



IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO

MARKETPLACE COMMITTEE MINUTES
TUESDAY, MARCH 17, 2020

1. COMMITTEE MEMBERS PRESENT

- Mr. Jerry Edgington, Chair
- Ms. Janice Fulkerson (via teleconference)
- Mr. Tom Shores (via teleconference)
- Ms. Heidi Hart (via teleconference)

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho
- Mr. Stephen Weeg, YHI Board Chairman (via teleconference)
- Mr. Mike Stoddard, Hawley Troxell (via teleconference)
- Mr. Kevin Reddish, Your Health Idaho (via teleconference)
- Ms. Meghan McMartin, Your Health Idaho
- Ms. Frances Nagashima, Your Health Idaho
- Ms. Stephanie Husler, Your Health Idaho (via teleconference)
- Ms. Cheryl Fulton, Your Health Idaho

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code §74-204, the Governance Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Jerry Edgington, Chair of the Committee (the Chair), at 3:00 p.m., Tuesday, March 17, 2020, at the offices of Your Health Idaho, 1010 W Jefferson St, 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.

4. ROLL CALL

The Chair called roll and determined that Ms. Fulkerson (via teleconference), and Mr. Shores (via teleconference) were present, resulting in a quorum. Ms. Hart (via teleconference) arrived at 3:02 p.m. Ms. Lodge and Director Jeppesen were absent.

5. PRIOR MEETING MINUTES

Motion: Ms. Fulkerson moved to approve the meeting minutes from the December 4, 2019, Governance Committee meeting as presented today. **Second:** Mr. Shores. **The motion carried.**

6. REVIEW AGENDA

The Chair reviewed the Agenda and there were no changes.

7. REVIEW ROADMAP

The Chair reviewed the Roadmap and there were no changes.

8. EXECUTIVE SESSION (3:06)

Motion: The Chair moved that the Committee enter into Executive Session Pursuant to Idaho Code Section 74-206 (1), to consider records that are exempt from disclosure, including those documents covered under Your Health Idaho's Privacy and Security policies and public records policy pursuant to Idaho Code Section § 74-206 (1)(d).

Executive Session Roll Call: The Chair took a roll call vote and determined that Ms. Fulkerson (via teleconference), Mr. Shores (via teleconference), and Ms. Hart (via teleconference), were present and agreeable, resulting in a quorum.

The Committee entered into Executive Session at 3:06 p.m. and reconvened at 3:18 p.m. No final actions nor decisions were made while in Executive Session.

9. 2019 ENROLLMENT SUMMARY (3:19)

Mr. Kelly shared a summary of the 95,000 Idahoan's that had coverage through Your Health Idaho in 2019. Almost 45 percent of YHI's enrollments are between the ages of 45 and 64, with slightly more women than men enrolled. Almost 9 out of 10 Idahoan's receive a tax credit to use to offset the cost of their monthly premium. About 16 percent of the enrollments in 2019 were new enrollees, and for 2020 that increased to 25 percent. Three out of four enrollments with YHI are tied to an agent, broker or enrollment counselor.

10. OE 2020 SUMMARY & LESSONS LEARNED (3:20)

Mr. Kelly said for 2020 Open Enrollment, YHI saw 20,000 phone calls, 2,000 emails, and over a 40 percent increase in website visits. Time on site was also up considerably due to Medicaid Expansion and use via mobile devices. With over 89,000 plan selections during Open Enrollment, YHI remains the highest per capita enrollment of all state-based exchanges. YHI anticipated having about 18,000 participants in the exchange move off to Medicaid under expansion. That number was based on the number of enrollees whose income range was between 100 and 138 percent of the FPL. At the end of open enrollment, about two-thirds of those people did in fact move to Medicaid. Interesting to note, the other third were able to increase their income enough to keep their enrollment on the exchange and keep their tax credit.

Mr. Kelly said some of the wins during open enrollment included consistent messaging, building relationships and creating awareness through outreach events. The Idahoan's Experience goal achievement kept YHI focused on customer turnaround time and number of contacts. YHI also had the highest retention of seasonal team members, and the consumer connector training was brought in-house resulting in not only being less expensive, but also more effective.

Opportunities in the coming year include a new learning management system called Tovuti which is now in place internally and will also be available for online certification for consumer

connectors. YHI will also revisit the 1095-A preparations and perform knowledge assessments for internal team members to ensure people are effective and well trained in their particular role. Further, YHI will also look at doing more live Q&A's during customer facing webinars and will look at options for text campaigns. Finally, YHI will ensure that its carrier partners have the right environment to do their testing such that the testing environment reflects what it will look like when it goes live.

11. OE 2020 ENROLLMENT UPDATE (3:31)

Mr. Kelly said at the beginning of March, YHI had 82,000 effectuations which is about a 13,000 decline from the same time last year. January and February are expected to adjust and the peak in February will smooth out over time. The average premium in 2020 remains flat compared to December of 2019. For the carrier mix, both BCI and MHC saw slight declines in their overall mix, while SelectHealth maintained the same percentage of enrollments as last year. Willamette Dental decided not to participate in 2020 and as a result, Delta Dental saw an increase in enrollment. For Metal Tiers there was a shift from Silver to Bronze due to overall consumer price sensitivity and those consumers that moved to Medicaid. YHI assumed a 4 percent decline in overall premiums in the budget while DOI approved a 6 percent increase. What actually happened was a mix shift from silver to bronze negated that overall average increase that was expected. From a financial standpoint, YHI will remain positive for financial year 20 when it comes to assessment fees.

12. OPERATIONS & CUSTOMER EXPERIENCE (3:43)

Ms. Nagashima said the consumer support center volumes were down and YHI saw a lower number of calls than anticipated during open enrollment. There were more inquiries percentage-wise related to Medicaid Expansion related to the eligibility processes or wait times at DHW., YHI entered open enrollment with lower inventory than usual and the workforce had a strong retention rate throughout open enrollment. This allowed for shorter wait times, improved turnaround time, and resulted in a strong Net Promoter Score (NPS). The seasonal hire expenses returned \$10k to the budget because YHI was able to roll seasonal workers off earlier.

For appeals, post open enrollment was comparable to 2019. January appeals were primarily driven by Medicaid expansion impacts and carrier enrollment and cancellation activities. YHI saw a higher percentage of overturned appeals in January due to eligibility applications received or updated after the open enrollment deadline. There are two appeal hearings pending and will be held in April and one Federal Appeal Hearing that occurred March 12, 2020.

Ms. Nagashima said YHI has purchased a new learning management system called Tovuti which has more capabilities than the prior system and is based locally for an added level of support. YHI is using this tool internally to implement knowledge assessments for our customer advocates. This will create a basis of standardization of information and skill sets, create opportunities for teams to have skills-based advancements, and create better consumer resolution on the first contact. YHI is also working on an agency portal to allow agents to support their clients better with a target of April for the portal pilot program.

Ms. Nagashima shared the proposed schedule for consumer connector training for fall of 2020. Registration invites will go out end of April and consumer connectors will be able to sign up in

advance and online training will again be available for those that cannot attend in-person trainings. Lunch will be provided at trainings.

13. MARKETING COMMUNICATIONS & OUTREACH UPDATE (3:55)

Ms. McMartin recapped the paid media campaign from open enrollment and said when looking at the strategy for 2020, YHI was focused on mitigating the effects of Medicaid expansion. YHI initially conducted a survey on how to best reach consumers, used some existing content, and created some new ads targeted at the uninsured and young invincibles. The remainder of the spend went to a 50/50 mix of traditional advertising and digital advertising. YHI also created a landing page on the website that contain some higher-level information and directs consumers on how to apply for a tax credit and enroll. Core messages continued to perform well, and the landing page was successful in longer user sessions and more page visits. But there was a slightly higher bounce rate on the landing page, so Drake Cooper recommended a few more options on the landing page to keep interest. Media investments were the same as 2019 and drove more overall impressions, clicks and conversions.

Ms. McMartin said for the calendar year 2020, YHI will continue the model of quarterly large-scale events, smaller educational workshops in between, and build on existing relationships with community partners. YHI is exploring options for public-facing webinars and Q&As and are exploring new opportunities and leveraging relationships with tribal groups. Treefort has been postponed to late September and other events have also been postponed due to COVID-19.

YHI is currently in special enrollment season and the team is revising and perfecting some of the existing materials, improved Spanish collateral materials, and continuing to improve SEO through blog posts and original content on the website. YHI is also exploring some text messaging campaigns for existing customers.

14. TECHNOLOGY UPDATE (4:09)

Ms. Husler shared the YHI Technology Roadmap which is planned implementation for 2020 and includes the Agency Portal (April), required Quality Rating System Display, and Annual Maintenance items. Items that are currently under review, but not confirmed, include a plan comparison print preview, SEP process improvements, renewal process improvements, password reset flows, consumer text notifications, carrier test environment, reconciliation process improvements, and increased customer support functions.

15. PY'21 QHP TIMELINE (4:12)

Ms. Husler reviewed key dates for Open Enrollment 2021 which includes plans certified by the Board at the September Board meeting and anonymous shopping running October 1-31. The DOI will post final rates on October 1, DHW sends re-evaluations to YHI by October 15, and YHI will then conduct renewals by October 31. Open Enrollment begins on November 1 and ends December 15, 2020, with plan selection extended to December 22. At that point, YHI will transition to Special Enrollment Periods and late renewals will be completed December 16 through 31.

16. PY'20 OPERATIONAL GOAL UPDATE (4:14)

Mr. Kelly said YHI's Strategic Goal is To Provide a Flawless Customer Experience, which for YHI means less than five percent of its customers require more than three touches to resolve an issue. This year, YHI continued to be below that threshold with only 3.4 percent of customers requiring three or more touches. Since this goal was introduced, we've seen a decline of almost 60 percent. The goal is simple and serves as YHI's "True North". This was reviewed by the Governance Committee and they did not recommend any changes to this goal.

YHI's Operational Goal progress for this committee is the Idahoans Experience. This goal began October 1, goes through open enrollment and includes the month of January ending on the 31st. There were three parts to this goal with the first being NPS score which ended with an outcome of 32, or an 80 percent achievement. Turnaround Time (TAT) resulted in 2.8 percent of customer issues took more than three days to resolve and First Contact Resolution (FCR) resulted in 3.4 percent of customer taking more than 3 contacts to resolve. Retention and Enrollment is not tied to compensation and is tracking at 100 percent with 15 days remaining in the goal period.

17. EXECUTIVE SESSION (4:22)

Motion: The Chair moved that the Committee enter into Executive Session Pursuant to Idaho Code Section 74-206 (1), to consider records that are exempt from disclosure, including those documents covered under Your Health Idaho's Privacy and Security policies and public records policy pursuant to Idaho Code Section § 74-206 (1)(d).

Executive Session Roll Call: The Chair took a roll call vote and determined that Ms. Fulkerson (via teleconference), Mr. Shores (via teleconference), and Ms. Hart (via teleconference), were present and agreeable, resulting in a quorum.

The Committee entered into Executive Session at 4:22 p.m. and reconvened at 5:04 p.m. No final actions nor decisions were made while in Executive Session.

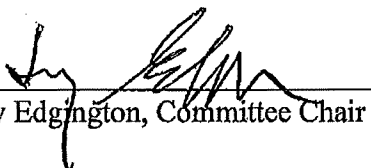
18. NEXT MEETING (5:05)

The Chair noted that the next meeting will be held in late May or early June.

19. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 5:05 p.m.

Signed and respectfully submitted,


Jerry Edgington, Committee Chair