



IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO

MARKETPLACE COMMITTEE MINUTES
WEDNESDAY, JUNE 10, 2020

1. COMMITTEE MEMBERS PRESENT

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

2. OTHERS PRESENT

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

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code §74-204, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Jerry Edgington, Chair of the Committee (the Chair), at 11:00 a.m., Wednesday, June 10, 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 website.

4. ROLL CALL

The Chair called roll and determined that Ms. Fulkerson (via teleconference), Ms. Lodge (via teleconference), and Ms. Hart (via teleconference) were present, resulting in a quorum. Director Jeppesen was absent.

5. PRIOR MEETING MINUTES

Motion: Ms. Hart moved to approve the meeting minutes from the March 17, 2020, Marketplace Committee meeting as presented today. **Second:** Ms. Lodge. **The motion carried.**

6. REVIEW AGENDA

The Chair reviewed the Agenda and moved the contract addendums before the PY21 agenda items to ensure a quorum was present for voting.

Motion: Ms. Lodge moved to approve the changes to the agenda to move the contract addendums to the beginning of the meeting minutes from the March 17, 2020, Marketplace Committee meeting as presented today. **Second:** Ms. Hart. **The motion carried.**

7. REVIEW ROADMAP

The Chair reviewed the Roadmap and there were no changes.

8. 2020 ENROLLMENT UPDATE

Mr. Kelly said we are currently at 79,000 effectuations for the month of May. Preliminary numbers for June are around 78,000. We continue to maintain our 13,000 enrollment variance due to the implementation of Medicaid expansion. Medicaid expansion had a lower impact than initially expected. The average premium continues to remain consistent at about \$467 as it has since December 2019.

9. CUSTOMER EXPERIENCE

Ms. Husler said that the customer profile is a quarterly review of our enrollments which helps better understand who and how consumers interact with YHI. The data scope of the profile is individuals that had active enrollments for March of 2020. The data was gathered on April 1, 2020 and includes Qualified Health Plans (QHP) and Qualified Dental Plans (QDP). Average enrollments per household are currently showing 1.78 which is on track with YHI's historical reporting. Enrollments by gender show predominantly female enrollees, which is consistent with prior years. Enrollments by age group show the two largest age groups are ages 55-64 and children under the age of 18. Each group accounts for a quarter of YHI's enrollments.

Because of price sensitivity, enrollment net premium groups concentrate within the \$0 net premium group and the greater than \$200 net premium group. Enrollments by Federal Property Limit (FPL) demonstrate that enrollment decreases as FPL increases. 85 percent of enrollments are eligible for financial assistance (APTC or CSR). When looking at metal tier levels, the majority of enrollments are Bronze plans with Silver plans being a close second, which continues to show price sensitivity. Select Health has majority of enrollments followed by Blue Cross of Idaho. Finally, in the agent and broker population, nearly 75 percent of enrollments have an Agent of Record (AOR). Adults 26 to 44 and consumers who receive cost sharing benefits are more likely to have an Agent of Record (AOR).

Ms. McMartin said coming out of 2019, YHI focused on two key areas of opportunity for targeted marketing and outreach efforts in 2020. Region two (Lewiston/Moscow/Grangeville) and Region five (Twin Falls/Magic Valley). One of the challenges in comparing 2020 to 2019 is Medicaid Expansion, but the data has been normalized to account for that. YHI did see an increase in enrollments in Regions three, four, and five of about 0.2 percent and saw a decrease in enrollments in Regions one, two, and six of about 0.3 percent. In analyzing about a quarter of new customers, YHI found growth in population centers and areas that were targeted by marketing and outreach including Ada, Bonneville, Canyon, and Kootenai counties. One thing to note is YHI saw a 25 percent increase in new customers year over year. YHI will continue to target those underrepresented markets and will continue working with community health groups to help grow those areas. The Chair asked if YHI knows how many Idahoans are eligible for a

subsidy via the exchange. Mr. Kelly said that YHI does not yet have a current uninsured rate post Medicaid Expansion, but he suspects it is somewhere around 100,000 people. Whether those people are eligible to purchase on the exchange or qualify for a tax credit is unknown.

Ms. Nagashima shared the customer support center metrics and began by stating that COVID-19 saw YHI pivot and adjust customer support methods. As a result, there was a decline in call volume during March and April which was partially offset by an increase in email volume. Call volumes normalized in late April as remote phone support was enabled. Net Promoter Score (NPS) dropped during March and early April, which aligns with the transition to email support and improved immediately with the return of call-based support on April 13. As a side note, NPS tends to drop each year during Open Enrollment because one of the primary drivers of NPS is support from consumer connectors who are extremely busy during Open Enrollment.

Ms. Nagashima said Qualifying Life Events (QLE) for Loss of Minimum Essential Coverage (MEC) was also affected by COVID-19. In April, based on recommendations from the Department of Insurance (DOI), the Policy Steering Team (PST) approved relaxed documentation requirements for Loss of MEC due to job loss during the State of Emergency. YHI and all carriers agreed to accept self-attestations for Loss of MEC.

Ms. Nagashima added that the appeal hearing held in April resulted in an overturned decision by the Committee allowing a special enrollment period for the consumer.

10. CONTRACT ADDENDUMS

Mr. Kelly said the first contract up for renewal today is the Risch Pisca contract. Risch Pisca is YHI's regulatory affairs vendor and they provide support both at the state and federal level regarding education of legislators, policy review and other related activities. YHI negotiated a slight decrease for 2021 at a not to exceed amount of \$48,000, those dollars are included in the approved FY21 budget.

Motion: Ms. Fulkerson moved that the Marketplace Committee, recommend to the Board, approval of the Risch Pisca SOW #4 in an amount not to exceed \$48,000. This amount is included in the FY21 Budget. **Second:** Ms. Lodge. **The motion carried.**

Mr. Kelly said the next contract is the Idaho Department of Health and Welfare (DHW) Eligibility and Shared Services MOU. DHW provides eligibility determinations for the tax credit that offsets the monthly premium. They have provided this service since inception and it does include any automation changes or other technology improvements as well as the transfer of data and fall redeterminations. This would extend the current term to July 31, 2021 and costs are included in the approved FY21 budget.

Motion: Ms. Lodge moved that the Marketplace Committee, recommend to the Board, approval of the DHW MOU in an amount consistent with the FY21 Budget. **Second:** Ms. Hart. **The motion carried.**

Ms. Nagashima said Enrollment Entities provide enrollment counselors who assist Idahoans in understanding their eligibility and the application process but recommend agents and brokers for plan selection. Enrollment counselors reach out to underserved populations who may have

limited English skills or limited access to computers. Enrollment Entities report on the monthly total of people served, and their demographic and geographic information to help YHI better align marketing and outreach activities. The annual Request for Applications (RFA) will be issued in July for a total amount not to exceed \$296,000 which is included in the approved FY21 budget.

Motion: Ms. Fulkerson moved that the Marketplace Committee, recommend to the Board, release of the Enrollment Entity RFA and request the Board authorize the RFA Review Team to select the enrollment entities and authorize the Executive Director and the Marketplace Committee Chair to execute the Enrollment Entity contracts at an amount not to exceed \$296,000.00 collectively. This amount is included in the approved FY21 budget. **Second:** Ms. Lodge. **The motion carried.**

Ms. McMartin said Drake Cooper will continue working with YHI as the provider of Creative Services. Deliverables include open enrollment campaign strategy, advertising and design, media services, and metrics reporting. SOW #5 reflects an increase of \$11,000 which is primarily driven by an increase in media spend to accommodate for competitive markets during a national election cycle. SOW #5 is at a not-to-exceed amount of \$560,000, which is included in the approved FY21 budget.

Motion: Ms. Hart moved that the Marketplace Committee, recommend to the Board, approval of the Drake Cooper SOW #5 in an amount not to exceed \$560,000. This amount is included in the approved FY21 budget. **Second:** Ms. Lodge. **The motion carried.**

11. PY '21 PREPARATIONS

Ms. Nagashima said in June implementation of the updated Agency Portal has occurred and training has been very well attended. A new course will be added for agency staff to ensure that these individuals are being trained formally to support their offices. YHI will also test and implement a certification track for agency staff. YHI will also hold Consumer Connector certification training in the fall as well as training for our seasonal support center customer advocates.

Ms. Fulkerson left the meeting at 11:58 a.m.

Mr. Reddish reviewed the Open Enrollment timeline of key events. It is different this year since Open Enrollment begins on a Sunday. He also reviewed the technology releases and said they are tentative and subject to change. Release 20.6 is an enhancement to capture Consumer FPL data through account transfer from DHW. 20.6 is also the first implementation of Quality Rating System functionality. The QRS scores will be there but placed on pause for support. Release 20.9 will be to add new fields for our Carriers based on feedback received from them. 20.9 will also create functionality to allow "one-touch" downloads in the HIX versus multiple downloads. Release 20.12 is the annual maintenance release for system updates following open enrollment.

Mr. Reddish shared the technology updates that are still under review which include a Plan Comparison Print View, SEP Process Improvements, Multiple Document Uploads, Process Tracking, Renewal Process Improvements, Password Reset Flows, Consumer Text Notifications,

Carrier Test Environment, Reconciliation Process Improvements, and Increased Customer Support Functions. These items are still under review and are not slated in a release as of yet.

12. MARKETING & OUTREACH UPDATE

Ms. McMartin said YHI relaxed requirements for documentation in partnership with DOI and the carriers due to the COVID-19 pandemic. Updates to the website were made and YHI provided additional resources around COVID-19 to provide information for enrollments during a critical time. Organic and earned media were pushed heavily and YHI released an op ed from Mr. Kelly that was picked up around the state. Select Health and YHI participated in an Ask the Expert session on KTVB. Drake Cooper assisted YHI to promote the relaxed requirements with some public service announcements as well as boosted social media and those were very well received.

Events for the summer have been cancelled or postponed due to COVID-19. Many events have moved virtual without opportunities for sponsors to interact or participate. The Outreach team has been gathering information from local and national groups on best practices for virtual engagements. Planning for fall enrollment events is underway and will include contingencies.

13. CMS/POLICY UPDATE

Mr. Kelly said YHI did receive a notice of benefit payment parameter in early May. One of the key areas YHI was concerned about was changes to the auto renewal process and the final rule indicates there will be no changes coming in 2021. There are additional requirements around employer/sponsor coverage they will not be enforce and we will continue to work with our partners to understand what those requirements may entail in terms of development. The FFM user fee remains at three percent. In the federal space, there has been some discussion around reinsurance and, of course, the house continues to push for more ACA support and expanded assistance to those impacted by COVID-19. At the state level, there were changes to the relaxed documentation requirements around Qualifying Life Events related to job loss (loss of MEC) and change in income.

14. FY20 STRATEGIC & OPERATIONAL GOALS

Mr. Kelly said in 2017, the Board endorsed a single strategic goal to provide a flawless customer experience and YHI is not recommending any changes to this. This goal is measured by number of touches to resolve an issue. In December 2017, eight percent of YHI customers required three or more contacts to resolve their concern. In the most recent open enrollment, only 3.4 percent of YHI's customers required three or more contacts.

Mr. Kelly reminded the Committee that for Marketplace the 2020 goals are complete. Idahoan's Experience was achieved at 96 percent and the Retention and Enrollment goal was achieved at 100 percent.

15. FY21 OPERATIONAL GOALS PROPOSED

Mr. Kelly said for FY21, YHI is proposing that the two categories remain the same. YHI is proposing Idahoans' Experience keeps its focus on three main areas: First Contact Resolution (FCR) will decrease the percentage of customer inquiries that require more than three touches from a baseline of 3.4 percent to 3.2 percent. Turnaround Time (TAT): will decrease the

percentage of customers inquiries that require greater than three days from a baseline of 2.8 percent to 2.5 percent. And finally, Net Promoter Score (NPS) will increase NPS from a baseline of 32 to a score of 34. These metrics all represent the 100% threshold for the goals.

Mr. Kelly said Retention and Enrollment which has no compensation tied to this goal. YHI will focus on a target of 25 percent new enrollments and for total enrollment, the team will target 84,000 enrollments as of April 1, 2021, which is a 5 percent increase compared to 82,000 in April 1, 2020. There was discussion around whether compensation should be tied to the Retention and Enrollment goal but given the presidential election, potential federal policy changes, and impacts from COVID-19, it was decided that compensation would not be tied to this goal.

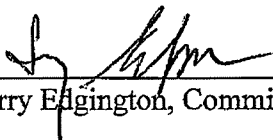
16. NEXT MEETING

The Chair noted that the next meeting will be held in late August or early September.

17. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 12:33 p.m.

Signed and respectfully submitted,



Jerry Edgington, Committee Chair