
Frequently Asked Questions

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What is Your Health Idaho?

Your Health Idaho is Idaho's state-based health insurance marketplace where you can shop, compare, and choose the health, dental, and vision insurance plan that is right for you. Your Health Idaho is also the only place Idahoans can apply for and receive the Advance Premium Tax Credit (APTC) that can 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:

- You must be a U.S. citizen or national. If you are a non-citizen, you must be lawfully present in the U.S. for the entire time you plan to have health coverage
- You must live in the U.S. and have a primary residence in Idaho
- You cannot be incarcerated

Applying and Enrolling in Coverage

How do I apply for coverage?

You can set up an account, shop for plans, and apply for coverage online. Visit [How to Enroll](#) for more information. To apply over the phone, call Your Health Idaho's Customer Support Center at 855-944-3246, or find a certified Your Health Idaho agent or enrollment counselor [here](#), whose help is available at no cost to you.

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

Providing an SSN is optional for creating an account. The SSN is used to prevent duplication of accounts and ensure applications and referrals are automatically linked to your household. If you opt to complete the process without an SSN, you will have to manually verify your identity. If you have any questions, please contact the Customer Support Center at 855-944-3246 or chat with us [live](#).

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 existing coverage, which renews automatically. Outside of Open Enrollment, Idahoans who experience a Qualifying Life Event are able to enroll in health insurance coverage anytime during the year.

When is Open Enrollment?

Open Enrollment is October 15 – December 16.

Can I get coverage outside of Open Enrollment?

If you experience a Qualifying Life event such as marriage, divorce, birth or adoption of a child, or loss of current coverage, you may be eligible for a Special Enrollment Period which allows individuals and families to enroll in a new insurance plan or make changes to their current plan. Visit the Special Enrollment page to learn more.

Where can I find help?

Your Health Idaho has hundreds of certified agents and brokers across the state available at no cost to you, ready to answer your questions, walk you through the application, and help you pick a plan. You can also connect with or request a call back from an agent or broker through the YHI Agent Line. Find an agent or broker near you by visiting our website.

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, including:

- 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 plans must cover treatment for pre-existing medical conditions. No insurance plan can reject you, charge you more, or refuse to pay for essential health benefits for any condition you had before your coverage started. Once you're enrolled, the plan can't deny you coverage or raise your rates based only on your health.

Cost-Savings on 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 additional savings in the form of a tax credit that could cover some or all the cost of monthly premiums or through Cost-Sharing Reductions, when enrolled in a Silver Tier plan, that reduce out-of-pocket expenses. Tax credit and Cost-Sharing Reduction eligibility is based on household size, income, and other factors. Visit How to Enroll to learn more about applying for cost savings.

What is APTC?

The Advance Premium Tax Credit, or APTC, is a tax credit that may cover some or all of your monthly health insurance premiums

What is CSR?

Cost-Sharing Reduction, or CSR, is a discount that lowers the amount you pay out-of-pocket for

things like deductibles, co-insurance, and co-payments. To qualify for a 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?

Yes, 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 you receive a tax credit may prevent you from receiving future tax credits.

Special Enrollment

How can I report a life changing event?

A life changing event, some of which are known as a Qualifying Life Event must be reported to Your Health Idaho within a specified timeframe, typically 60 days. For more information, visit the [Report a Change](#) page.

Do all Qualifying Life Events require validation?

Typically, all Qualifying Life Events require validation.

Your documentation must be received and validated, and your enrollment completed within the 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 appear in your Your Health Idaho account secure inbox. An alert will be sent to you letting you know that you received a notice. This will be sent to the email address linked to your account. Be sure 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 has nearly ended

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 at any time. You can also select the plan you would like to enroll in, and your enrollment will be completed automatically once the documentation is received.

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

You can report a loss of coverage before it ends, and it is encouraged to do so to avoid a gap in coverage. For instance, if you will be losing employer-sponsored coverage, you can report the loss up to 60 days before coverage ends. You will need to request a letter from your employer to validate the loss of coverage.

What is a Creditable Coverage Letter?

A creditable coverage letter from your insurance carrier or previous employer shows coverage dates of your previous policy and if your insurance coverage met Minimum Essential Coverage. The letter should also give the termination date of your plan and state that coverage wasn't terminated due to non-payment or voluntary disenrollment.

How can I submit validation documents?

Upload validation documents through your secure Your Health Idaho account when you report your change or apply for coverage.

What happens if my Qualifying Life Event is not validated?

If the Qualifying Life Event is not validated within the specific timeframe for the event, a Special Enrollment Period does not open and your request closes. If your initial documents are not accepted, you may provide additional documents for validation within the period.

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

You must report, validate, and enroll in a plan within your Special Enrollment Period. If your event is validated, but you don't enroll in a plan before the Special Enrollment Period ends, you will have to wait until Open Enrollment or until you have another Qualifying Life Event.

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 be mailed via the U.S. Postal Service to the latest mailing address we have 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?

The 1095-A form reports information about your enrollment in a health marketplace health plan to the IRS. You will use the information to reconcile the amount of Advance Premium Tax Credit (APTC) received during the year on Form 8962, Premium Tax Credit, which must be included when you file your federal taxes.

The IRS website has several available resources to help you file your taxes.

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

What if I receive multiple 1095 forms?

You or someone in your household were enrolled in more than one health plan. Members in your household were enrolled in different plans.

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

Read the instructions on the back of Form 1095-A carefully and review your plan. If you check your 1095-A tax statement and find an error, you can contact Your Health Idaho for help at 855-944-3246. If there is an error, you'll receive a corrected 1095-A tax statement.

Where can I find Second Lowest Cost Silver and/or Lowest Cost Bronze plan information?

Use the Health Coverage Tax Tool to find Second Lowest Cost Silver and Lowest Cost Bronze plan information.

More Information**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 at no cost to you across the state. 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.
