Open Enrollment?

Open Enrollment is the time each year when Idahoans can enroll in health insurance through Your Health Idaho. Those already enrolled through Your Health Idaho can make changes to their coverage, which renews automatically.

When is Open Enrollment?

Open Enrollment is October 15 – December 15.

Can I get coverage outside of Open Enrollment?

Outside of the Open Enrollment period, you must experience a Qualifying Life Event (QLE) to enroll in health insurance. Common QLEs include marriage, divorce, birth or adoption of a child, or loss of coverage. Visit the [Special Enrollment](#) page to learn more.

Where can I find help?

Your Health Idaho partners with trusted, certified agents and brokers to help you navigate the process. They are your local experts who can walk you through the application and answer any questions at **no cost**. [Click here](#) to connect with an agent or broker.

Insurance Coverage and Benefits

What benefits are covered by my health insurance plan?

All plans offered through Your Health Idaho meet the high standards of state and federal requirements. Every plan offered through Your Health Idaho is required to cover ten Essential Health Benefits, which include:

- Doctor visits
- Hospitalization
- Emergency services
- Mental health and substance abuse services
- Rehabilitative and habilitative services (like chronic disease management)
- Maternity and newborn care
- Laboratory tests
- Prescription medicine
- Preventive wellness and screenings
- Pediatric care (includes oral and vision health)

For additional information on what benefits are covered by your plan, please contact your insurance carrier.

I have a pre-existing health condition. Will I be denied coverage or have to pay more?

All insurance plans through Your Health Idaho are required to cover treatment for pre-existing medical conditions. This means that no insurance company can refuse to insure you, charge you a higher premium, or deny coverage for Essential Health Benefits related to any condition you had before your coverage began. Once you are enrolled, the insurance company cannot deny you coverage or increase your rates solely based on your health.

Cost-Savings with Your Health Idaho

How much does health insurance coverage cost with Your Health Idaho?

The price of health insurance through Your Health Idaho is determined by the plan you choose. You may qualify for savings in the form of a tax credit or through Cost-Sharing Reductions (CSR). Tax crediteligibility is based on household size, income, and other factors.

What is an Advanced Premium Tax Credit?

The Advanced Premium Tax Credit, or APTC, is a tax credit from the Federal Government that is paid directly to your insurance company and is applied to your monthly health insurance premiums to help lower the cost of coverage.

What are Cost-Sharing Reductions?

Cost-Sharing Reductions, or CSR, is a discount that lowers the amount you pay out-of-pocket for things including deductibles, prescription medication, and co-payments. To qualify for CSR your income must fall within a certain range, and you must enroll in a Silver Tier Plan.

I have never filed income taxes before; can I still receive a tax credit?

You can still qualify for a tax credit, even if you have never filed taxes before. However, if you apply for and receive a tax credit, you must file a tax return for that plan year.

Failure to file taxes for the coverage year for which you receive a tax credit may prevent you from receiving future tax credits.

Special Enrollment

How can I report a Qualifying Life Event?

A Qualifying Life Event (QLE) is a life changing event that allows you to enroll in coverage anytime outside of the Open Enrollment period. QLEs must be reported to Your Health Idaho typically within 60 days of the change. For more information, visit the [Report a Change](#) page.

Do all Qualifying Life Events require validation?

All Qualifying Life Events typically require validation through documentation. Your documentation must be submitted for validation during your Special Enrollment Period. For a list of acceptable validation documents and more information, visit [our Special Enrollment](#) page.

How will I receive notices from Your Health Idaho after I report a change?

Notices will be sent to your Your Health Idaho account secure inbox. You will receive an email alert notifying you that you have a new notice. This alert will be sent to the email address linked to your account. Please remember to log in to your account and read the notices you receive.

When should I check my Special Enrollment status with Your Health Idaho?

Contact Your Health Idaho in these cases:

- You reported a change or requested a Special Enrollment Period from Your Health Idaho, but haven't received a response within 7-10 business days
- You submitted validation documents but haven't received a response within 10 business days
- Your 60-day Special Enrollment Period is ending soon

Can I select a plan before my Qualifying Life Event is validated?

You can't enroll in a plan before your event is validated, but you can browse and compare plans anytime. You can also select a plan, and you will automatically be enrolled in it once your documentation is received and verified.

Can I report a Loss of Minimum Essential Coverage before coverage ends?

If you anticipate a loss of health insurance, you should report it before it officially ends to avoid a gap in coverage. For instance, if you are losing employer-sponsored coverage, you can report the loss up to 60 days before your health insurance ends. To validate the loss, you will need to request a letter from your employer.

What is a Creditable Coverage Letter?

A creditable coverage letter from your insurance company or previous employer should clearly outline the coverage dates of your last policy and confirm whether your insurance met Minimum Essential Coverage. Additionally, the letter must indicate the termination date of your plan and state that the coverage was not canceled due to non-payment or voluntary disenrollment.

How can I submit validation documents?

You can upload documents through your secure Your Health Idaho account when you report your change or apply for coverage. For help with uploading documents, [click here](#).

What happens if my Qualifying Life Event is not validated?

If the Qualifying Life Event is not validated within the designated timeframe, a Special Enrollment Period will not open, and your request will be closed. If your initial documents are not accepted, you can submit additional documents for validation if it's within the specified period.

What if I don't finish enrollment before my Special Enrollment Period closes?

You must report, validate, and enroll in a plan during your Special Enrollment Period. If your event

is validated, but you don't enroll in a plan before the period ends, you will **not** have coverage. In this case, you will have to wait until Open Enrollment or until you have another Qualifying Life Event to enroll.

Tax Information

When will I receive my 1095-A form?

Your 1095-A tax statements will be delivered to your account's secure inbox no later than January 31. If you requested a printed copy, it will also be mailed via the U.S. Postal Service to the mailing address on file, postmarked no later than January 31.

How do I find my 1095-A tax form online?

1. Log in to your account on YourHealthIdaho.org.
2. Click **My Inbox** in the "My Stuff"
3. Click the From or Subject link to view a notice. The 1095-A notice is named Form 1095A for [your insurance carrier].
4. In Attachments, select the file name to download the form.
5. Download all 1095-A tax forms for the year in your inbox.

How do I use the 1095-A tax form?

You will use the information on your 1095-A to fill out *Form 8962, Premium Tax Credit*. You will file Form 8962 with your federal taxes. Keep your 1095-A for your records.

IMPORTANT: Don't file your taxes until you have an accurate Form 1095-A.

What if I receive multiple 1095 forms?

You will receive a 1095-A for each household member who is enrolled in a different health plan.

I think my 1095-a tax form is incorrect. What should I do?

If you review your 1095-A tax statement and find a mistake, contact Your Health Idaho for help at 855-944-3246. You'll receive a corrected 1095-A tax statement.

I still have questions. Who do I contact?

If you still have questions, please visit our [Contact Us](#) page to learn more about who to contact.

Consumer Connectors are also available across the state at no cost to. These agents, brokers, and enrollment counselors are certified by Your Health Idaho and are available to answer your questions, walk you through the application, and help you pick a plan that's right for you. Find help [here](#).
