



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

**MARKETPLACE COMMITTEE MINUTES
MONDAY, NOVEMBER 30, 2020**

1. COMMITTEE MEMBERS PRESENT

- Mr. Jerry Edgington, Chair (via videoconference)
- Ms. Janice Fulkerson (via videoconference)
- Ms. Heidi Hart (via videoconference)
- Ms. Carolyn Lodge (via videoconference)
- Mr. Brett Thomas (via videoconference)
- Ms. Lori Wolf for Director Dean Cameron, Idaho Department of Health and Welfare (via videoconference)

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho (via videoconference)
- Mr. Kevin Reddish, Your Health Idaho (via videoconference)
- Ms. Frances Nagashima, Your Health Idaho (via videoconference)
- Ms. Meghan McMartin, Your Health Idaho (via videoconference)
- Ms. Stephanie Husler, Your Health Idaho (via videoconference)
- Ms. Heidi Stockert, Your Health Idaho (via videoconference)
- Ms. Julie Hammon, Idaho Department of Health and Welfare (via videoconference)
- Ms. Cheryl Fulton, Your Health Idaho (via videoconference)

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 2:32 p.m., Monday, November 30, 2020, via GoToMeeting and teleconference. In accordance with Idaho Code §41-6104 (8), 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 (via videoconference), Ms. Lodge (via videoconference), Ms. Hart (via videoconference), and Mr. Thomas (via videoconference) were present, resulting in a quorum.

5. PRIOR MEETING MINUTES

Motion: Ms. Fulkerson moved to approve the meeting minutes from the September 1, 2020, Marketplace Committee meeting as presented today. **Second:** Mr. Thomas. **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. ENROLLMENT UPDATE/CUSTOMER EXPERIENCE

a) 2020 Enrollment Update

Mr. Kelly said YHI is near the end of enrollment year 2020 and through November we saw about 72,000 enrollments. Those numbers are preliminary and will be trued up when effectuations come in next month. There were some dips in reporting in June and September which allowed YHI to identify a reporting challenge that Get Insured is currently working on. Once that issue is resolved, enrollments will smooth out. We are tracking about 17,000 enrollments below last year at this same time, and that results from both Medicaid Expansion (about 12 – 13k) and COVID impacts (4 – 5k). The average premium continues to be flat to December of 2019 at about \$460 per member, per month. Drastic changes from this are not anticipated for December and we do expect the normal drop off in December as people drop their coverage for December moving into the new year.

b) 2021 Open Enrollment Update

Mr. Kelly said YHI is well underway with Open Enrollment 2021. The season began with 99.8 percent of eligible customers successfully auto renewed, resulting in only 123 manual renewals needed out of about 70,000 customers. We are watching our enrollments every day, including both medical and dental plans, and started with about 8,000 less than the same time last year. This was not surprising and was anticipated as we have had those enrollment declines throughout the calendar year. What we are encouraged by is that difference from year to year has grown smaller as we have moved through open enrollment. We are seeing typical customer behavior. For example, a customer cancels one plan and opts for a different plan and so the number of customers in a pending status have increased. What that means is people are moving from one plan to another, but because they haven't yet made their binder payment, they remain in pending status. It is very encouraging to see the same behavior this year. One thing to note is that we have seen some market share mix shift resulting from the addition of Regence onto the exchange this year. In 2020, the two primary carriers were Blue Cross, at 26,000, and SelectHealth, at 30,000. For Plan Year 2021, and as of this morning, Regence has about 2,000 enrollments and those are coming from both Blue Cross and SelectHealth.

Chair Edgington said we saw a significant drop when Medicaid Expansion began, and then we saw it drop again due to COVID. He asked Ms. Wolf if they are seeing similar corresponding trends at the Department of Health and Welfare. Ms. Wolf said one of the

challenges this year and with the increased FMAP that the department has received through Medicaid and CMS (increased by six percent), the Department had to implement a “maintenance of effort”. We have just over 18,000 individuals that are protected on Medicaid and based on the information we have are not currently eligible for Medicaid. About 8,000 of those are in the Medicaid Expansion income range. We feel the Department’s Medicaid numbers are artificially high as a result of this since we haven’t seen a huge influx of applications and our SNAP case load, has dropped month over month since September, and Medicaid tends to follow those trends, but we aren’t seeing that this year because all Medicaid eligibility is protected while under the Public Health Emergency. This makes it difficult to draw conclusions in terms of what is happening in Medicaid and how that relates to the Exchange. Once the federal government declares we are no longer in that Public Health Emergency, the Department will immediately begin disenrolling individuals from Medicaid that are no longer eligible. Ms. Hammon added that as of this morning, 19,460 people are being protected and 8,528 of those are expansion, so we are seeing those numbers grow every day.

Chair Edgington asked if there is a number representing those that have become newly eligible as a result of the COVID crisis. Ms. Wolf said that is hard to determine because in terms of application rates, those are not necessarily artificially high. Ms. Hammon added that the Department’s systems do not ask if they are applying because they lost their job due to COVID, or if their income decreased as a result of COVID. The system is not built to store that information and we do not ask. We compare month over month and year over year. Since last year was an unusual year due to expansion, year over year comparisons are difficult. However, it does not appear that COVID has had a significant effect on application volumes.

Chair Edgington asked that if YHI enrollments are dropping and we are not seeing a corresponding increase in Medicaid enrollments, might we assume the number on uninsured is growing? Mr. Kelly said when we talk about the 17,000 lower exchange enrollments year over year, with 13,000 resulting from Medicaid expansion, that only leaves about 4,000 enrollments lost over the course of four months. That volume may not be visible given the numbers DHW is working with. Once the Public Health Emergency is over, we may see those people that are no longer Medicaid eligible become APTC eligible, which in turn makes them SEP eligible, and we could then see YHI’s enrollment grow. That Public Health order is set to expire on March 31, 2021 and could be extended by the Trump or Biden administration.

c) CSC Metrics

Ms. Nagashima said the call center has seen lower call volumes this year which has allowed for more time on uptraining and procedural development with team members. Email volumes are also down, but as of today and with the DHW account transfers picking up, those numbers are beginning to increase. We anticipated and forecasted a lower volume this year as we did our hiring and preparations for the year. We believe the call volume decrease is likely driven by lower enrollments due to Medicaid Expansion. As mentioned previously, we have had improvements in the technology flows both in the linking space and renewal processes that likely impacted if and how consumers contacted YHI. YHI’s current consumer base requires fewer touchpoints per enrollment,

but with Medicaid Expansion, a large number of individuals who require additional support are not calling YHI for assistance with their applications.

For Net Promoter Score (NPS) YHI is in the excellent category when compared to global industry standards. Scores are up over last year at this same time and reflect positive responses. YHI did include additional details in the questions so that YHI can better triage inquiries, problems, and challenges. Most of the concerns are centered around the YHI/DHW relationship. We have added additional talking points for team members to better understand that relationship. YHI also hired a call center manager to help support us in this area. One thing he likes to highlight is where we stand in comparison with other call centers and currently we are well above most other organizations with a score of 54 in October and 50 in November (0 to 49 is considered good and above 50 is considered excellent).

d) Consumer Connectors

Ms. Nagashima said YHI completed recertifications, and in spite of the switch to virtual training and the use of new technology, YHI is receiving rave reviews and we are up 14 percent in certifications. We are now working on the process of decertification of those individuals that did not complete the annual certification process and we anticipate a much lower number of decertifications this year and are finalizing those numbers in the coming days. We do have a number of insurance agencies that have joined the mix and who are using the new updated tool, the agency portal, to support their customer base. The post-training survey results yielded positive and supportive comments on the virtual experience.

Ms. Fulkerson asked if YHI thinks that the 14 percent increase is a result of the virtual versus in-person training? Ms. Nagashima said yes, that is one of the reasons we saw additional people complete certification. Another factor contributing to that increase is the addition of the agency portal as it allows more agents and support staff to support their client base. She added that even though in prior years we had regional trainings across the state, it can still be a one to two-hour drive for some agents to attend given the size of our state.

Ms. Fulkerson asked if the virtual training is something YHI will continue into next year. Ms. Nagashima said it is definitely a consideration and we will look at the value and ROI to determine if it yielded the best consumer experience.

e) Appeals Update

Ms. Nagashima said we did see a small jump in appeals outside of open enrollment this past year and we attribute that to COVID requests and the DHW determination process that they are doing on a monthly basis as opposed to an annual basis. Individuals often times don't read all their mail and missed a notice that provided them with a timeline and dates of when those actions need to be taken. Because of that, some appeals came in after the deadline and in an effort to meet the customer needs, YHI works with the carriers and YHI's internal team to find a solution that works for the consumer.

There were some updates made to the Policy Manual that are interesting but should not affect the technology for next year. One is to update the age-off to reflect annually versus monthly. Currently the process is they age-off manually at the end of their birth month as opposed to the end of the birth year as is done at other exchanges. Another change coming will be aging-off or expiring on their terms of eligibility on Enhanced Short Term Plans, which are not considered MEC in Idaho. But through the Policy Steering Team (PST), and the with DOI's recommendation, YHI will consider it as a possible SEP unique to Idaho as they are only applicable to Idaho's Enhanced Short Term Plans and not other short-term plans. In order to offer Enhanced Short-term Plans in Idaho, one also has to offer plans on the exchange. This gives YHI insight into the consumers eligibility and the ability to validate them.

9. PY 2021 TECHNOLOGY ROADMAP

Ms. Husler reviewed the Technology Roadmap and said at this point the team is wrapping up the 2020 year of releases. The last release of the year is 20.12 which will occur on January 6 and will include the 1095-A tax form updates. Other items in this release include the Plan Comparison Print View, which is a print optimized view of the shopping experience as requested by the agent and broker community to aid in a printable handout that customers can take home and review. Another item is for the appeal team to improve the efficiency around appeal packet creation. This will allow for a history of the consumers account to be downloaded into an excel format for use in appeal packets going forward. Finally, the 1095-A's get the new template provided by the IRS, change the year on the form and making sure that information is transferred to the IRS using the appropriate schema.

For Release 21.3, which will occur in March of 2021, there are two items currently scheduled. The first item is Inbound 834 Controls which will put some additional verifications in the machine-readable format of how we transmit data to the insurance carriers to make sure that any abnormal data conditions don't impact consumers in the production environment. The second one is enabling a Multiple SEP document upload. Currently customers can only upload a single document or scan their documents into one file to upload. This release will provide a pick list that will not only show what the documents are but will visually show when the requirements are met to upload those documents. It will be much more straightforward in helping the customer understand what we need in order to validate their Special Enrollment Period (SEP) requirements.

Ms. Husler reviewed the items that are still under consideration for the remainder of 2021 that include an Agent Password Reset Flow that will improve the experience for the agent and brokers and Consumer Text Notifications which will increase the ways in which YHI reaches out to consumers throughout the experience. The Issuer Dispute Portal is also under review and improves the reconciliation process to increase timeliness and accuracy when reconciling data with the carriers. We also have the Broker and Consumer Ticketing Enhancements under review which is a two-part process. First, it will open up visibility to the brokers when they are interacting with our support team. The second part will enable us to accept or reject the life event verification documents individually from one another in that multiple document upload we talked about earlier. Notices and Secure Inbox Improvements are also under review which will give us more control over the content and a few minor improvements to how consumers view the notices. Last year YHI put in the technology Quality Rating Displays, which is a five-star quality

rating on the plan tile. Due to COVID, the data gathering requirements were suspended and moved to this next year. So, the next item on the list, the QRS Display, is just the implementation of that technology. Finally, we will have the Annual Maintenance around the plans that we load and the 1095's and how we sent that data to the IRS.

Ms. Fulkerson asked about the consumer text notification and if it will be opt-in or opt-out. She also asked for more detail around the notices and secure inbox improvements.

Ms. Husler said yes, consumers would opt into text notifications, they will also be able to establish preferred notification times, and finally, they will be able to determine what kinds of notifications they receive via text. For the notices, it primarily gives us more control over the content of notices, whereas right now, it is a hard-coded effort to get any wording changed in a notice. Also, when you go into a secure inbox and review a notice, it shows as having been read but it could have been read by a YHI team member, so this will give us some more control around this.

There were connectivity issues with the presenter of the Marketing & Outreach section, so the order of the following topics was adjusted to accommodate the technical issues.

10. CMS/POLICY UPDATE

Mr. Kelly said there were a couple of things that took place in the Policy space. First, the presidential election and what the Biden administration will do when they take office in January. There have been no impacts to Open Enrollment as it relates to Plan Year 2021.

The Notice of Benefits and Payment Parameters for 2022, the rules under which the exchanges operate (plan design, open enrollment dates, etc.), was just released on Friday. We are reviewing it and hope to have an update at the Board meeting on the 18th. Some of the key things we were watching for were any changes to the auto enrollment process and if there would be any limitations to silver loading. Happy to report there were no changes to either for 2022 and will provide further updates at the Board meeting. We do anticipate some Executive actions from President-elect Biden after he takes office. Although we do not know with certainty what those might be, there has been some clear indications that there may be some focus on non-compliant plans, marketing funding increases, and a COVID SEP perhaps. We continue to watch this and work closely with our federal partners to get a clearer indication of what might take place in January and February. It is always important to remember that COVID will be their primary focus and will dominate policy and congressional focus for the months to come.

Mr. Kelly said we are also keeping our eye on the ACA and Supreme Court, where oral arguments were heard on November 10. Initial reads on the oral arguments were that the Justices believed that severability was the default and they seemed to even question if there was sufficient standing to bring the case to the court to begin with. One thing we have noticed over the years is that oral arguments do not always indicate where they will stand on the final ruling. We do expect to see some sort of resolution in the March to June timeframe when it comes to a ruling. An earlier ruling would indicate issues around whether there was standing to bring the case in the first place, and a later ruling would indicate something around severability.

11. MARKETING & OUTREACH UPDATE

a) Events & Outreach Efforts

Ms. McMartin said COVID has significantly impacted all areas over the last year and in particular, in the outreach and education space as most events have been cancelled and we haven't been able to travel. As a result, YHI had to adjust our approach this year and the first thing we did was adjust those delivery methods for community engagement and educational classes and speaking events. We went to a virtual format to interact with people and have been able to maintain some of those partnerships such as with Boise Learns. Additionally, we have reached out and are offering classes through continuing education departments at Idaho State University, North Idaho College, and The College of Southern Idaho, and we hope to continue these in the future. The second thing YHI did was pivoted with our print materials. We knew we were not going to be able to visit with people in person, so we planned for a larger spend on print collateral and sent large quantities out to different health districts and partners throughout the state. This year we included a QR code that people could scan and be taken straight to YHI's website. Finally, Idaho Public Television set up a four-week contract for advertising where we were able to get into some of the more rural areas of Idaho where digital advertising does not reach.

YHI leaned heavily on social media this year and even engaged with a social media influencer, Dr. Caleb Redmond, a doctor at St. Luke's and a contestant on The Titan Games. He had a pretty good following that grew rapidly after the show last year with his followers primarily representing the young invincible audience. He is incredibly supportive of YHI and what we do so pairing with him and his expertise as a physician was very exciting for us.

Chair Edgington asked if there is a way to tell if it made a difference. Ms. McMartin said it is difficult to directly correlate ROI on things like this, but what we do expect from him is a report on how many people engaged with his posts, how many clicks he registered, and a general summary of his engagement.

Ms. Lodge asked Ms. McMartin if we are tracking how many users have used the QR code. Ms. McMartin said yes, through bit.ly, and at first it was slow with just 25 in the first week. Since most of the collateral was sent out in mid to late-November, we are seeing an uptick in those numbers later in the month. We will provide an update at the Board level on those numbers. Ms. Lodge asked what the contract with IPTV looks like and if it is a standard underwriting contract or is it a sponsorship. Ms. McMartin said the spots are run as a sponsor of Idaho Public Television using an altered 15-second spot produced by Drake Cooper earlier this year. Finally, Ms. Lodge asked if through the paid media, is YHI using the branded content from Dr. Redmond and using some of the paid media spend to then repost his post to a paid audience. Ms. McMartin said we have only reposted organically and have not used any of our paid media spend in that way.

Chair Edgington asked if in the move to a virtual world, have we missed in reaching out to any specific groups of folks like the Hispanic community, or have we found other methods for reaching different groups. Ms. McMartin said this has been a challenge as generally the in-person events service a lot of the smaller audiences like the Hispanic community. We did do one event with Radio Rancho back in August, and there were some planned events that either moved

to virtual or were canceled. However, some of the print collateral was printed in Spanish and we do Spanish radio advertising each year. There is an opportunity going forward to enhance that communication with this audience.

YHI also has plans for a Q&A series later this week where our followers can submit questions they may have around open enrollment or the enrollment process. Our team will then work on those answers and release those in a single day across all YHI's platforms.

And finally, the Social Media Toolkit was sent out to all our community partners as well as our consumer connectors, health clinics, enrollment counselors, and so on. It is a toolkit with simple copy and paste options and we have seen folks using that.

b) Open Enrollment Advertising

Ms. McMartin said advertising is divided into two categories: traditional, which includes outdoor/billboard, tv, and radio and then digital. In the traditional space, YHI maintained the outdoor advertising and created two new spots for tv and radio. In the digital space, we have done paid advertising in social media, digital displays on websites, and native advertising. Paid Search continues to see YHI's highest conversion and cost-efficient activity. Finally, YHI revitalized the landing page and gave it some more in-depth information instead of going straight to our homepage. This has decreased YHI's bounce rate.

Ms. McMartin said total impressions are up with 7.7M impressions to date. Early results show strong performance from paid search suggesting those are highly motivated users and the conversion rate is trending higher than last year. The click-thru rate is comparable to last year.

Ms. McMartin shared the two new commercials that ran this year including Wavy Davy and The Cools. Ms. McMartin added at the end that the message is that everyone has more time to look out for their neighbors as a subtle nod to those under a stay at home order, or are working from home and have more time to look out for their neighbors. YHI is also looking out for them as well by providing affordable solutions for healthcare.

c) Website Analytics

Ms. McMartin shared the year over year activity graphs. Total users so far this year are on trend with last year and page visits are down from OE 2020 and we expect that this results from users being more used to the technology this year. HIX page views are down slightly from last year. One important thing to note is 60 percent of users are on a desktop and 40 percent are coming from mobile however, that is exactly reversed for paid media access to our site with 60 percent from mobile and 40 from desktop.

Ms. Lodge said the subtlety of the time we are living in is well placed in the new ads. She asked on the website analytics if YHI is pulsing the media, meaning trends on up days and down days are attributed to the media spend. Ms. McMartin said she would need to get that information from Drake Cooper as this graph only shows our view and does not incorporate the paid media. Ms. McMartin added that the difference in daily behavior is likely driven by the day of the week.

12. OPERATIONAL GOAL UPDATE

Mr. Kelly provided a quick update on where YHI is on the goals for this financial year. There are five key goals with Idahoan's Experience being the key focus for this committee.

Idahoan's Experience has three components to the goal. The first part is First Contact Resolution (FCR), or how many contacts with a customer it takes to resolve their issue and the second component is Net Promotor Score (NPS), both of which are above our 100 percent threshold. The third component, Turnaround Time (TAT), is lagging behind and we have increased focus on managing inventory in the support center to ensure that inventory is being moved as quickly as possible while still resolving the customer's concern.

Retention and Enrollment includes the auto-renewals, which landed at 99.8 percent, and enrollments. It is too early to tell on enrollments, and we are anxiously waiting for that to trend upwards now that the Thanksgiving Holiday has passed. Call volumes today are seeing a significant increase, which is exactly what we wanted to see.

Risk Management revolves around safeguarding Idahoan's information and our risks around phishing, social engineering, and how we manage that internally. Proper reporting of phishing campaigns is at 95 percent, which is just below the 100 percent threshold and means that our team members are reporting phishing campaigns 95 percent of the time correctly. The response rate for those campaigns is trending at 100 percent of the goal.

Low Cost Promise, which reflects savings on our operational expenses, is looking good due to the current environment and is right on track.

Employee Engagement, which include the COMPASS cards that are peer to peer recognition, is a little behind our target as it is difficult to do remotely. We continue to encourage peer to peer recognition as a way to engage team members despite the remote environment. The other component of this goal is the Employee Engagement Task Force (EETF) which has completed their recommendations prior to open enrollment. We took quick action on what might be called low-hanging fruit and related to the two questions that were selected to work on from the survey: 1) I know what is expected from me at work, and 2) Someone at work cares about me as a person.

Ms. Hart asked about the impact of COVID on daily operations. Mr. Kelly said it has not been an issue to date. While the majority of team members are remote, the onsite team is adhering to the health and safety protocols which has mitigated that risk. We do keep a close watch on this and will continue to do so. That being said, we do have contingency plans in place and have implement some up-training opportunities for team members that would not traditionally be customer facing and can waterfall them into the mix should the need arise.

Ms. Fulkerson asked about the turnaround time and if that is that for all contact types, or is it resulting from one more than the other? Mr. Kelly said the way we measure this is it excludes appeals and QLEs. But for specifics on whether one contact method is contributing more than another, I would defer to Ms. Nagashima. Ms. Nagashima said after we remove those mentioned by Mr. Kelly (QLE's and Appeals), the things that weigh most heavily are the procedural opportunities that we talked about earlier and the other challenge is with the lower volumes, any change can impact these numbers more heavily.

13. NEXT MEETING

The Chair noted that the next meeting will be held in late February/early March.

14. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 3:54 p.m.

Signed and respectfully submitted,



Jerry Edgington, Committee Chair