

# 2017 ANNUAL REPORT: NAVIGATING CHANGE



## MESSAGE FROM THE CHAIR AND THE EXECUTIVE DIRECTOR

It's been a pivotal year for healthcare exchanges. Your Health Idaho has successfully navigated a year of uncertainty by retaining our fundamental mission: To maintain maximum control of Idaho's health insurance marketplace at minimal cost to its citizens. A record number of 106,000 Idahoans enrolled in marketplace plans in 2017, placing us third in the nation for per capita enrollment. Behind these numbers are individual stories of Idahoans who gained assistance that they otherwise would not have had. These stories are about Idahoans getting help with chronic conditions, life-saving diagnoses, and protection from the financial ruin that can come with unexpected medical costs.

### 2017 YOUR HEALTH IDAHO BOARD MEMBERS

**Stephen Weeg**, Chairman of  
the Board

**Scott Kreiling**, Vice Chair,  
Regence Blue Shield of Idaho\*

**Dave Jeppesen**, Blue Cross  
of Idaho

**Representative Kelley Packer**,  
Idaho State Legislature

**Kevin Settles**, Bardenay  
Restaurant and Distillery

**Russ Barron**, Director, Idaho  
Department of Health  
and Welfare\*\*

**B. Hyatt Erstad**, Erstad and Co.

**Senator Jim Rice**, Idaho State  
Legislature

**Tom Shores**, Shores Insurance

**Dean Cameron**, Director, Idaho  
Department of Insurance\*\*

**Margaret Henbest**, Idaho Alliance  
of Leaders in Nursing

**John Rusche, M.D.**

**Representative Mat Erpelding**,  
Idaho State Legislature

**Karen Vauk**, Idaho Food Bank

**John Livingston, M.D.**

**Candace Sweigart**, Wire Stone\*\*\*

**Fernando Veloz**,  
MS Administrative Services

**Jerry Edgington**, SelectHealth

**Janice Fulkerson**,  
Unify Consulting/NorthPoint  
Recovery Holdings

\*Board term ended  
November, 2017

\*\*Non-voting members

\*\*\*Board term ended  
December, 2017

Your Health Idaho also saved Idahoans millions of dollars. Idaho's assessment fee is lower than the federal exchange, and that kept \$22 million in the state since the exchange began.

Idahoans looked to the exchange as a trusted partner to steer through complex changes and resulting confusion. Your Health Idaho and its partners, the Idaho Departments of Insurance and Health and Welfare, have provided a stable marketplace that is working for tens of thousands of consumers.

While strong and stable, the exchange has also had to be nimble and adaptive. As the national policy landscape changed week by week, Idahoans took comfort in the agility and dependability of Your Health Idaho. Since January, the exchange and its partners have prepared for multiple federal proposals and rulings, and they continue to do so. Although this movement occurred throughout the nation, the foresight of state leaders shielded Idahoans from many disruptive changes. From scenario planning to impact analysis, the exchange prepared to navigate many external changes throughout the year.

Your Health Idaho has been able to assure eligible consumers of continued benefits coverage despite the federal decision to end funding for cost-share benefits. We added choice in the midst of a carrier leaving the marketplace. We improved the customer experience through measured system and process improvements. We navigated a shortened enrollment period without losing our consumer base or our trained and experienced Consumer Connectors. And we have done this while maintaining a strong and independent financial foundation.

From the onset, Your Health Idaho has been run the Idaho way—by Idahoans and for Idahoans. As we look back on our fifth Open Enrollment period, it is clear our resilience and resolve have created a clear path through the confusion.

As we look ahead, we must anticipate even more change. In response, we will continue our steady course of focusing on our customers and remaining prepared for additional adjustments to come.

With very best regards,

*Stephen Weeg*

Stephen Weeg, Chair

*Pat Kelly*

Pat Kelly, Executive Director

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## ABOUT THIS REPORT

This report has been prepared for the citizens of the state of Idaho and their elected representatives, and provides an accounting of the activities, plans, and financial status of the Idaho health insurance exchange, now known as Your Health Idaho. Our report is intended to be responsive to the reporting requirements of Chapter 61, Title 41, of Idaho Code, the Idaho Health Insurance Exchange Act, which says:

1. The exchange shall submit a written report of its activities and the condition of the exchange to the director [of the Department of Insurance], the governor, and the director of the legislative services office for distribution to all legislators on or before January 31, 2014, and annually on or before each January 31 thereafter. The exchange shall also report to the appropriate Senate and House of Representatives germane committees on any changes to its bylaws or policies and any changes or updates from the federal Department of Health and Human Services (HHS) regarding essential health benefits or operation or conditions of the exchange on or before January 31, 2014, and annually on or before each January 31 thereafter.
2. For any changes by the board to the fee schedule charged to exchange users or participants, the exchange shall, at the next legislative session, report to the appropriate Senate and House of Representatives germane committees on or before January 31.



## NAVIGATING VALUE

**“After speaking with an enrollment counselor, I was surprised to find that I could get good coverage at a low cost through Your Health Idaho. Now I can receive the medical treatment that was delayed due to my inability to pay. What a relief! It feels good to have access to the medical care that I need.”**

**- Bobbie K., Idaho Falls**



## SIGNIFICANT ACCOMPLISHMENTS DURING 2017

- Your Health Idaho remained nimble and adaptive in response to proposed changes from the federal level, shielding consumers from burdensome changes and delays.
- Your Health Idaho maintained its financial sustainability while continuing to save Idahoans money through an assessment fee that is lower than the federal marketplace. To date, the savings total more than \$22 million.
- The 2017 Open Enrollment period ended with a record 106-thousand Idahoans who were signed up by January 31. During the course of any year, enrollments fluctuate and Your Health Idaho reached more than 93-thousand consumers in 2017.
- Our Customer Support Center grew in its expertise and responsiveness during its second year of operations. We separated work streams into written and telephone inquiries, which led to significant improvements. Toward year-end, Your Health Idaho handled the most customer inquiries in the exchange's history for 2018 Open Enrollment, while improving response times by 20 percent over the previous year.
- System improvements were measured and effective. They included improved eligibility verification, automated data comparison and evaluation, and the introduction of self-service tools. These have all led to a smoother customer experience.
- Consumer choice increased in 2017 to 225 health and dental plans from eight different carriers.
- Your Health Idaho mapped out two Open Enrollment periods during 2017. As enrollment for 2017 plans ended in January, enrollment began in November for 2018.
- Appeals to the healthcare exchange were resolved more efficiently, reducing the turnaround time by 33 percent.
- Nearly 900 licensed and certified Consumer Connectors (agents, brokers, and enrollment counselors) participated in rigorous training programs throughout the state.
- Your Health Idaho, the Department of Health and Welfare, the Department of Insurance, carriers, and agents held an enrollment summit to discuss lessons learned and work collaboratively to implement improvements for the 2018 plan year.
- A key success for 2017 was preparation and planning for the future. From systems to support, and agents to advertising, the 2018 enrollment period was the most effective and efficient yet.

### YOUR HEALTH IDAHO EXECUTIVE STAFF

**Pat Kelly**, Executive Director

**Layne Bell**, Controller

**Karla Haun**, Communications Director

**Kevin Reddish**, Chief Information Officer,  
Privacy and Security Officer



## NAVIGATING TRANSITIONS

**“When I retired early from firefighting, I needed a way to bridge the gap between employer coverage and Medicare. Your Health Idaho has saved my wife and I so much money, and this year our monthly premium is \$0. Thank you for your help!”**

**- Dwayne T., Twin Falls**



# YEAR IN REVIEW: NAVIGATING CHANGE

**The change in the Oval Office heralded not just a new administration but a new era for healthcare exchanges.**

## **THE YEAR OF CHANGE**

It portended a sea change for the Affordable Care Act as well as federal and state healthcare exchanges.

During the year, Your Health Idaho studied the situation daily. We analyzed multiple scenarios and created contingency plans. As the landscape shifted, Your Health Idaho prepared to respond to potential changes that could impact our customers.

This resilience is part of our DNA. We knew we were nimble when we transferred from the federal platform to our own technology in 2014 and we demonstrated our ability even further when we created a fully functioning Customer Support Center in 90 days during 2016. In 2017, we learned that Your Health Idaho is adaptable. When it appeared that funding for cost-sharing reductions, a critical component of consumer assistance, was in jeopardy, our partners at the Department of Insurance stepped in to work with Idaho's insurance carriers to ensure that plans reflected that possibility.

That turned out to be a very wise move. In the fall of 2017, as we prepared for 2018 enrollment, consumers were able to select plans with confidence. There was no second act or re-enrollment needed. The planning and foresight of the Department of Insurance, combined with the commitment and service to consumers from the Department of Health and Welfare, have created a blueprint for success.

The ability to plan as well as adapt also enabled Your Health Idaho to respond to carrier changes on the exchange. When one carrier announced it would not participate on the 2018 exchange, Your Health Idaho and the Department of Insurance automatically renewed consumers for comparable 2018 coverage. The strong support of our partners, including our many insurance carriers, enabled 2017 to be our most successful year to date.

## **CHOICE IN THE MARKETPLACE**

While many states in the country saw an alarming deterioration of choice for consumers, Idaho bucked the trend.

In 2017, consumers had a choice of 225 health and dental plans offered by eight different insurance companies across the state. Each county in Idaho had a minimum of four carriers, and many counties had five carriers. This type of choice allowed individuals to work with an agent, broker, or enrollment counselor to find the right plan at the right cost for them and their family. These choices led to the highest enrollment to date for Your Health Idaho.

During the year, choice continued to be an important part of the customer experience. Carriers and the Department of Insurance worked together to provide even more plans for the 2018 enrollment period. Idahoans are in a unique and fortunate position to enjoy more options than the rest of the country.

## **NAVIGATING COMPLEXITY WITH EXPERTISE**

One of our highlights over the past year has been the role of our Consumer Connectors. These are the agents, brokers, and enrollment counselors that help Idahoans navigate the complex world of health insurance. While choice is good, it also requires understanding, expertise, and sound judgment. Sifting through eight different carriers and 225 plans can be intimidating.

Nearly 900 Consumer Connectors participated in mandatory training and certification during 2017. Their commitment to excellence resulted in a high-quality experience for the consumer. Working with an expert means the difference between the peace of mind of having coverage and the confusion and frustration that comes with the wrong plan and unexpected medical costs.

Enrollment counselors also served Idahoans through the state's many clinics and hospitals, helping consumers to apply for assistance and guiding them to a certified agent or broker for plan selection. Our Tribal technical workgroup offered in-person assistance to Tribal members throughout the year in clinics and community health centers in Idaho.

Trained Consumer Connectors are a critical component to the success of Your Health Idaho. They are the bridge between the intricate detail of coverage and the care of a family in need. Because they live and work in the same communities as their customers, their expertise is tested and trusted.



## **STRIVING FOR AN EXCELLENT CUSTOMER EXPERIENCE**

Your Health Idaho strives for a flawless customer experience. Throughout the year, we made enhancements to our technology to provide a seamless process for consumers and Consumer Connectors. We improved our data process to ensure a smooth distribution of 1095-A tax statements to consumers. Your Health Idaho implemented a new self-service tool for customers that allows them to use their mobile device for common concerns such as resetting a password. And a new validation program prevented more than three thousand ineligible enrollments. Overall, customers needing extensive technical support dropped by 75 percent during the year.

During the year, our Customer Support Center representatives grew their knowledge base through an enhanced training program. This increased the level of service we could provide and offered mentoring to new employees. During 2017, our call volume actually decreased due to these efficiencies, but grew toward the end of the year during the enrollment period for 2018. Even though the volume was up, responsiveness grew as well. We also rebalanced our workforce to accommodate different skill sets and saw quality metrics improve.

Early recruitment and training of seasonal workers helped us through a compressed enrollment timeframe at the end of the year. The advanced training, workforce balancing, and early recruitment resulted in our best year of customer service year to date.

## **REACHING OUT TO IDAHOANS**

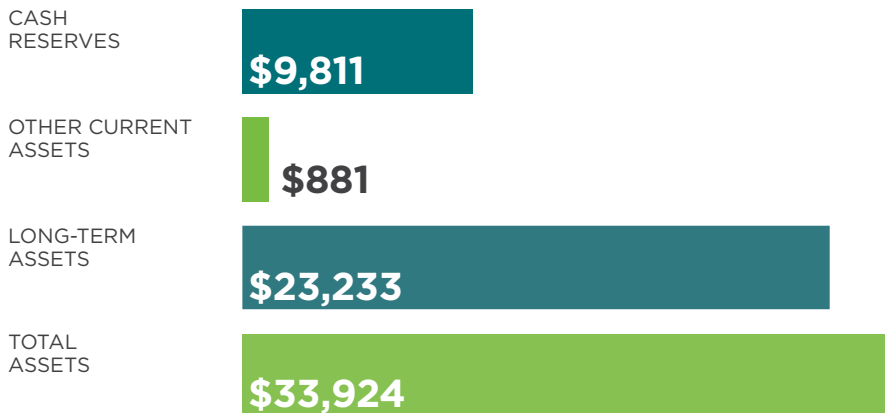
Your Health Idaho already meets the needs of a large portion of Idaho's residents. In 2017, we had the third-highest enrollment per capita in the nation and the highest among state-based exchanges.

But we didn't rest on those numbers. Your Health Idaho outreach representatives developed materials for various communities from newcomers to rural residents. We worked with nonprofit organizations such as the Idaho Foodbank to distribute information about health insurance and benefits. We increased our exposure through large events, including the Western Idaho Fair and FitOne Healthy Living Expo.

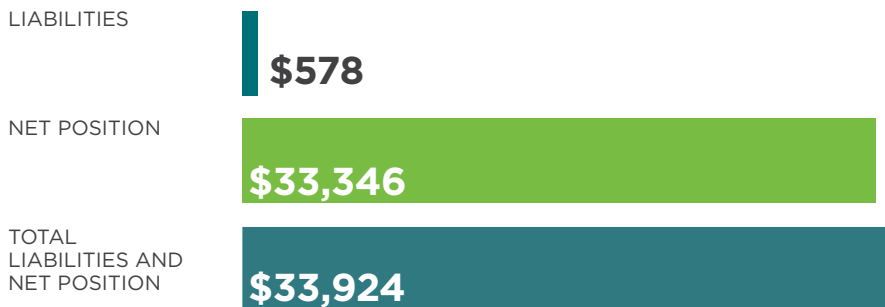
Your Health Idaho Executive Director Pat Kelly also took to the road to meet personally with news media and community leaders. The message was simple and clear: It's business as usual at Your Health Idaho. This assurance during a time of confusion and speculation served to calm the waters of 2017 and remind Idahoans that the exchange remains strong, stable, and ready to serve.

# BY THE NUMBERS: YHI 2017 FINANCIALS

## ASSETS (IN THOUSANDS):



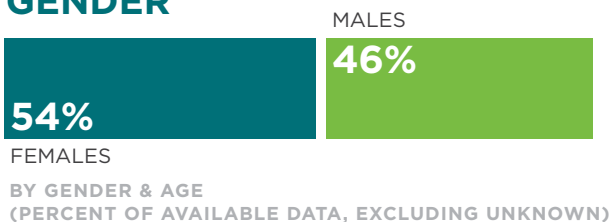
## NET POSITION (IN THOUSANDS):



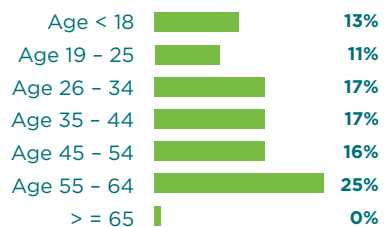
IN 2017, MORE THAN **93,000** IDAHOANS HAD COVERAGE THROUGH THE EXCHANGE

## PLAN SELECTION HIGHLIGHTS:

### GENDER



### AGE



### METAL LEVEL



### TAX CREDIT



THE MISSION OF YOUR HEALTH IDAHO IS TO MAINTAIN MAXIMUM CONTROL OF IDAHO'S HEALTH INSURANCE MARKETPLACE AT MINIMAL COST TO ITS CITIZENS.

# A LOOK AHEAD

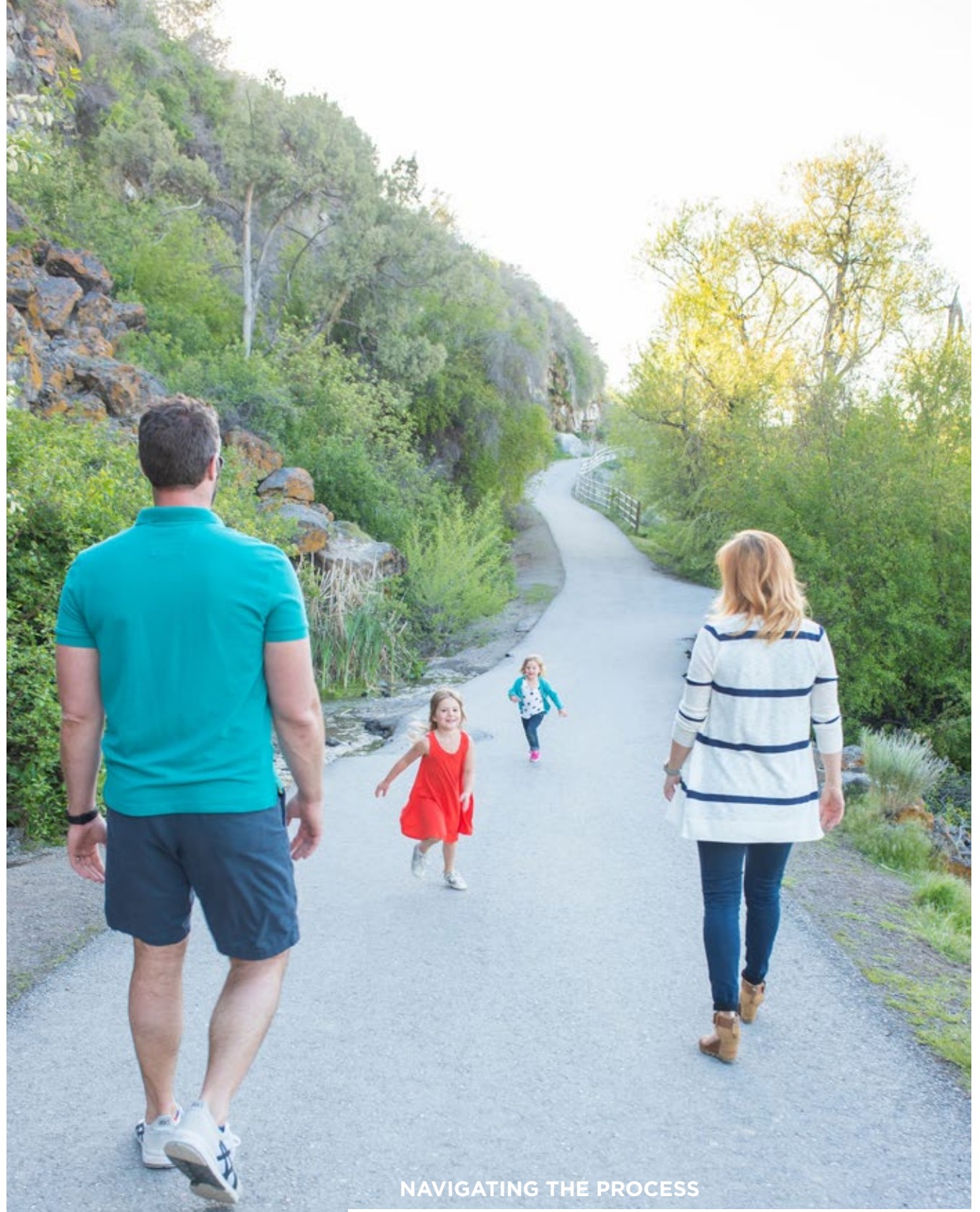
Although policies and procedures are sure to evolve in the coming months and years, our guiding principles remain constant. Your Health Idaho will continue to focus on our mission to maintain maximum control of the state's health insurance marketplace at minimal cost to its citizens.

This mission has guided state leaders to keep local control of the exchange's policies and governance within Idaho. By operating the exchange the Idaho way, Idahoans saved over \$22 million in assessment fees. By leading the Idaho way, consumer choice across the state increased for 2018 with multiple carriers offering 299 plans. By navigating change the Idaho way, with foresight and preparation, the consumer experience remains stable and solid. Our 2018 Open Enrollment drew over 100-thousand Idahoans to the exchange during a period of volatility and a shortened timeframe. This strong turnout was the product of months of disciplined planning, preparation, and partnerships.

And this is how Your Health Idaho will navigate the changes ahead. As the landscape of healthcare continues to evolve at the federal level, we will promote the value of being insured. We will remain nimble and ready to adapt to changes in federal policy and we will continue to work with our partners at the Departments of Insurance and Health and Welfare on approaches to better serve Idahoans. We will build upon our relationships with carriers and Consumer Connectors to enhance the consumer experience. We will fulfill our mission with the help of our many partners across the state.

As a result, Your Health Idaho will continue to serve tens of thousands of Idahoans whose lives have benefitted from having access to affordable healthcare. We will continue to reach out to communities from Pocatello to Priest River, and Melba to Mud Lake. And we will continue to be a positive example for the nation as we achieve success the Idaho way.





### NAVIGATING THE PROCESS

**“I thought it would be cut-and-dry when I decided to change my plan from Silver to Bronze, but I ran into trouble. I had a great associate at Your Health Idaho help me over the phone who resolved all of my issues in a timely manner. Insurance has been a lifesaver for me and my kids!”**

**- Nancy S.D., Island Park**



Your Health  
**IDAHO**

YourHealthIdaho.org