

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

**OUTREACH & EDUCATION COMMITTEE  
MINUTES  
FEBRUARY 27, 2015**

**1. COMMITTEE MEMBERS PRESENT**

- Ms. Karen Vauk, Chair
- Ms. Margaret Henbest (via teleconference)
- Dr. John Livingston (via teleconference)
- Mr. Tom Shores
- Mr. Tom Donovan

**2. OTHERS PRESENT**

- Ms. Jody Olson, Your Health Idaho
- Ms. Delfina Krakau, Gallatin Public Affairs
- Trent Cummins, Your Health Idaho
- Wanda Smith, Your Health Idaho
- Sara Chase, Drake Cooper
- Mckinsey Lyon, Gallatin Public Affairs

**3. CALL TO ORDER**

Following proper notice in accordance with Idaho Code § 67-2343, the Outreach & Education Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Ms. Karen Vauk, Chair of the Committee (Chair), at 8:00 am, Friday, February 27, 2015, at the offices of Hawley Troxell Ennis & Hawley, 877 W Main Street, Suite 1000, Boise, Idaho. In accordance with Idaho Code § 41-6104(8), the meeting was held in an open public forum and was streamed in audio format. Members of the public could access the audio stream by dialing into a telephone number that was included in the notice of meeting posted on the Exchange Board's Web site and at the meeting location.

**4. ROLL CALL**

The Chair called the roll and determined that Mr. Shores, Dr. Livingston (via teleconference), Ms. Henbest (via teleconference) and Interim Director Donovan were present resulting in a quorum.

Representative Packer was absent.

**5. APPROVAL OF PRIOR MINUTES**

Motion: Mr. Shores moved to approve the minutes from the December 8, 2014 Outreach & Education Committee meeting as presented.

Second: Ms. Henbest.

The motion carried.

## **6. O&E ROADMAP REVIEW**

The Committee briefly reviewed the Roadmap and if the O&E Committee is reviewing and recommending items for Board approval, the Committee will need to put the corresponding Board actions in the appropriate months.

## **7. REVIEW OF AGENDA**

There were no changes made to the agenda.

## **8. TRANSITION BUDGET**

Ms. Olson noted that the O&E Committee is the first of YHI to finalize a first budget draft. The Committee will review today's budget to pass onto the Finance Committee.

### **(a) Open Enrollment #2**

During Open Enrollment #2, Idaho was the only state to transition of the FFM. YHI reached out to as many Idahoans as possible to drive them to the Idaho Marketplace and maintain public support using heavy television and digital campaigns, engaging agents and brokers, performing enrollment outreach and narrowing the marketing through digital ads, direct mail and email. Chair Vauk mentioned that the results shown are very impressive and that it is appropriate to acknowledge and thank Ms. Olson and the Gallatin team for their efforts. Ms. Olson mentioned that the next step is to analyze the results for more information.

### **(b) Shifting Strategies**

Ms. Olson continued by saying the renewal process was cumbersome, lengthy and very challenging for the community. YHI was able to reach out to vendors and DHW to have them help the team with the linking issues, as this was a difficult part of the process this year. Also, the visibility into the data didn't show YHI a real time view of where customers were in the system. These are known issues, and the team is dedicated to resolving them for the next open enrollment period.

### **(c) Budget Projections**

Looking ahead, YHI is gearing up to begin SOW #9, and will begin with the lessons learned process which includes learning from current and renewing customers, evaluating strategies based on customer feedback and APTC availability, training for the changes and updates to the system and streamlining communications. Ms. Olson mentioned that YHI determined that live training is a necessity, versus self-directed training. The training schedule has yet to be defined. Dr. Livingston mentioned that it would be helpful to know who was on the exchange last year, and did not move over to the Idaho Marketplace this year. Ms. Olson stated that much of the focus of SOW#9 addresses this. Mr. Shores suggested that YHI ensure that better updating of system and policy changes are in place for agents and brokers.

During the first open enrollment period, there was \$5.4M budgeted for O&E. YHI was starting out, launching a brand and building support and awareness. This year, the budget was lower at \$4.3M with similar goals as last year, plus increasing visitors to the new marketplace and educating Idahoans on the state-based exchange. For OE 2016, the proposed budget is \$2.5M. Since the tactics are changing, the main goals are to target remaining eligible Idahoans, research the market and reset the strategy, retain current clients, enhance the agent and broker training and engagement and maintain public support and awareness. YHI still doesn't know the factors that impacted retention this year, and as this information is determined, it will clarify YHI's next steps.

For open enrollment 2016, the key assumptions are:

1. Agents and Brokers will need continued support, resources and training;
2. Operations and communications will need to clearly define responsibilities regarding customer communication;
3. Media interest in YHI may wane and will need creative new approaches to stay in the media;
4. Number of new clients will begin to taper as YHI reaches market saturation in 2014 and 2015 open enrollment periods;
5. YHI will have a separate budget for and hire 2 FTEs and possibly a half time FTE (temporary for open enrollment);
6. Transition of duties from current vendors to staff will take time and training;
7. Open enrollment period is 2.5 months.

During the first and second open enrollment periods, YHI used a heavy vendor model as operations started from the ground up and then moved to a state-based exchange. As more full time staff is hired, the vendor support will decrease in open enrollment 2016 to a proposed budget of \$2.5M. During open enrollment 4, vendors will be used even less, with the budget proposal of \$1.1M. Ms. Olson noted that the numbers for the future budget are all estimates and specific strategies will not be recommended until YHI is more aware of current market conditions and customer feedback. Mr. Shores mentioned a co-op approach to advertising wherein YHI shares advertising space and costs with local agencies. Dr. Livingston agreed, and mentioned sharing advertising space and costs with the carriers. Ms. Olson noted the ideas, and mentioned that this will be discussed in further detail at a future meeting.

Motion: Mr. Shores moved that the Outreach and Education Committee recommend the budget for Fiscal Year 16 of \$2.5 million and the budget for Fiscal Year 17 of \$1.1 million dollars to the Finance Committee for inclusion in the operational budget for Your Health Idaho.

Second: Dr. Livingston.

The motion carried.

## **9. SOW #9 REVIEW**

Ms. Olson reviewed SOW #9 and noted that a large part of the budget, \$150,000, falls under Project Management and Strategy and Operational Support. The total of the budget for SOW #9 is \$413,250. The funds for SOW #9 fit within the FY 15 O&E Communication budget that has been reviewed and approved by the Board. Some risks to the proposed approach for the OE3 and

OE4 budget include incomplete data analysis, unknown skillset of FTEs, responsibilities between communications and operations, difficulty in reaching new customer base and lack of flexibility. The rest of the budget is allocated to the following:

- Market Research - \$45,000
- Website Management - \$24,000
- Creative - \$15,250
- Paid Media/Advertising - \$15,500
- Earned Media - \$30,000
- Social/Digital Media - \$10,500
- Community Outreach (including agent training) - \$32,000
- Other (travel, printing, postage, event fees, translation services) - \$21,000
- Noticing (includes unanticipated costs for postage and print) - \$55,000
- Website Contingency - \$15,000

Ms. Henbest was concerned about the amount used for website management, and Ms. Olson and Ms. Lyon mentioned that as YHI transitions to in-house website management, this figure will decrease.

Motion: Mr. Shores moved that the Outreach and Education Committee recommend SOW # 9 in the amount of \$413,250 to the Board of Directors for approval. This scope of work falls within the global outreach and education budget previously approved by the Board.

Second: Dr. Livingston.

The motion carried.

Mr. Cummins shared with the group that this budget will be recommended to the Finance Committee for review and approval during the Committee's April meeting.

## **10. NEXT MEETING**

The next meeting of the YHI Outreach & Education Committee will be held in May. Ms. Fulton will reach out to the Committee in April for potential days and times that work best in May.

## **11. ADJOURN**

There being no further business before the Committee, the Chair adjourned the meeting at 9:27 am.

Signed and respectfully submitted,



Karen Vauk, Committee Chair