

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

**MARKETPLACE COMMITTEE  
MINUTES  
TUESDAY, JUNE 6, 2017**

**1. COMMITTEE MEMBERS PRESENT**

- Mr. Jerry Edgington, Chair
- Mr. Fernando Veloz
- Mr. Tom Shores
- Ms. Janice Fulkerson

**2. OTHERS PRESENT**

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Jeff Hull, Your Health Idaho
- Ms. Karla Haun, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Ms. Alanee DeRouen, Your Health Idaho
- Ms. Frances Nagashima, Your Health Idaho
- Ms. Lori Wolff, Department of Health and Welfare
- Mr. Peter Sorensen, Blue Cross of Idaho
- Ms. Sara Chase, Drake Cooper

**3. CALL TO ORDER**

Following proper notice in accordance with Idaho Code §74-204, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (dba Your Health Idaho) was called to order by Mr. Jerry Edgington, Chair of the Committee (Chair), at 3:05 p.m., Tuesday, June 6, 2017, 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. Veloz, Mr. Shores, and Ms. Fulkerson, were present resulting in a quorum.

Ms. Sweigart, Rep. Packer and Director Armstrong were absent.

## 5. APPROVAL OF PRIOR MEETING MINUTES

**Motion:** Mr. Shores moved to approve the meeting minutes from the March 7, 2017 Marketplace Committee meeting as presented. **Second:** Mr. Veloz. **The motion carried.**

## 6. REVIEW OF AGENDA

No changes were made to the Agenda.

## 7. REVIEW ROADMAP

The Chair reviewed the roadmap and there were no questions.

## 8. KEY METRICS AND LESSONS LEARNED

Mr. Kelly introduced Mr. Jeff Hull, YHI's Customer Experience and Policy Manager, who manages policy, training, and the support center.

### *a) Enrollment Update*

Mr. Kelly said YHI's effectuated enrollments are down by about 1,000 compared to this time last year. There was not much of a shift across metal tiers and that would be expected given the dependence on the tax credit (APTC) and Cost Share Reduction (CSR). The Chair asked about the Platinum and Gold plans being down and Mr. Kelly said there were no Platinum plans offered in 2017 and a reduced number of Gold policies available this year. With the interaction of the tax credit and net premium, it is expected that customers migrate to those lower cost plans.

Mr. Kelly said in total, about 85% of YHI's customers receive an APTC and of those, over 50% receive a cost share reduction (CSR).

### *b) CSC Metrics*

Mr. Kelly noted that the call center is reporting call volumes over 55% lower than in 2016. Key take-aways are there were no measurable upticks in calls related to 1095-A's. The customer support center is highly focused on quality assurance and a new QA process in the support center. The work is focused on the average handled time and improving the accuracy and case resolution at the same time. YHI will continue to monitor this and will report back to the Board.

Mr. Shores asked about the dedicated phone lines and email address for the agents. He noted that often times, it takes a long time to get turnaround on an email and then the agents end up calling in. He asked what might be done to accelerate this process. Mr. Kelly said the agent community is terribly important to YHI. The team is looking at this to make sure the right resources are in place to handle emails, tickets, and phone calls. Mr. Shores said the email is a much more efficient solution, but with wait times up to 8 days, and an upcoming shortened enrollment period, this need to be resolved soon.

Ms. Fulkerson said on the solutions being considered, her assumption is that resources can be redirected to customers when agent traffic is down. Mr. Kelly said yes, that is true.

Mr. Kelly reviewed the time to resolve a case and said this is an area that YHI has focused much of its attention. This is centered on the strategic goal of providing a *Flawless Customer Experience* and YHI has done very well in decreasing the amount of time spent to resolve a case, resulting in almost 85% of cases resolved in less than 3 days, with a slight decline right after open enrollment.

Mr. Kelly said the real opportunity is around the number of contacts it takes to resolve the customer issue. Currently, one-quarter of the cases are resolved in two or fewer contacts, with the remaining three-quarters taking three or more contacts. Mr. Kelly said YHI will do this by looking at incorporating skill-based routing, how YHI trains and brings on seasonal workers, and how to optimize existing tenured staff.

Mr. Kelly reviewed the training improvements in the call center. YHI is tracking the top call types (eligibility, enrollment, and general questions) and the associated volumes to identify areas where target training may have the most impact. YHI is also working to improve processes that may be friction points for customers, and validate how policy is impacting the CSC. All of these efforts are leading to a continuously better *Customer Experience*.

Mr. Kelly said average handle time continues to move down as Customer Advocates become more efficient and processes more refined. The Average Handle Time includes hold time, active talk time, handle time, conference time, and after call work time. There has been an average reduction of almost three minutes per call over the past three months. The bulk of this decline is due in part to the after call work time, where the team has become more comfortable with the calls and the information being provided and can now complete some of that work while they are still on the call. The active talk time is being kept as efficient as it can be to keep calls crisp and short.

There is a likelihood of a little more decline in the average handle time, but it is expected to bottom out at about 11 minutes, which is as efficient as it can be without risking call backs from the customers.

#### **c) *Appeals Update***

Mr. Kelly said YHI continues to see the bulk of appeals related to date changes, APTC's, QLE/SEP's, reinstatements, and APTC not applied. One of the major changes in policy is related to how an approved APTC is applied to the policy. In the past, YHI used the 15<sup>th</sup> of the month rule, and if it was approved after the 15<sup>th</sup>, it was applied to the following month. Going forward, if an APTC is approved at any point in the month, it will be applied back to the first of the month for their policy. This is currently being done manually, but will become a technology enhancement in the future. This will address the APTC and APTC Not Applied reasons, which will drastically improve the Customer Experience.

In terms of appeal hearings, YHI has had one since December, and that one was overturned. YHI also had a federal hearing last week and takes up to six months to receive the final decision from the federal appeals officer.

Mr. Veloz asked about appeals related to Plan Selection. Mr. Kelly asked Ms. Nagashima to answer. She said generally this is when an agent or family member selected the wrong plan.

Mr. Shores said it seems like the answer when there is a problem is that the agent will have to file an appeal and he said the process is daunting and time consuming. He asked if there are issues that are common, can we figure out a way to work internally with YHI to resolve before having to move to the appeal process? Ms. Nagashima noted that, yes there have been some updates around policy that were implemented at the end of May because we determined this process to not be the most efficient way to resolve issues. These issues will be handled by Tier 2 team and training or more information will come through the Agent resource, Ms. Botkin.

## **9. PY '18 PREPARATIONS**

Mr. Kelly said for Plan Year 18 (PY18), YHI is focused on building on the successes around redeterminations and renewals in 2016, applying lessons learned within the support center and with agent/broker training, and adjusting the resource plan for a shortened open enrollment. To address the shorter open enrollment, YHI will be hosting an Open Enrollment Summit on June 21 to work through ways to assist agents/brokers and carriers. Participants include agents and brokers, carrier reps, DOI reps, DHW reps and YHI key personnel. This will be a discussion about the tools, tricks and tips that can be utilized to mitigate some of the challenges that may come due to that shortened open enrollment.

Mr. Kelly said it's important to note that about 90% of enrollments occurred on or before December 15 last year and about 75% of people that changed plans, did so before December 15. So YHI knows it can handle a large volume of work in that shorter period, but we want to ensure we listen to our stakeholders and partners in a brain storming environment on June 21.

Mr. Kelly said the other important dates include DHW doing their redetermination notices in September, and completing those redeterminations in October so that on November 1, when open enrollment begins, those show in the customer dashboard. Anonymous shopping begins on October 1, open enrollment on November 1, and open enrollment ending on December 15.

Mr. Shores asked when the crosswalk plans will be available to look at? Mr. Kelly said September 15 is the Board meeting to certify plans and then DOI may be able to provide crosswalk plans following that meeting, though we don't yet have a date. This will be discussed at the June 21 Summit.

### ***a) Technology Updates***

Mr. Reddish provided an overview of the technology roadmap. Recent releases include 4.6: Qualified Life Event (QLE) Validation and 4.7: Carrier Reconciliation. He said the QLE Validation has given YHI an automated records submission enabling consumer to upload supporting documentation for QLE's. Out of the 1,886 life change events that have been reported since April, 38 percent have submitted through the system with valid events and only 4 percent did not have a valid QLE.

Ms. Fulkerson said 38 percent of documents are coming through this now, which is great, but asked how the balance of those documents are coming in. Mr. Reddish said some are coming through the ticketing system, some are mailed via US mail, and other methods. The Chair asked if the 4 percent is what was expected and Mr. Reddish said that there wasn't a benchmark for measuring that.

The Carrier Reconciliation was a huge win for the carriers and YHI as it looks at data consistency. This is critical in the reconciliation process and provides a snapshot of the data and compares the data looking for inconsistencies. To date, 7,578 enrollments have been confirmed through automation, rather than through a manual process, which will enable YHI to deliver accurate 1095-A's for 2017 enrollments.

Mr. Reddish looked at the upcoming system enhancement, release 5.0, which includes "password resets" that will improve the consumer experience by enabling password reset at point of customer contact. "Consumer Opt-Out" is a compliance item from CMS which enables the consumer to change their communication preferences and opt-out of communications. Finally, "County based ratings" will align processes with DOI standards for rating area definitions. Mr. Kelly added that this is a request from the DOI to move from zip code ratings to county based ratings.

Mr. Reddish said looking ahead to future enhancements, 5.1 will be released in September and will include "APTC Application Based on Eligibility Date" which will allow customers to apply their APTC to a financial enrollment up to 60 days retroactively. The last planned system enhancement is around "834 enhancements" which will improve automated operational processes between partners, and reduce the current average of 14 days for resolving 834 issues.

***b) Agent Training and Certification***

Ms. Haun said LMS training and certification will begin August 15 (which is two weeks earlier than last year). Live in-person training begins in September and ongoing training is currently available via monthly webinars.

Mr. Shores asked about the ability for agents and brokers to attend trainings via their computer and Ms. Haun said they are currently working out the details of that.

Ms. Haun added that YHI is working on sharing agent best practices with other agents and currently YHI has peer-to-peer video tips on the partner tool page. In addition, YHI has reviewed the most frequently asked questions and from that, developed a how-to guide for agents. Finally, YHI has started an agent recognition program for agent attendance and engagement.

Ms. Haun said training has two levels: new agents are required to take the full course of 18 modules, and experienced agents will be able to take a shortened program for certification. YHI has introduced different methods for different learning styles including how-to guides, videos, and webinars. YHI introduced a monthly audit of phone calls, tickets and emails and this is helping to spot trends and respond accordingly with training. As we prepare for a shortened open enrollment, we see a higher skill level among our consumer connectors and anticipate greater consumer satisfaction as a result.

Mr. Shores suggested that these trends get looked at daily for rapid resolution. Ms. Haun said the monthly report is something that is reviewed on a daily basis up until the capture of the whole month.

**c) *Agent Training and Certification***

Mr. Hull said YHI has been focused on optimizing internal training efforts by reformatting the content in the modules to enable more efficient delivery. This also allows us to continue developing scopes of support and help clearly define who is responsible for performing specific duties, or basically helping each person understand their roles better. This will also allow us to build out skill-based routing for call handling and ticket managing.

**10. CONTRACT ADDENDUMS**

**a) *Wind Rivers SOW***

Ms. Haun said the first Statement of Work is for Wind Rivers Support Services which will work with YHI Outreach and Education as our Training and Support Provider. Deliverables include agent and broker support, open enrollment training for consumer connectors, and issue identification and tracking. SOW #1 is slightly under the amount of the previous fiscal year at a not-to-exceed amount of \$130,000 and is included in the approved FY18 budget.

**Motion:** Mr. Veloz moved that the Marketplace Committee, recommend to the Board, approval of the Wind Rivers SOW #1 in an amount not to exceed \$130,000, and which is included in the approved FY18 budget. **Second:** Ms. Fulkerson. **The motion carried.**

**b) *Drake Cooper SOW***

Ms. Haun said the second SOW is for Drake Cooper Creative Services which will continue providing creative and advertising services. Deliverable include open enrollment campaign strategy, advertising and design, media services, and metrics. SOW #1 is slightly under the amount of the previous fiscal year at a not-to-exceed amount of \$495,000 and is included in the approved FY18 budget.

Mr. Shores asked if there are plans or advertisements to announce the shortened enrollment period? Ms. Haun said that will be discussed in communication strategies section at the OE18 Summit meeting on June 21.

**Motion:** Ms. Fulkerson moved that the Marketplace Committee, recommend to the Board, approval of the Drake Cooper SOW #1 in an amount not to exceed \$495,000, and which is included in the approved FY18 budget. **Second:** Mr. Shores. **The motion carried.**

**c) *DHW MOU***

Mr. Kelly said DHW provides eligibility and enrollment services for YHI and the DHW MOU for these services is an annual agreement that needs to be extended for another year these costs are consistent with the FY18 budget and are driven by a cost allocation for common, indirect, and other direct costs. There is no planned design, development, and implementation (DDI) in this so just the cost allocation model and then direct billed.

Mr. Veloz asked about the amount and if it would be disclosed to the Board members prior to the Board meeting? Mr. Kelly said the amount of \$2.2M in the approved budget is YHI's

best guess at what the cost will be. DHW has a receipt authority with the legislature of up to \$2.5M and so YHI's legal counsel requested the motion be written in this manner.

Mr. Shores asked what happened in 2017. Mr. Kelly said YHI is currently projecting \$2.2M for 2017, but it is important to note that amount includes two months of DHW handling all of the support center activities and ten months of under the current operating stance with the integration of the support center at YHI.

**Motion:** Mr. Veloz moved that the Marketplace Committee, recommend to the Board, approval of the DHW MOU in an amount consistent with the FY18 budget. **Second:** Mr. Shores. **The motion carried.**

## **11. CMS UPDATE**

Mr. Kelly said CMS has provided two key updates since the finalization of the 2018 Market Stabilization Rules, neither of which directly impact Idaho. The first update is that Healthcare.gov will no longer be utilizing SHOP technology for small business enrollment and will shift to a direct enrollment approach, which Idaho has been doing all along. The second is the introduction of direct enrollment with web brokers, or double redirect approach, will be available for 2018 open enrollment, which Idaho has decided against.

Mr. Kelly added that YHI's annual regulatory and compliance reporting remains on track including SMART reporting, Privacy and Security documents for Authority to Connect, and Monthly enrollment reporting. YHI is on track to utilize the grant funds by the end of this financial year.

Mr. Shores asked about the SHOP restriction and Mr. Kelly said the amount is roughly \$2M that was restricted for SHOP and we have asked if we can redirect those funds, and the answer remains no.

## **12. POLICY UPDATE**

Mr. Kelly shared a couple of policy updates which include anonymous shopping beginning October 1, and open enrollment dates set for November 1 thru December 15, 2017. Redeterminations and plan renewals will be complete prior to November 1 and all enrollments during open enrollment will have a January 1 effective date. This will mitigate the premium holiday concerns.

Mr. Kelly said given the shortened enrollment period, YHI will host an OE18 Summit of key stakeholders including DOI, DHW, agents, and carriers to discuss processes, procedures, and tools that can be developed and used to assist with the shortened enrollment period.

Finally, Mr. Kelly said key policy decisions in June will focus on the 2018 renewal process and the impacts from any carriers that are not returning to the exchange in 2018.

### 13. EXECUTIVE SESSION

**Motion:** The Chair moved that the Committee enter into Executive Session pursuant to Idaho Code Section 74-206 (1) to consider records that are exempt from disclosure as trade secrets under YHI's public records policy and Idaho's public records act pursuant to Idaho Code Section §74-206 (1)(d).

**Executive Session Roll Call:** The Chair called roll and determined that Mr. Veloz, Mr. Shores, and Ms. Fulkerson, were present, resulting in a quorum.

The Committee entered into Executive Session at 3:59 p.m. and reconvened at 4:34 p.m. No final actions nor decisions were made while in Executive Session.

### 14. NEXT MEETING

The next meeting will be held in early September of 2017.

### 15. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 4:36 p.m.

Signed and respectfully submitted,

  
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Jerry Edgington, Committee Chair