IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO

OUTREACH & EDUCATION COMMITTEE
MINUTES
MONDAY, MARCH 21, 2016

1. COMMITTEE MEMBERS PRESENT

- Mr. Jerry Edgington
- Mr. Tom Shores (via teleconference)
- Ms. Margaret Henbest
- Dr. John Livingston
- Rep. Kelley Packer
- Ms. Karen Vauk
- Director Dean Cameron

2. OTHERS PRESENT

- Ms. Jody Olson, Your Health Idaho
- Mr. Pat Kelly, Your Health Idaho
- Ms. Karla Haun, Your Health Idaho
- Ms. Meghan McMartin, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. Layne Beil, Your Health Idaho
- Ms. McKinsey Lyon, Gallatin Public Affairs
- Ms. Moriah Nelson, Idaho Primary Care Association
- Ms. Sarah Chase, Drake Cooper

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code § 74-204, the Outreach & Education Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Jerry Edgington, Chair of the Committee (Chair), at 9:00 a.m., Monday, March 21, 2016, 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 (via teleconference), Ms. Henbest, Dr. Livingston, Rep. Packer, Ms. Vauk and Director Cameron were present resulting in a quorum.
5. **APPROVAL OF PRIOR MINUTES**

Motion: Dr. Livingston moved to approve the minutes from the December 10, 2015, Outreach & Education Committee meeting.

Second: Ms. Henbest.

The motion carried.

6. **O&E ROADMAP REVIEW**

The Chair reviewed the roadmap and asked if there were any questions.

Mr. Shores asked about recertification or training of agents, YHI, or DHW personnel and if that should be on the roadmap. Ms. Olson said that the training and recertification does not require Committee or Board action, so it is not listed on the roadmap. She said that information will be available at the June Committee meeting.

7. **REVIEW OF AGENDA**

There were no changes made to the agenda.

8. **2016 YHI OPEN ENROLLMENT UPDATE**

Ms. Olson shared that during 2016 Open Enrollment, YHI certified more than a thousand agents and brokers statewide and conducted nearly 25 in-person training events for agents, brokers, and enrollment counselors. YHI has seen evidence that the agents who participated in these in-person training sessions, have significantly better success in using the tools and problem solving. YHI has taken the cue that what we are doing is working and we can make these more robust, offer additional times for live training, and some enhanced work around this year’s training sessions is underway. YHI also promoted expanded advertising opportunities to include digital and cinematic venues and promoted growth and sustainability to print, radio, and television reporters during the statewide media tour. New this year was the “Super Sign-up Saturday” event, which was a little bit late in the open enrollment process, and received mixed reviews. The agents that came late to the process and did not use the materials did not have success. We will look at this and expand it for the next open enrollment. The Chair asked about the results of number of enrollees. Ms. Olson said there were four to five on average that walked in and of those, agents had two to three enrollees. Mr. Shores said the super Saturday they did, the challenge was finding a location that would put the poster up. Mr. Shores believes advertising this would help and would like to work with Ms. Olson to make this more successful next year.

Ms. Olson continued, saying YHI also utilized automated outbound phone calls for consumer renewals for people that came on the website, but didn’t complete the process. We had a 27% success rate in converting people to the exchange. Outreach and Education efforts resulted in over 102,000 consumers selecting a plan for 2016. Ms. Henbest asked if the Super Sign-up Saturday was necessary since Your Health Idaho is becoming better known. Ms. Olson said yes, she believes that there is a brand and name awareness of the exchange, but there is much work to do and we are in the process of figuring out a way for agents to target their communities.
Ms. Olson said website analytics this year was a little bit challenging because we were out of synch with last year’s Open Enrollment period. Next year will be cleaner as the days will be the same. Overall, 2016 Open Enrollment outreach efforts drove increased traffic to YHI’s website. We had an increase in page views and the time on the site was reduced. Site visits up considerably but the time on the site was down. Mr. Shores asked is there a way to differentiate who comes on the site like an agent or a consumer, how many times a certain person calls, etc. Ms. Olson said no, they do not keep track of that and it is based on encounter. The Chair said it looked like there was a surge in enrollment for March 1 effective over February 1 effective. Ms. Olson said she thinks that is inherent in the fact that there was lag time from when enrollment closed and when they made a selection. In follow up, the Chair asked if there were issues with taxes, penalties and motivation. Mr. Kelly said last year the FFM had a Special Enrollment Period (SEP) specifically for people that were preparing taxes, realized there was going to be a penalty, and wanted to enroll. Idaho did not participate in that SEP last year and the FFM and those states that did participate, saw a very small response overall.

Director Cameron added that they are hearing significant concern from the carriers that people are waiting and essentially taking a “premium holiday” and then the carrier is picking up 12 months of claims with only 9 months of premiums. The DOI sent a letter last week to Secretary Burwell asking for Idaho to be a pilot for an October 1 through December 15 date in order to minimize this. They recognize this may cause some scheduling issues with YHI and DHW but think it will make for a more robust open enrollment. Mr. Kelly said he did receive the letter and is preparing to speak to this at the Board meeting on Friday. Moving things up 30 days does have some significant impact to YHI, but if it is approved, the team is ready to make adjustments.

Mr. Shores applauded Director Cameron but said from an agent point of view, it is more profitable to sell a Medicare Advantage plan than an exchange plan.

9. **SOW #12 UPDATE**

Ms. Olson said SOW #12 is on track to be closed out under the spending authority.

10. **SOW #13 REVIEW**

Ms. Olson reviewed SOW #13 said the total budget for this SOW is significantly reduced from past SOW’s and totals $63k. This was planned and projected and is possible because staff is taking things from a vendor supported model to an in-house model. We have $21k for project management (Gallatin and GS Strategies) regarding questions around messaging and with the efforts of GPA still managing some vendor activities and policy that we might want to deal with. We will be doing lessons learned reviews and discussions. There is not a lot of creative production activities happening at this time. YHI now has Adobe Pro which enable us to make changes to existing materials in-house.

Ms. Olson said we still have organizational communications with stakeholders and agents/brokers which will continue to be an area of robust activity and has come in house and is being managed by Mr. Chase. There is a small line item for other activities including postage, travel, printing, event fees, etc. And finally, noticing will be reduced and we are following this closely to get a good feel for what the actuals will be.
Mr. Shores said they are still seeing situations where notices go out and end up having to send them out again because there are errors on them. It is costing YHI a lot of time and money to redo these and the agents and brokers have to spend a considerable amount of time answering questions about situations that could have been avoided if the information had been double-checked. The Chair asked if this was something being reviewed for lessons learned and if we could evaluate this and fix the issue prior to next year’s open enrollment. Ms. Olson said yes, currently for YHI notices we are in the process of live audit. There may be instances where partners are generating notices and they are going out incorrectly. With YHI notices, we have quality assurance to make sure the content is correct. Our partners have been increasingly good about notifying YHI when notices have gone out that have issues, so we can communicate with our agents and brokers to let them know what is coming. This is a continuous and ongoing effort of improvement.

Motion: Ms. Henbest moved that the Outreach and Education Committee recommend SOW #13 in an amount not to exceed $63,000 to the Board of Directors for approval. This Scope of Work falls within the global Outreach & Education budget approved by the Board.

Second: Ms. Vauk.

The motion carried.

11. FY17 BUDGET DISCUSSION

Ms. Olson shared the budget categories for FY17 stating that they are similar to the past years’ categories and include Community Outreach, Collateral Material, Meals & Entertainment, Website, Travel, Training, Project Management, Policy, Operations and Integration, Market Research, Paid Media Production, Paid Media Advertising, Earned Media, Social/Digital Media, Noticing, and Marketing Other.

The budget transition shows Outreach & Education moving from a vendor supported model to in-house resources. We have a budgeted reduction of about $800k for FY17. Printed collateral materials are moving to a distribute-to-print model where people can contact us and then we send the materials. Regarding in-person trainings, Mr. Chase will be the main point of contact for YHI during trainings which allows for a reduction in spend for FY17. We will be reducing training to shorter sessions and offer more sessions to enable more agents/brokers to attend.

Ms. Olson said YHI’s website is now hosted internally moving from the external vendor. Direct oversight of the vendors will move in-house as opposed to project management externally. Mr. Shores suggested it would be advantageous to videotape the training so that agents can view it later. Ms. Olson said the team is currently looking for a camera to accomplish this for next year.

Ms. Olson reviewed the FY17 budget and said we have budgeted $1.2 for FY 17 which is about an $870k reduction from last year.

Ms. Olson said advertising will be the largest area of cost reduction. The media buy for FY2016 was $741,000 or about $82,000 per active week. Creative production was an additional $173,000. So we will be working to reuse materials from the prior year and will be developing a
mix of television, radio and digital ads for five weeks around open enrollment. Total projected
FY 17 budget for advertising is $499k.

Ms. Vauk asked if we had looked beyond FY17 for additional creative production. Ms. Olson
said she has looked out to 2018 and feels that until then, there is still life left in the current
messaging.

Mr. Shores asked about purchasing air time during an election year and asked if we have looked
at the upcoming presidential election and the cost and availability involved. Ms. Olson said when
we finalize the RFP process, we will look at the potential buy, but the election is over in early
November and that should free up air time for us.

Ms. Olson went on to discuss changes in O&E travel. She said travel will be reduced because
less staff will be attending training and we are investigating no-cost venues as well. We suspect
this will reduce the spend for training and travel by about $23k.

Ms. Olson said professional fees will be reduced considerably by bringing the oversight of
vendors in-house. The net result is significant with a reduction of $363k in this category.

The Chair asked how the staff feels about the workload shifting to them. Ms. Olson said we are
extremely lucky in hiring the staff that we have and when we look at the lifecycle of the
exchange, we are a bit more established and people understand us better. When we started this
process, we depended on vendors because communications was a staff of one. Now we are
maintaining and building upon past activity and assessing what the exchange needs to do. The
work is significantly different than it was in prior years. We can utilize staff with limited vendor
engagement. Mr. Kelly added that the reduction is more in the management of the vendors and is
about a 15% reduction in the overall budget. Ms. Olson said that from day one, we have
envisioned this move occurring and Gallatin has helped us make this happen.

Ms. Olson said changes in noticing continues to be audited and streamlined. We now have more
data on what noticing looked like through open enrollment and we are learning every day what
works and what areas need work. This is a challenging work stream for the budgeting process.

12. **RFP DISCUSSION**

Ms. Olson said when we first set up our Master Services Agreement with Gallatin Public Affairs,
they managed the relationship with vendors. These will now come in-house and because of the
way our procurement policy is, we need to open these up to all via RFP’s for both Creative
Services and Noticing Print Services, because they are in excess of $100k each. With Board
approval, we will release the RFP’s on Friday, March 25, respondents would have until April 1
to ask questions, and then YHI will post answers to the questions by April 6. Final responses will
be due on April 20, review of the responses will occur the week of April 25-29, final selection
will be made on May 2, and vendors will begin work on July 1.

**Motion:** Dr. Livingston moved that the Outreach and Education Committee recommend to the
Board for approval the release of a Request for Proposal (RFP) for a Creatives Services vendor,
and request the Board authorize the Proposal Evaluation Team (PET) to select the vendor and
authorize the Executive Director or the O&E Committee Chair to execute the contract at an
amount not to exceed $499,000. This amount falls within the anticipated FY 2017 Outreach and Education budget.

**Second:** Ms. Henbest

The motion carried.

**Motion:** Ms. Henbest moved that the Outreach and Education Committee recommend to the Board for approval the release of a Request for Proposal (RFP) for a Noticing Print Vendor, and request the Board authorize the Proposal Evaluation Team to select the vendor and authorize the Executive Director or the O&E Committee Chair to execute the contract at an amount not to exceed $285,000. This amount falls within the anticipated FY 2017 Outreach and Education budget.

**Second:** Ms. Vauk.

The motion carried.

**13. NEXT MEETING**

The next meeting of the Outreach & Education Committee will be held in early June 2016.

**14. ADJOURN**

There being no further business before the Committee, the Chair adjourned the meeting 9:59 a.m.

Signed and respectfully submitted,

[Signature]

Jerry Edgington, Committee Chair