

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

**OUTREACH & EDUCATION COMMITTEE  
MINUTES  
April 24, 2014**

**1. COMMITTEE MEMBERS PRESENT**

- Ms. Karen Vauk, Chair
- Representative Kelley Packer, Vice Chair (via teleconference)
- Ms. Margaret Henbest
- Mr. Tom Shores

**2. OTHERS PRESENT**

- Ms. Jody Olson, Your Health Idaho
- Mr. Alberto Gonzalez, Your Health Idaho
- Ms. Amy Dowd, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. John Kotek, Gallatin Public Affairs
- Ms. Jennifer Visser, Gallatin Public Affairs
- Ms. Susannah Buckley-Green, Burson-Marsteller
- Mr. Jesse Lewin, Burson-Marsteller
- Mr. Colby Cameron, Association of Health Underwriters
- Mr. Brett Ronbeck, Blue Cross
- Mr. Edwin Vining, Peyron Strategic Communications

**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 4:00pm, Thursday, April 24, 2014 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 took roll call and determined that Ms. Henbest, Representative Packer (via teleconference) and Mr. Shores were present, resulting in a quorum.

Director Deal, Mr. Self and Mr. Estess were absent.

**5. MEETING MINUTES REVIEW: MARCH 27, 2014**

Motion: Mr. Shores moved to approve the minutes from the March 27, 2014 meeting as presented.

Second: Ms. Henbest.

The motion carried.

## **6. REVIEW OF AGENDA**

There were no proposed changes to the agenda.

## **7. O & E COMMITTEE ROADMAP**

Ms. Olson reported that there were no changes to the Roadmap.

## **8. SOW #2-4 FINAL BUDGET REVIEW**

### **(a) Breakdown of O&E Expenditures to Date**

Ms. Olson reported that the Outreach & Education expenditures for July 2013-April 15, 2014 will come in at about \$4.8million or about \$900,000 under the estimated budget of \$5.7 million.

### **(b) SOW#5 April 16 - June 30, 2014**

Ms. Olson said in looking ahead, YHI is currently focused on the following:

- Lessons learned and post-enrollment research
- Planning for 2015 pre-open enrollment period
- Support for outreach to tribes, business community and people with qualifying life events
- Developing candidates for testimonials and pursuing earned-media opportunities
- Maintain the web site and social media presence
- Little or no paid advertising except Social Engine marketing
- Operations & policy support

Ms. Henbest asked if there had been any follow up with identifying YHI's ability to include notices with birth certificates and marriage licenses and what kind of expense that might add.

Action Item: Mr. Kotek will check with Ms. Krakau to see where she is on her research related to Ms. Henbest's question.

## **9. LESSONS LEARNED UPDATE**

Ms. Olson reported that YHI is actively engaged in lessons learned and soliciting feedback from YHI staff, O&E team members, CPAC, IPA's, agents and brokers. As a result of these discussions, a matrix was created that contains 59 different areas of discussion.

Mr. Kotek explained the various methods of obtaining the data and said currently his team is tasked with assigning each of the action items to the appropriate team members, adding due dates and then putting plans of actions together. He added that part of this is waiting on Randy Gardner and he expects it will be the middle of May when it is completed and transmitted back

to the Exchange. Ms. Olson said these lessons learned will help us in planning and formalizing processes for next year. Mr. Kotek added that last year we learned as we went and can now get those things on a checklist for next year.

Ms. Olson added another lesson learned relates to the role of the IPA and the role of the broker at events. The team found that IPA's were best used as support for the agents/brokers. Other items that arose from this are that the FFM training module did not work. From that failure, the team can figure out how to make the training better for the agents and brokers next year.

## **10. IDAHO CREATIVE FIRM UPDATE**

Mr. Kotek stated that one of the items he has been tasked with is to look for a creative partner to subcontract with from inside the state. He said they are looking at and talking with a few that are highly regarded or those that he has worked with previously and he will work with Ms. Olson for final approval by May 1, 2014.

## **11. IPA TRAINING / TRIBAL UPDATE / ELIGIBILITY MODEL**

Mr. Gonzalez began by thanking Ms. Visser, Ms. Buckley-Green and Mr. Lewin for their assistance with the tribes, policies, IPA's and more. He said they have been a tremendous help.

### **(a) IPA Assistance Metrics**

Mr. Gonzalez said that some of the reporting that Ms. Buckley-Green has been working on has been compiling the reports we asked the In-Person Assister's to collect for every individual they assisted. Idaho structured the grants in a way that did not encourage the IPA's to keep certain enrollment numbers where almost everywhere else across the country their pay or grants were tied to enrollment numbers. The fact that Idaho dismissed that requirement allowed them to focus on getting people started, help them navigate the system and ultimately many of them were referred to agents and brokers. Enrollment numbers show that they assisted more than 25,000 Idahoans but only 3,700 were enrolled completely by the IPA's. Mr. Gonzalez said that of the 25,000 people that were helped 10,000 were previously uninsured and a large number of these were IPCA. The entities that were targeted were exactly the ones that were needed and as we need to scale back the full-blown navigator in-person assister model, the IPCA needs to continue to be the main partnership, while the others can act in a different way. Mr. Gonzalez concluded by stating that of the 25,000 people assisted, 4,200 were Spanish speaking and only 176 were tribal members.

### **(b) Tribal Update**

Mr. Gonzalez said that 4 out of 5 tribes have signed the tribal policies and 2 of the 5 have signed IPA agreements. One of the tribes did not want to receive federal funds, but will continue at their own cost. For the most part they are all in agreement with the terms, conditions and dollars; we are just waiting for formal signatures.

Mr. Gonzalez said he and Ms. Visser will be holding the very first tribal technical work group which is where the tribes will be able to express their concerns around the development of the Exchange and for the Exchange to receive their input on process and policy. Then in June, YHI will be presenting at the Legislative Council on Indian Affairs.

Representative Packer offered her assistance with the tribes, if needed. Ms. Visser says the initial trouble was getting the right people involved in the discussion and she is making strides to ensure all the right stakeholders are engaged in the conversation which will allow it to move more quickly. Mr. Gonzalez added that if we find the negotiations stall at any point, we will reach out to Representative Packer for assistance.

Mr. Shores said some of these individuals live in remote areas and asked if they have adequate networks and coverage in those areas. Mr. Gonzalez said for the most part, coverage is adequate, but they will be addressing these issues at the technical tribal work group. He said the Sho-Pai is the only tribe with limited access to services. Mr. Shores asked if YHI could ask the carriers to include in their networks some of these outlying clinics that can help serve those in the more remote areas.

Ms. Buckley-Green said that in the QHP certification letter that was issued last week there is a section that specifically addresses both network adequacy from an essential community provider standpoint that has a Federal qualification for Indian Health Services. She said what Idaho did, which is unique to Idaho as a state based marketplace, was add a section to specifically address tribal network adequacy and tribal standards. It is in the QHP Certification that the YHI Board voted on and approved last week.

#### **(c) Training and Certification**

Mr. Gonzalez said that the 4 hour training that the Federal Marketplace provided for agents and brokers was inadequate. He said we still have a lot to leverage and he and Ms. Buckley-Green have spent time updating the table of contents for all different levels and also selected a learning management system called **Edvanded 360**. This system has online course registration, a quick and easy certification process, and it will be managed by YHI. Certificates of completion can be printed and badges can be downloaded to add to their web sites, letterheads or business cards. The system has great functionality and is very inexpensive.

Ms. Buckley-Green has an appointment scheduled with the Department of Insurance to discuss CE credits for next year for the agents and brokers and will also be looking at getting credit for last year's CMS training that was not accredited. Ms. Buckley-Green is looking into obtaining a waiver on last year's training since the statute indicates that one must apply within 60 days after the event occurred.

Ms. Vauk asked if there was a recertification requirement. Ms. Buckley-Green said yes because the agents were trained and certified on the federal marketplace system and not Idaho's Marketplace. She sees the process for YHI's system training in two parts: policies and procedures of YHI and system training.

Mr. Gonzalez added that literally they have to train from scratch again and then next year there will be a shorter version for recertification. Mr. Shores said they have already spread the word to the agents and brokers and they are all prepared for this experience. He added that they are prepared for a 3-4 hour recertification process each year following this year.

Ms. Vauk asked if the certification is optional or if it is required. Mr. Gonzalez responded that it is required to sell on the marketplace.

Ms. Buckley-Green said we work collaboratively with the DOI which will be the regulatory agency and we will testify that each agent/broker has completed their training. Ms. Vauk asked if this is a standalone LMS system outside of DOI. Mr. Gonzalez confirmed that is correct. He said this is YHI's system. He added that agents and brokers will not be allowed into the training system until DOI validates licensure. They are then given access to the training system.

Mr. Shores said carriers should be added to the list on who are certified and not because some agents are certified to the exchange and some are not even though they are licensed to sell a certain product set. Mr. Gonzalez said that is correct and we will continue to work not just for licensure but for the appointments and special skills like languages. We will maximize the use of the LMS system but make sure there are links to DOI and YHI. Ms. Buckley-Green added that the GetInsured system tracks appointments and is consumer facing. This will all be functionality in the system. There is a manual interface between the two, but it's a real simple process.

Mr. Gonzalez said the team is anxious to get the training done, but the technology is still in development. Ultimately the training will be ready to go in September, possibly sooner, which gives the team plenty of time to create the training environments, to validate the training, and communicate with the agents and brokers.

#### **(d) Eligibility Model**

Mr. Gonzalez said the system development is moving well, and he was able to see a preview of the system today. But there have been some recent changes in design in the last few weeks. Following recommendations from CMS, YHI is working in partnership with the Idaho Department of Health and Welfare. This is a good thing as IDHW has national recognition on how they do eligibility. The infrastructure, knowledge, experience and leadership DHW has will provide an opportunity on the eligibility side. DHW will never touch the Marketplace, only eligibility which will be completely separate. Eligibility continues to be defined very closely but as we understand this better and find tune the design we can be optimistic of what in front of us.

Mr. Gonzalez finished by saying there is a lot of effort right now to plan for a seamless renewal process for this next year. For those people on the federal marketplace, we will need to very carefully transfer them to the Exchange and we are working with the federal marketplace and carriers on the best way to do this.

## **12. UPDATES**

### **(a) KBOI News Segment**

Ms. Olson provided an update on the special that is being promoted on KBOI Channel 2 that will air tonight, April 24, at 10:00pm Jody will provide an email to the Board to update them on the news segment.

### **(b) Enrollment Numbers**

Mr. Shores said Mr. Gonzalez and Ms. Dowd understood there was going to be an enrollment number released this week. Ms. Olson said that now we are being told next week but if you look at trends and projections we can infer high 60's low 70's.

Mr. Shores has seen several projections on the 1.5% as far as the earnings go and basing it on a \$200 level plan, but he believes that number is very low and believes the average plan rate will be more like \$500 so there will be considerably more money to run the Exchange.

Ms. Olson said another very important take away is that we are at 1.5% and not 3.5% like the federal government so there is considerable savings to Idahoans based on that alone.

Ms. Henbest asked if providers might be willing to share stories, while taking into account privacy concerns, which YHI can use for success stories.

Action Item: Mr. Kotek will have Ms. Bilbao follow up with Ms. Henbest on that point tomorrow.

### **13. ADJOURN**

There being no further business before the committee, the Chair adjourned the meeting at 5:04pm.

Signed and respectfully submitted,

  
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Karen Vauk, Committee Chair