



IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO

MARKETPLACE COMMITTEE MINUTES
TUESDAY, SEPTEMBER 1, 2020

1. COMMITTEE MEMBERS PRESENT

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

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho (via teleconference)
- Mr. Kevin Reddish, Your Health Idaho (via teleconference)
- Ms. Stephanie Husler, Your Health Idaho (via teleconference)
- Ms. Frances Nagashima, 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 3:05 p.m., Tuesday, September 1, 2020, via GoToMeeting and teleconference. In accordance with Idaho Code §41-6104 (8), and per the Governor's Proclamation dated March 13, 2020, the meeting was streamed in audio and video format. Members of the public could access the audio stream by dialing into a telephone number and view the materials by accessing a meeting link that were 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, Ms. Lodge, Ms. Hart, and Mr. Thomas (all via teleconference) were present, resulting in a quorum. Director Jeppesen was absent.

5. PRIOR MEETING MINUTES

Motion: Ms. Fulkerson moved to approve the meeting minutes from the June 10, 2020, Marketplace Committee meeting as presented today. **Second:** Ms. Lodge. **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. 2020 ENROLLMENT UPDATE

Mr. Kelly said August effectuations were just north of 76,000 and smooths out the activities from June where we saw a slight dip in enrollments. We are tracking about 16,000 lower than this same time last year which is a slightly larger gap than was seen in the January through May timeframe which was around 13,000 lower. We have seen that grow slightly in the recent months. There is good news as of this morning when we ran some very preliminary numbers on September enrollments, and they are sitting just above 76,000. This is a preliminary number and could adjust as we go through the invoicing process, but it is very encouraging. We have seen very little change in average premium this year which still sits at \$467 - \$470 per month.

Ms. Fulkerson asked about the effects of Medicaid expansion because we anticipated about 18,000 individuals to drop their exchange plans and we are still below that number. Mr. Kelly said earlier in the year, enrollment was down by about 13,000 and is now up from that number to 16,000. He said he would not correlate that increased difference to Medicaid expansion. It could be any number of things this year including impacts of COVID, retro-terminations for non-payment (which goes back 90 days), could be YHIs lower QLE volumes this year, etc. It is difficult to know for sure but would not recommend correlating that to Medicaid expansion only.

Ms. Hart said that we had budgeted for the subtraction of those 18,000 individuals and asked if since that is more enrollments than we anticipated, how does that compare to the budget. Mr. Kelly said for the fiscal year that ended June 30, 2020, that is correct. For the fiscal year that began July 1, 2020 no. When we started our fiscal year on July 1 for the next twelve months, we had increased our enrollments in the budget having already known the impacts from Medicaid expansion. You will see in the financial reports that we present to the Board in a few weeks, that we missed our revenue budget for the month of July by about \$50k, but the good news is that will only be the case for the next five months because the plan year ends at the end of 2020 and will reset those enrollments on January 1. Revenue is light for July, and we anticipate that through the end of the year. Knowing that September enrollments are flat is encouraging and that revenue gap will be slightly smaller for the month of September.

9. CUSTOMER EXPERIENCE

Ms. Nagashima said the call center has seen a lot of changes over the past year which has provided opportunities to test procedures and how we handle change management. In March, we deployed our workforce to remote status which resulted in lower call volumes and higher email volumes. Team members came back to the office in June, a new office at that, and we saw a continuation of lower call volumes and a slight increase in email volumes. In July we sent everyone home again due to health concerns and have continued to see lower call volumes and slightly increased email volumes. We are still tracking on those trends and in July, we saw an unanticipated bump in those volumes likely triggered by the Department of Health and Welfare redetermination update that was processed at the end of the month.

Ms. Nagashima said NPS is tracking higher than last year and we believe this is a result of very targeted education and outreach around empathy communication and procedural step communications so that the customer feels heard and directed properly to know what the next

steps are. We also made a modification to the NPS in that we added some clarifying questions at the end which we hoped would not decrease participation levels. We have now found that participation levels have remained unchanged and we are getting some clarity from those questions which allows us to better direct our work and efforts. Annually, we know that during Open Enrollment we tend to see a drop in our NPS score specifically around some of the responses from consumer connectors and so we are working with our training and call center management to ensure those quality experiences going forward. Our QA process has been reviewed to include immediate coaching, training assignments based on QA scores and/or feedback and follow up on those reviews as they happen.

a) CSC Metrics

Ms. Nagashima said the number of Qualifying Life Events (QLE's) requested decreased, which was not a surprise due to enrollments being lower due to Medicaid expansion. We did not anticipate QLE's being lower and what we found is that although many Idahoan's lost jobs, they did not have a loss of Minimum Essential Coverage (MEC). As a result, YHI worked with the Project Steering Team and the Department of Insurance to approve relaxed documentation requirements because of the COVID-19 pandemic. This did not include a change to the policy, but simply relaxed the documentation required to prove a loss of MEC. This offered for a streamlined system and avoided gaps in coverage. That process is still in place but will expire September 7, assuming that the Emergency Declaration from the Governor is not extended. Part of the PST conversation around this procedure was to extend the relaxed guideline 30 days after the end of the emergency declaration.

b) Appeals

Ms. Nagashima said for those individuals whose QLE's were not approved, we are seeing those come through the appeal process. Appeal volumes are slightly higher and many of the requests that are being escalated are from individuals who have medical emergencies or have experienced reduction of income and/or complete loss of job, but not necessarily a demonstration of loss of MEC. We did have one Federal Appeal Hearing return in July that was upheld which was a validation of our procedures and policy, as well as a great opportunity to apply some federal language to some of our appeal decisions that we are currently working on. Reasons for appeals are generally around enrollment and QLE/SEP requests do tend to be the highest areas of appeals year over year.

Ms. Fulkerson said it is a bit surprising that the enrollment appeals are not up as well, but the QLE and SEP is not surprising. Ms. Nagashima said the Enrollment category is driven primarily around policy start and end dates.

Ms. Nagashima said we have three appeal hearing slated for October and all three are around SEP requests.

Ms. Nagashima said the Agency Portal is up and the migration timeline began with the pilot group and nine of our existing agencies. The first formal migration was released to 18 additional agencies and the final migration included 40 additional agencies. Agency Portal Migration totals include 67 agencies, 206 agents represented, and 41,000 total consumers represented. That equates to 41,000 or 52 percent of YHI's current enrollments.

10. PY'21 PREPARATIONS

a) Redeterminations and Renewal Timeline

Ms. Husler reviewed the redeterminations and renewal timeline leading up to open enrollment. The biggest milestone coming up is October 1 when anonymous shopping begins where consumers and agents can go in and see what plans are available for PY21. The remainder of October will be focused on redeterminations so that on November 1, their APTC shows in the system when they log in. At the end of October, YHI will complete the automatic renewal process and then Open Enrollment begins November 1. This year, Open Enrollment will end December 15 and, as we have in the last several years, the plan selection process will be extended through December 22. At that time, we will move into the Special Enrollment Period (SEP) and 2021 coverage begins on January 1, 2021.

The Chair said that the rates have been posted on the Department of Insurance (DOI) website and asked if there has been any noise around this. Mr. Kelly said generally no. YHI tends not to hear anything while the rates are considered preliminary, but we do expect some questions when the rates are finalized. We direct those questions to the Department of Insurance. We did run the preliminary rates through our financial models to get a better understanding of the impacts there. If the rates hold steady and it truly is a one percent rate change for plan year 2021, that is about a \$100,000 decline to our revenue budget for the first six months of 2021. YHI will keep on top of that impact financially and it could change depending on how the plan mix shakes out.

b) Technology Updates

Ms. Husler shared a technology update around the 20.9 release and reminded the Committee members that the release number is the year and the month of expected deployment. 20.9 will be released September 23, 2020, with most enhancements focused on the customer experience. It includes the Enrollment Representative Portal Enhancements which is designed to help the carriers investigate membership questions or issues by providing additional fields for the carriers such as residential address, cost share reductions, emails, and tobacco status. The next item is an Open Shopping Window Override which will ensure our customer advocates have the tools they need to help the consumer the first time on the first call, particularly in the case of complex cases. This release will also include 1095A improvements around the second lowest cost silver plans as well as behind the scenes updates and enhancements for renewals, reconciliations and 834 improvements. This will really aid in reducing the number of complex cases that arise from these processes.

Chair Edgington said since the subsidy levels around the second lowest cost silver plan will drop this year, do we anticipate confusion around that since in the past the rates have gone up and this year they are going down. Ms. Husler said because this is a data element that people see at the end of the year once they have had the plan in place that year, so she is not sure if it will impact this year. Mr. Kelly added that the consumers will likely have an APTC that is lower than what they are currently receiving this plan year. But the premiums are also reducing so the consumer will see very little change in the net premium. And that is one of the key reasons that agent and

brokers are so important as they can help their client understand that change to make sure it still works for them financially, and to ensure the benefits structure still works for them.

Mr. Husler said the 20.12 release is scheduled for January 4, 2021 and focuses on the 1095-A changes. There are a couple of extra enhancements included in this release including some improvements to the appeal process. We are adding some efficiencies for the appeals team to reduce the time it takes to research an appeal and to compile an appeal packet. This is a multi-step improvement that we will see throughout 2021 and this is the first part of that. Secondly is the 1095A part two where we add the new form and some other annual maintenance items prior to printing the forms for the year. And, as requested by the agent community, a print optimized view of the Plan Comparison will be included. The final two items are still in discussions and include Enhanced Enrollment Data for more consumer insight, which is not dependent upon a release, and the Consumer Password Reset Flow. The goal here is to make the password reset process not just dependent on security questions but have a few paths for successful password reset while ensuring that the YHI technical team are comfortable.

Ms. Husler shared the technology items that are on the list for 2021. Those items include multiple document uploads, agent password reset flow, additional inbound 834 controls, consumer text notifications, issuer dispute portal, broker and consumer ticketing enhancements, notices and secure inbox improvements, and annual maintenance.

c) Training Update

Ms. Nagashima said for Open Enrollment, many things had to be considered this year including the safety of the YHI team, the public health situation, and how we support consumers most effectively. Seasonal staff is required in order to serve our customers effectively and maintain that level of expectation for their experience. Seasonal positions have been posted and recruiting is underway for about ten to 12 individuals. That group has some seasonal workers that will be returning from last year and the first class begins October 1. IT and some CSC support roles will be on site through open enrollment to effectively support the seasonal workforce. We are also looking at the health and safety measures that need to be in place to keep our team safe and feel comfortable this includes daily temperature screenings, daily surveys, mask requirements, and one-way pathways throughout the office to avoid congestion.

Ms. Fulkerson asked on the ten to 12 seasonal staff that we are hiring, how does that number compare to prior years? Ms. Nagashima said it is a decrease from the number we hired last year but taking into consideration our call volumes, call expectations and our current enrollment, we feel this is appropriate for the volumes we are seeing.

Ms. Nagashima said in order to assist preparing for open enrollment, YHI brought in a new training manager in the spring. Internal training improvements are in process and knowledge assessments (SEA courses) have been developed. Training is again focused on available tools rather than specific answers or solutions, with three supervisors to assist. YHI will also continue the buddy system (in person and virtual).

Ms. Nagashima said virtual Consumer Connector training began in Idaho Falls today. YHI did keep it in regional groupings which allows for interactions with other agents and brokers in their areas. The online component will be uploaded today which includes the fundamentals required to

accurately support consumers. There is also a 3-hour online webinar that allows for a deeper dive into specific case studies and some examples of the training mechanism. We have already received positive feedback from agents and brokers, and they are very happy that they did not have to travel to training. Looking at current registrations, we have 81 percent of all consumer connectors who are currently certified re-registered for this year's certification program and we anticipate having all of them registered by next week. While we do have the required virtual in person training, there will be an online supplemental training, and will still have a full policy assessment at the end.

d) Enrollment Entity Update

Ms. Nagashima said the RFA in July resulted in two organizations submitting applications and both were awarded contracts. Contracts have been extended to St. Luke's Health System and Idaho Primary Care Association. Contract amounts are consistent with last year and in line with the approved budget.

11. MARKETING & OUTREACH UPDATE

Mr. Kelly said in the marketing space, one of the things we are looking at is how consumer behavior has changed from spring (pre-COVID) and fall. Advertising campaigns will have a serious tone but still have a little fun, which YHI advertising campaigns are known for. The advertising campaign will find that balance and focus on how YHI is part of all communities throughout the state. In addition, we are in a national election cycle which creates more competition in the market for time and can be very noisy in getting our message out. Some messaging will begin the last week of October and then towards the end of the first week of November, we will ramp up advertising. We will continue to focus on the digital space by shifting half of our budget to digital space (social, streaming, paid search) as they have historically been very successful. Traditional radio, television, and outdoor will consume less than half of the budget. Radio and outdoor are very effective in rural area and with the uninsured populations that we continue to target. Last year, we targeted the uninsured areas in the Magic Valley and North Central Idaho where there were underpenetrated areas and that will continue to be a focus this year.

Mr. Kelly said one of the big challenges that COVID has brought this year is in our outreach events. Most activities have been cancelled and where they are still happening, the engagement has been at a distance. We have been able to include printed and logoed materials in packets for virtual events like Fit One. One of the positives is that education and community engagement has increased this year. A new opportunity with Idaho State University and their continuing education courses has been made, additional collateral through Idaho Foodbank backpack program, and the continued partnership with Boise Learns will be opportunities, though in a virtual environment. Event participation is a challenge and does not provide opportunity to interact with people. The Idaho Steelheads was a great partnership last year both in terms of audience and timing, but this year their season is delayed so we are in a hold pattern there. Our other sporting partnership is with the Idaho Falls Chukars in Idaho Falls and they are not playing games, but we have been able to sponsor local sports broadcasts.

Mr. Kelly said the Outreach team is also working on other options like virtual events, webinars, prerecorded Q&A sessions, etc., and trying to navigate this in a virtual environment. There

continues to be outdoor and drive thru events and YHI will continue to insert ourselves into those events as frequently as possible.

12. CMS/POLICY UPDATE

Mr. Kelly said there has not been much work done in the healthcare space except as how it relates to COVID-19 and the upcoming rates. YHI continues to watch the healthcare policy discussions on the Hill and are doing contingency planning based on who ends up in office. Premium rebates have been discussed but no Idaho carriers have shown interest. SMART reporting is one of the CMS requirements, it has been submitted, feedback has been positive, and had just one follow-up around the reconciliation process. The Open Enrollment Readiness Review, which is an oversight review on YHI activities by CMS, is scheduled for next week. It is anticipated to go well and includes oversight on what YHI is doing and any major changes or date changes we expect. Some states have extended their open enrollment into mid-January 2021, but this has not been under discussion in Idaho.

13. ANNUAL COMMITTEE SELF-EVALUATION

Chair Edgington ran through the Committee Self-Evaluation questions.

- a) *Do committee meetings (frequency and length), as well as actions, align appropriately with its defined charter?* The Chair likes the frequency and that they are nicely spaced before the Board meeting so problems can be worked out in advance. Mr. Thomas said so far everything seems professional and the timing is good. Ms. Fulkerson likes that the meetings generally start and end on time, information is sent out in advance, appreciates the frequency and length of meetings, and in between meetings she is comfortable reaching out to the team as needed. Ms. Hart appreciates the meeting cadence, structure, topics and how YHI pivoted to virtual in a professional manner.
- b) *Do committee meetings have written agendas and materials related to significant decisions, and are materials provided to committee members in advance?* The Chair said the preparation by YHI is impeccable, the materials are robust, the minutes are always produced quickly, and the overall process is good. Mr. Thomas and Ms. Fulkerson echoed the sentiment on timeliness, professionalism, and content of documents.
- c) *What improvements to the effectiveness of this committee occurred over the last year?* Chair Edgington said that the pivot due to COVID has been great and efficient and added that having Ms. Nagashima present in this meeting has been helpful.
- d) *What suggestions for improvement should this committee consider?* Committee members didn't have any suggestions for improvements.

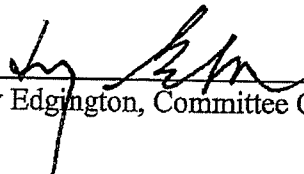
14. NEXT MEETING

The Chair noted that the next meeting will be held in late November or early December.

15. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 4:12 p.m.

Signed and respectfully submitted,



Jerry Edgington, Committee Chair