



**Idaho Health Insurance Exchange
DBA Your Health Idaho**

**Marketplace Committee Minutes
Tuesday, November 29, 2022**

Committee Members Present

- Ms. Janice Fulkerson, Chair
- Mr. Brett Thomas, Vice Chair (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Mr. Trent Nate

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Kelly Fletcher, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Ms. Kilee Lane, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Stephanie Husler, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho

1. Call to Order

Following proper notice in accordance with Idaho Code Section 74-204, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Ms. Fulkerson (Chair) at 3:01 p.m., Tuesday, November 29, 2022, at the offices of Your Health Idaho. In accordance with Idaho Code Section 74-203 (1), the meeting was open to the public and streamed in video conference format via GoToMeeting and the Idaho Public Television web site. Members of the public were encouraged to 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, social media platforms, and at the meeting location.

2. Roll Call

Chair Fulkerson called roll and determined that Mr. Thomas and Mr. Nate were present, resulting in a quorum. Mr. Sorensen joined via videoconference at 3:05 p.m. Ms. Lodge and Director Jeppesen were absent.

3. Prior Meeting Minutes

Chair Fulkerson asked if there were any changes to the minutes from the prior meeting and there were none.

Motion: Mr. Nate moved to approve the meeting minutes from the August 24, 2022, Marketplace Committee meeting as presented today. **Second:** Mr. Thomas. **The motion carried.**

4. Review Agenda

Chair Fulkerson reviewed the agenda, no changes were made.

5. Review Roadmap

Chair Fulkerson reviewed the roadmap, no changes were made.

6. Enrollment Updates

a. 2022 Enrollment Update

Mr. Kelly reported that 77,129 Idahoans are enrolled in coverage as of November 1. Carrier adjustments have normalized after significant activity in the first quarter of the calendar year. The Always Present advertising campaign, enhanced subsidies, and Real-Time Eligibility (RTE) contributed to the stability in enrollments from February to November and this stability is expected to continue through December.

b. 2023 Open Enrollment Update

Daily enrollments are outpacing last year, as is the rate of daily enrollment growth. The operational and system enhancements we have made have enabled more enrollments sooner. Enrollments with a tax credit are higher than overall enrollments, demonstrating the power of RTE. As of this morning, about 85% of 2023 enrollments have a tax credit, slightly higher than 2022. Over 5,000 enrollments in 2023 do not have an enrollment status in November 2022 and are therefore considered new enrollments.

Chair Fulkerson asked if we knew if the 5,000 new enrollments had an enrollment somewhere in the past.

Mr. Kelly said using slightly different criteria for new enrollments, we saw about 3,700 new enrollments with our Centers for Medicare and Medicaid Services (CMS) reporting, and that looks more broadly at the enrollment from 2022 relative to 2023. We feel more comfortable with this number because the data was pulled on the same day each year, so the comparison is more apples to apples.

Mr. Nate asked what percentage of enrollments have no premium.

Mr. Kelly replied that while he has not run that number recently, the last time he did it showed that about one third pay zero dollars per month.

Mr. Nate asked if Your Health Idaho (YHI) tracked those who qualify for a larger tax credit than what is applied to their premium.

Ms. Husler responded she did not have current numbers, but those consumers' names were given to agents so the agents know who has money left for extra shopping opportunities.

Mr. Kelly added that early in Open Enrollment (OE), we saw Qualified Dental Plans (QDPs) growing more than or equal to Qualified Health Plans (QHPs), which may indicate excess Advance Premium Tax Credit (APTC) that consumers can apply to their dental enrollment.

Mr. Sorensen asked if the 5,000 new enrollments that Mr. Kelly mentioned earlier were not enrolled in November specifically, or anytime during 2022.

Mr. Kelly replied those were consumers who were enrolled in January 2023 but not November 2022.

Mr. Kelly said in looking at enrollments by week, the growth this year is consistent, whereas last year the weekly growth was exponential. This stability speaks to the fact that our systems are working well. People are able to complete the application, receive their tax credit, and complete their enrollment. We also see that growth from week four to week five was primarily driven by QHP enrollments. This speaks to Mr. Nate's question earlier about potential excess APTC. Before week five, we saw similar growth between QHP and QDP and that changed in week five.

Mr. Kelly stated Ms. Husler has been tracking the impacts of the family glitch. Prior to the post-Thanksgiving rush, 963 Idahoans with employer sponsored coverage applied for a tax credit. Of those Idahoans, 599 have been deemed eligible for a tax credit, which gives you an idea of the potential for that market.

Mr. Nate asked if we know the percentage of enrollment of those who qualified for an APTC.

Mr. Kelly replied we have not yet correlated the tax credit decision with an enrollment, but we will try to have that by December's board meeting. The conversion rate would likely be fairly high given that they went through the process of the application and affordability determination.

Mr. Nate stated that he has received some feedback that the application on the family glitch was initially confusing, and, in some cases, it showed part of the family eligible. He asked if there had been any communication or clarification of the application process.

Mr. Kelly responded we released a patch last week that clarified the questions regarding affordability for employer sponsored coverage. The calculations were correct, but the wording of the application questions was confusing.

Mr. Sorensen and Mr. Nate both stated that they were getting excellent feedback from agents and brokers regarding the customer service that YHI is providing.

Mr. Sorensen asked if there was a significant backlog or if the numbers shown on the slide are an accurate representation. He also asked if we knew how many of the people who applied for a tax credit after the family glitch fix were assisted by a broker.

Mr. Kelly replied he did not have data on how many people were broker-assisted but we will try to draw that out from the data we have and present it at the upcoming board meeting. Regarding Mr. Sorensen's question about a backlog, Mr. Kelly said we have a total of around 800 pieces of inventory, including income verification to more complex tickets. Income verification makes up the majority of the inventory and turnaround time for that is about four days.

Looking at enrollment mix by carrier, Blue Cross and SelectHealth continue to have the highest number of enrollments and Regence has the most growth of incumbent carriers. We think the decline in market share is related to distributing enrollments with the two new medical carriers this year.

When we look at enrollment mix by metal tier, we see continued growth in silver enrollments and continued decline in bronze. While this speaks to price sensitivity, it speaks more to the impacts of the enhanced tax credits and the affordability for people to buy up to silver. Gold plans are holding steady as expected and dental continues to grow each year, albeit at a slower pace than last year.

For monthly premium trends in November, QHP average gross premium shows a measurable decline of about 3% through OE 2023, as of November 1. This was expected as a result of the 1332 reinsurance waiver. We believe the Public Health Emergency (PHE) is keeping some people on Medicaid and therefore diluting the tax credit since those folks on protected Medicaid likely have lower income and therefore a higher tax credit. Additionally, the new market entrants are creating

price points that may be mitigating the opportunity for APTC to grow at a similar rate as it has in past years. For consumers with a tax credit, net premium for November 2022 is \$79 and for November 2023 it is \$85. That is an increase of about 8% and it is driven by the fact that APTC average is declining due to the second lowest cost sliver plan decreasing more than the overall average premium.

Mr. Kelly stated enrollment conversions remain consistent at around 50% for applications this quarter. The percentage of 2023 customers with a tax credit is steadily outpacing 2022, demonstrating the ease of RTE. We have opportunities with our partners at the Department of Health and Welfare (DHW) to work on outbound communication when they refer someone to YHI.

We are currently showing a 44% conversion rate for OE 2023. This is likely low, because we are early in OE and people may not have selected a plan yet. We will continue to track that through OE and that conversion rate should increase. Mr. Kelly stated we are doing targeted communications to remind people to complete their application or select a plan, depending on where they are in the process. Those communications are via direct text or email, and we contact them at least three times during OE.

Mr. Sorensen asked if those communications went through the email address that they registered with and, if they are broker-assisted, if the broker is contacted as well.

Mr. Kelly replied that our new telephony platform will send an SMS text message to the individuals, telling them to check their secure inbox and they will find the follow up information there. We also follow up with agents and let them know if they have consumers who have not completed the application or plan selection process.

7. Customer Profiles

Ms. Husler explained that the customer profile is a quarterly review of our enrollments to help us better understand our customers and how they interact with YHI. Data presented today was gathered on October 1, 2022 and includes QHPs and QDPs.

Average enrollment per household is consistent with historical data at 1.77. Slightly more women than men are enrolled, which is also consistent with prior years. The largest age groups are 55-64 and under 18, each comprising approximately one quarter of the enrollments.

Chair Fulkerson asked if the family glitch had the potential to change those statistics.

Ms. Husler replied that any policy changes could potentially change the demographics.

Mr. Kelly added that with an 80,000 – 90,000 enrollment base, it is not always possible to see relatively smaller changes manifested in the totals. However, we will see if we can drill down into this and have more information for the March board meeting.

Ms. Husler continued with the customer profile review, stating that increased distribution in the percentage of consumers between 45-54 continued through October. This may reflect individuals leaving the job market and seeking benefits and it may also indicate the impact of enhanced subsidies due to the American Rescue Plan Act (ARPA).

As Mr. Kelly stated earlier, we are seeing a slight increase in gold and silver plans and a slight decrease in bronze. We are seeing a slight decrease in dental as an overall percentage of enrollment.

Ms. Husler stated 84.7% of enrollments are currently utilizing cost savings, up from 83.3% the quarter prior. We continue to anticipate shifts in the percentage of consumers utilizing cost savings.

8. Customer Experience

a. CSC Metrics

Beginning the review of the customer experience, Mr. Vernon said the volume for calls and Client Access Portal (CAP) tickets has increased year over year due to an early start for OE. November is relatively flat year over year (2021 to 2022). The 2021 figures exclude APTC work in DHW systems which translates into dramatically reduced volume, and we expect similar results for December. We are not getting a lot of repeat calls, which indicates our systems and processes are working well.

Mr. Vernon stated Real-Time Eligibility, combined with improved processes and increased staffing, has delivered an improved customer experience and rising Net Promoter Score (NPS). For the reporting period of October 1 through current, we show a 121.33% increase in survey responses from consumers and consumer connectors. Much of that is due to our new system and the ability to send a survey immediately via SMS. To date, we have received zero negative comments regarding phone wait times or inventory processing times. NPS year over year comparison by OE month shows us tracking 72 in October of 2021 versus 29 in October 2022. November 2021 was 6 and as of yesterday, we tracked 72.

b. Consumer Connectors

Mr. Vernon said consumer connector certifications have increased this year compared to last and virtual training was very well attended. We are currently at nearly 950 certifications for Fiscal Year 2023 (FY23), which is a 5% increase from FY22. The certifications are broken down into 840 agents and brokers, 52 enrollment counselors, and 42 administrative staff.

We are in the process of renewing the three tribal agreements by the end of December.

Mr. Vernon said our chat system is now available during all business hours. We have dedicated team members to assist with connector-facing issues. Our new telephony platform has enabled us to offer a multi-case option to calls, so if a Connector calls and wants to speak about more than one consumer account, we now have that ability. Our previous call platform did not allow calls to be segmented but because of the transcription service on the new platform, we can easily identify where one call ends and the other begins. We have started an outreach program this year where our Connectors team is scheduling an hour each week with top producers in each region. That way, they do not have to call and sit on hold, and they can discuss any issues or concerns they may have. This is an option, not a requirement for the Connectors and it has been very well received.

Chair Fulkerson asked if the contracts with the tribes were new this year or if they had been with us before.

Mr. Kelly replied that the Nez Perce and Coeur d'Alene tribes have been with us almost since the beginning. The Shoshone-Bannock tribe has been engaged with us for three years. The Affordable Care Act (ACA) requires us to engage with all recognized tribal entities in the state, and we do so through the quarterly tribal meetings hosted by DHW. We have offered contractual agreements with them but so far, these three are the only ones that are formally engaged.

c. Appeals Update

Ms. Husler stated overall, appeal volume is up 17% year over year with a marked decrease since implementing RTE in July. The increase in volume is tied to eligibility appeals being done by YHI with eligibility appeals accounting for 18% of the current volume. Appeal turnaround times have decreased since the first half of the year but remain higher than our pre-eligibility standards due to the increase in volume and complexity. We have been implementing processes to notify employers when their employees get a tax credit, and employer appeal metrics are coming soon.

Chair Fulkerson asked if the primary reason for the increase in appeals is the eligibility work that YHI took over from DHW, and Ms. Husler confirmed.

9. Marketing and Outreach Update

a. Always Present Campaign

Ms. Lapierre began a recap of the Always Present media campaign, which ran from March 1 to September 30. The objective of the campaign was to grow YHI

brand awareness between OE periods and that goal was met. Television played a notable role in driving paid search and organic traffic. The group with the most growth in terms of web sessions was 35-44 year-olds. Total media spend for the campaign was \$200,011, with over 11,000,000 impressions and just under 55,000 total paid ad conversions.

b. Events and Outreach Efforts

Ms. Lapierre said we are continuing with in person events and outreach. To continue our support of the Hispanic community we have attended several events in the last several months, including Hispanic Heritage Month and Hispanic Chamber of Commerce events. Locally, we have participated in health and resource fairs, and we were the main sponsor for this year's Brain Health Symposium. We have given presentations to human resource organizations and the Association of Health Underwriters to keep them up to date on OE, the family glitch, and the Small Business Health Options Program (SHOP). Our sponsorships with the Idaho Steelheads, Learfield, and others provide opportunities for us to get our information out. We are reaching a wide audience with social media influencers Dr. Kaleb Redden and Totally Boise and Mr. Kelly's appearances on Idaho Today and Viewpoint allowed us to reach more people and let them know what we offer.

Chair Fulkerson asked if, in the spring, we would be able to look back and see the effects of the increased focus on the Hispanic community.

Ms. Lapierre replied that is the hope, that we can see the efforts put in and continue to increase awareness.

c. Open Enrollment Advertising

The OE 2023 Live in the Moment campaign continues to focus on the fact that Idahoans know they need health insurance, they just do not think they can afford it. The key message is "Health insurance for as low as \$0 per month," and we are still using the *Health, yeah!* tagline. Our media goals are 80% for brand awareness, which pushes our message out to Idahoans, and 20% consideration, which directs them to our website so they can take action. In consideration of our outreach efforts to the Hispanic market, we have done television spots on Telemundo, we have done radio and streaming audio ads, and targeted social media as well. The Hispanic community is the largest uninsured population in Idaho

Mr. Sorensen asked if YHI's website has an option for consumers to find brokers who speak Spanish.

Ms. Lapierre said that option is in the find help section on the website.

YHI's paid media campaign is going strong, with over 9,000,000 digital impressions, and our average conversion rate is 12% higher in the first five weeks of OE 2023 than it was in OE 2022. As of November 19, our digital spend is just over \$78,000, we are about two-thirds of the way through our total spend for television and radio, and the total outdoor budget is just under \$31,000. Cost per click for OE 2023 is \$3.49, lower than OE 2022's cost of \$4.80.

d. Website Analytics

Ms. Lapierre said with the implementation of RTE, consumers are staying on our website longer. They are making less trips to the website and finding what they need in less visits.

10. PY23 Technology Roadmap

Ms. Husler reviewed the technology roadmap, saying we have scoped out three releases for 2023 through June. The next release will be in January, and it is the 1095-A release, which is an annual compliance update to enable the 1095-A form. This release also includes a few other enhancements, such as changes to help clarify when document requirements are met during the upload process and improvements to the password reset process. We are also working with our partners at DHW in anticipation of the end of the PHE.

In March, the 23.3 release includes the automation of the employer affordability notice and some help to the broker and agent communities with DMI visibility. We will also be extending our ticketing technology to enrollment counselors and making some changes to the way change events are handled.

The final update in June is the carrier invoice refactor, which is behind the scenes code work.

Chair Fulkerson asked if enrollment counselor ticketing was an enhancement or if it was new.

Ms. Husler replied enrollment counselors do not currently have the ability to submit tickets, so this will be a new addition.

11. CMS and Policy Update

Mr. Kelly began the federal policy update by stating that the family glitch rules finalized on October 12, 2022, and with that finalization, affordability calculation is now separate for employee and family. Communication of the fix does not fit in a 15 or 30 second elevator pitch, so we are spreading the word with employer and human resource organizations. Ms. Lapierre and her team have put together a family glitch toolkit which will be incorporated into a family glitch web page. The Viewpoint appearance included a

longer discussion of the family glitch. Education about the family glitch is going to be an ongoing effort and we will continue to give presentations and put tools together to help people understand it.

Mr. Kelly stated the other federal policy update is regarding the PHE. The Department of Health and Human Services (HHS) has committed to giving states 60-days' notice prior to the end of the PHE. That deadline of November 11 has passed, so one can assume the PHE will be extended to April 11, 2023. The next possible deadline for notification of the end of the PHE is February 11, 2023. YHI is working closely with DHW to identify those on protected Medicaid who will likely be eligible for a tax credit through the exchange.

Mr. Sorensen asked if there had been any change to the estimated number of how many people are on protected Medicaid and may be coming onto the exchange at the end of the PHE.

Mr. Kelly said the most recent numbers he has are 131,000 people on continuous coverage with an estimated 25,000 being APTC eligible. We have assumed about half of those would come onto the exchange.

The Policy Steering Team is working with DHW, the Department of Insurance (DOI), and carrier partners to develop relaxed documentation requirements to minimize the potential for gaps in coverage for protected Medicaid enrollees.

12. Operational Goals Update

Mr. Kelly presented a summary of YHI's operational goals for the current fiscal year, saying most of our goals either have not started or are in process and it is a little too early to tell where we will end.

We are about a month and a half into Idahoans' Experience. The single measurement for this goal is NPS and we are pleased to report that NPS is at 71. We are confident that trend will continue and we hope for 100% outcome.

For the Retention and Enrollment goal, auto-renewals ended at 99.9% and enrollments are trending above the last OE. While this is encouraging, it is too early to tell where enrollments will end.

Risk Management has three components but the germane component for this committee is customer sentiment. A customer survey will be deployed in early January, and we will report the results of that survey at the March committee meeting. The other two components of this goal are related to phishing campaigns. The response rate is doing great with only 1.5% response, which is 100% outcome. However, proper reporting is at 92%, which is at 0% payout. We have implemented additional focus on communications around the criticality of reporting phishing emails.

13. Committee Charter Update

Chair Fulkerson stated that a comprehensive review of all committee charters was performed. Revisions to the Marketplace Committee charter include updates to reflect current practices and scope for the committee including clarification of responsibilities to reflect operational and system maturation. The expertise expectations for committee members were revised and terms for committee chair and members were clarified.

Mr. Kelly stated that just before today's meeting, after discussion with our general counsel, we realized that we needed to make a small adjustment to Section 4.3 which is the term. All committee members are considered members, including the committee chair, so instead of having the members have a total of six years, it is now a total of nine years. That way, we can still effectuate the rotation of the chair and the committee members, but the way it was drafted originally, the committee chair had a longer term than the actual members of the committee. The only change is where it previously said, "one additional consecutive term," it now says, "two additional consecutive terms."

Motion: Mr. Nate moved that the Marketplace Committee recommend to the Board changes to the Marketplace Committee Charter as presented today. **Second:** Mr. Thomas. **The motion carried.**

14. Next Meeting

There will be a board meeting in December and Ms. Sparks will send out a Doodle poll to schedule the next committee meeting.

15. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 4:05 p.m.

Signed and respectfully submitted,

Janice Fulkerson, Committee Chair