

**IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO**

**OUTREACH & EDUCATION COMMITTEE
MINUTES
AUGUST 7, 2014**

1. COMMITTEE MEMBERS PRESENT

- Ms. Karen Vauk, Chair
- Mr. Dave Self
- Ms. Margaret Henbest (via teleconference)
- Mr. Tom Shores

2. OTHERS PRESENT

- Ms. Jody Olson, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. Pat Kelly, Your Health Idaho
- Mr. John Kotek, Gallatin Public Affairs
- Ms. McKinsey Lyon, Gallatin Public Affairs
- Ms. Natalie Podgorski, Gallatin Public Affairs
- Ms. Marnie Packard, Pacific Source
- Mr. Brody Aston, Lobby Idaho
- Ms. Maurine Colling, Blue Cross of Idaho

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code § 67-2343, the Outreach & Education Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Ms. Karen Vauk, Chair of the Committee (Chair), at 3:30 pm, Thursday, August 7, 2014, at the offices of Hawley Troxell Ennis & Hawley, 877 W Main Street, Suite 1000, Boise, Idaho. In accordance with Idaho Code § 41-6104(8), the meeting was held in an open public forum and was streamed in audio format. Members of the public could access the audio stream by dialing into a telephone number that was included in the notice of meeting posted on the Exchange Board's Web site and at the meeting location.

4. ROLL CALL

Ms. Vauk called the roll and determined that Mr. Shores, Ms. Henbest (via teleconference) and Mr. Self were present resulting in a quorum.

Representative Packer, Mr. Estess and Director Deal were absent.

5. APPROVAL OF PRIOR MINUTES

There were no minutes ready for approval.

6. REVIEW OF AGENDA

There were no changes to the agenda.

7. RENEWAL STRATEGY COMMUNICATION PLAN

Ms. Olson presented the Renewal Strategy Communication Plan, and she shared that while the team has a solid framework surrounding the communication, they remain fluid and able to adjust to any changes as needed.

Renewal Strategy – Ms. Olson explained that the team is working to transfer accounts to YHI and to recalculate APTC for all current enrollees. YHI does not yet have the CMS data, so the team is working with the carriers to collect that information. In order for DHW to provide the APTC eligibility, outreach will need to be done with the consumers to gather additional data.

Moving Forward – Critical timelines:

- 7/31 - Board approval to move forward
- 8/1 - Data Use Agreement with Carriers/Data Files from Carriers.
- 8/5 - Mailing List and mail piece
- 8/7 - Training, Marketing and web site finalized
- 8/11 - Launch renewal campaign
- 8/31 - CMS approval of strategy
- 9/30 – Implement Safety net for non-responsive consumer

Renewal Options – The DHW and YHI are working together with the carriers and brokers to bring renewal and re-enrollment strategy options together and gather all necessary data.

Eligibility Re-determination & Renewal Strategy – Timelines and action items:

- Step 1: Gather Info
 - 8/7 - Inform agents, broker and carriers
 - 8/11 - Mailings going out
 - 8/11 – 8/29 - Gather household info through agents and brokers
 - 9/2 – 9/30 - Verify household income
 - 9/1 – 10/31 - Recalculate APTC
 - 9/30 – 10/30 - Report to carriers and agents
- Step 2: Re-Enrollment
 - 11/1 - Receive account transfer
 - 11/10 – 12/15 - Passive re-enrollment
 - 11/1 - Invite renewals to log-on and shop
 - 11/15 – 12/15 - Active re-enrollment
 - 11/16 – 12/23 - Send enrollment files 834
- Step 3: Carrier Enrollment
 - 11/16 – 12/15 - Carriers receive and process enrollment files

It was confirmed that the DHW will not be calling consumers to gather initial personal data, but that DHW may call the consumer to verify the data received toward the end of August. Ms. Olson stated that the renewal process will move forward as planned and that a safety net will be implemented for non-responsive consumers as the renewal process progresses. Mr. Self mentioned that sensitivity in all areas of passive re-enrollment needs to be heightened.

Next Steps: Step 1 – Gather Information:

- 7/27 - 8/ 1 - Board approval received
- 8/3 – 8/8 - DHW is training staff and creating skeleton accounts. YHI will send briefing packets to agents and brokers as well as weekly emails.
- 8/11 – 8/29 - Agents and brokers will begin calling their customers. The process of verification will take place on a secure online APTC renewal form. The form is an Adobe fillable form and instructions will be provided on how to open the document online. Follow-up to occur on whether or not the form is available to view on cell phones and tablets.

Consumer Experience: Step 1 – Gather Information

- 8/11 – 8/29 - I have an YHI health plan and received an APTC, APTC form sent to DHW
- 9/3 – 9/30
 - I have responded to the request and sent in APTC form, APTC eligibility sent
 - I have not responded to the request, additional reminder mailer sent
- 10/1 – 10/30 - I have a YHI health plan and may or may not have an APTC, mailers sent to those who did not receive APTC

Consumer Experience: Step 2 – Re-Enrollment

- 11/1 – 12/15
 - I have responded and now have a new APTC and will be passively enrolled
 - I did not have an APTC in 2015 *or* I have not responded
 - Carrier, agent or broker outreach
 - Direct mail reminder sent from YHI
 - Passive re-enrollment may occur if consumer takes no action
- 11/10 – Passive, automatic re-enrollment process to begin
 - Carrier notification and outreach to occur to inform consumer on the passive re-enrollment process and automatic plan selection and timeline
 - Ultimate responsibility lies on the consumer to understand this process
 - Ms. Miller-Lyon mentioned that the noticing being sent includes a consistent, high-level message.
- 11/15 – Email invitation to log-on and shop on the new YHI site
 - New plan to be selected by 12/15 for coverage beginning 1/1
 - If the client chooses to do nothing, an account will be set up for them by GI
 - Follow-up needs to occur on how the security question will be chosen if the consumer account is set up by GetInsured

Phase 1 - Customer Engagement:

- August – Methods of Engagement
 - Direct Mail

- YHI “What to Expect”
- DHW “Complete this form: mail or online”
- Optional – Agent and Carrier include information in mailer
- E-mail sent from agents and carriers:
 - “What to expect and Step 1”
 - dependent on access to email addresses
- Phone:
 - DHW calls - Optional through August
 - Agent calls – Optional “What to expect and Step 1”

Phase 2 - Customer Engagement:

- September – Methods of Engagement
 - Direct Mail
 - YHI “Step 1, Don’t Forget” – we need your information to calculate your APTC
 - DHW
 - “We haven’t heard from you yet” *or*
 - “APTC determination”
 - Optional – Agent and Carrier include information in mailer
 - E-Mail sent from Agents and Carriers
 - “Step 1”
 - Optional dependent on access to email addresses
 - Phone
 - Agent calls – Re-evaluate plan

Agent/Broker Process

- Agents/Brokers will need a list of the exchange clients
 - Carriers may provide this list to the agents and brokers
- Place calls to 2014 customers who received an APTC
- Request information or direct them to the PDF online
- Submit form to DHW or instruct client on how to do that
- Submit additional verification documentation if required

Communications Materials - Ms. Olson walked the Committee through the Supplemental Documents for YHI Renewal Strategy booklet which includes the steps and timelines of the renewal process, screenshots of the updated website with renewal language and link to secure APTC form, DHW notices as well as a copy of the initial YHI mailer. The Committee confirmed that no personal information will be included in the initial mailer that would necessitate extra security mailing procedures. The Committee determined that a YHI phone number needs to be listed on the mailer as well as verbiage to contact an agent or broker for questions. Chair Vauk suggested that the last italicized paragraph be more visible. On the website, it was determined that language surrounding the automatic plan selection be modified to help consumer understand that they can choose to select a different plan.

Yourhealthidaho.org/renewals – This is the portion of the website wherein a user will find information on renewals as well as the direct link to the secure APTC renewal fillable form.

Required Information – Below is a list of information that will be needed from the consumers to complete the 2015 Renewal and APTC Calculation:

- Anticipated income for 2015
- Tax filing status
- Names and relationships of household members
- Confirmation of the last 4 digits of the SSN of all household members

Verification Documents - In some cases, additional verification documentation may be needed:

- Proof of lawful immigration status for non-US citizens may include:
 - Green card, Alien Registration
- Proof of Income may include:
 - Pay Stub, Tax Return
 - Statement from third party verifying income (in the case of self-employment)
 - i.e. – Accountant/Employer
- Unemployment Award Letter

Completing the Process – Agents are able to assist their customer directly over the phone and submit the APTC form on their behalf. The client can be directed to the YHI website to complete and submit the form on their own. The APTC forms can also be printed, filled out and mailed.

Earned Media - Beginning August 8, YHI will work with newspapers and TV, radio stations, conduct interviews and post on social media sites information on the renewal process.

8. SOW #6 UPDATE

Ms. Olson informed that the team has been focused on the communications piece of the SOW. Through the end of July, YHI has spent \$241K with the budget limit set at \$1.373M which includes up to \$573K for advertising. Ms. Olson explained that the noticing and standard notifications from YHI are already included in the budget and that the notifications from DHW have already been included in the DHW budget and contract. Anything outside of this scope will be an additional expense to YHI. Ms. Lyon anticipates additional 2-4 mailers to be created and sent to consumers. Ms. Olson recommends that a piece is built around renewal on the SOW so as to track the renewal portion of the budget and any contingency funds used.


9. NEXT MEETING

A poll will be sent to determine the date and time of the next meeting.

10. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 5:00 pm.

Signed and respectfully submitted,


Karen Vauk, Committee Chair