

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

**OUTREACH & EDUCATION COMMITTEE
MINUTES
JUNE 17, 2015**

1. COMMITTEE MEMBERS PRESENT

- Ms. Karen Vauk, Chair
- Ms. Margaret Henbest
- Dr. John Livingston
- Mr. Tom Shores
- Mr. Jerry Edgington
- Director Dean Cameron

2. OTHERS PRESENT

- Ms. Jody Olson, Your Health Idaho
- Mr. Pat Kelly, Your Health Idaho
- Cheryl Fulton, Your Health Idaho
- Elizabeth Woodworth, Burson-Marsteller
- Randy Gardner, Gallatin Public Affairs
- Brody Aston, Lobby Idaho
- Natalie Podgorski, Gallatin Public Affairs
- McKinsey Lyon, Gallatin Public Affairs
- Brooks Kochvar, GS Strategy Group

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 4:07 p.m., Thursday, June 17, 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, Ms. Henbest, Mr. Edgington and Director Cameron were present resulting in a quorum.

Representative Packer joined via teleconference at 4:12 p.m.

5. APPROVAL OF PRIOR MINUTES

Motion: Dr. Livingston moved to approve the minutes from the February 27, 2015 Outreach & Education Committee meeting as presented.

Second: Mr. Shores.

The motion carried.

6. O&E ROADMAP REVIEW

The Committee briefly reviewed the Roadmap and the Chair said the Committee action SOW 10 will be taken to July Board meeting for approval.

7. REVIEW OF AGENDA

There were no changes made to the agenda.

8. EXECUTIVE SESSION

Motion: The Chair moved that the Committee enter into Executive Session pursuant to Idaho Code 67-2345 to consider records that are exempt from disclosure under YHI's Public Record Retention Policy and Idaho's Public Record Act pursuant to Idaho Code Section 67-2345 (1)(d).

Executive Session Roll Call: The Chair called the roll and determined that Mr. Shores, Dr. Livingston, Ms. Henbest, Mr. Edgington, Rep. Packer and Director Cameron were present resulting in a quorum. The Committee entered into Executive Session at 4:10 pm.

The Executive Session ended at 5:07 pm. No decisions or motions were made during executive session.

9. SOW #9 UPDATE

Ms. Olson said priorities are shifting. There will be less community outreach and more targeted support and engagement of agents and brokers. The focus will be on internal and operational communications before determining customer communications. The goal is to maintain a strong paid media presence with emphasis on strategic and targeted messages working to make sure communications align across all stakeholders. There will be increased training for stakeholders including Customer Service Representatives, Agents/Brokers, and Carriers. We will begin working with the carriers, DHW and our call center to have certain areas that own certain things.

Mr. Shores suggested we work on adding a quoting or estimating tool link to the YHI website. He also suggested an option to reduce the cost of advertising through some sort of a co-op arrangement with agents and brokers. Particularly in smaller communities this could be very popular. This would reduce costs to YHI and help the brokers and agents. Mr. Shores also commented that the current noticing being sent to consumers is confusing.

Director Cameron had some concern about an estimating tool or calculator but thinks it is worth talking about. As for the advertising, he thinks having a well-done ad by YHI for agents and brokers in small markets to use and tag would be a step in the right direction.

10. SOW 9 REVIEW

Ms. Olson said for Open Enrollment 3 we will continue to focus our outreach and marketing on retaining enrollees. This is a shift as previously we focused on acquisition and education. And although we will continue this, we are shifting to a retention model now. Retention activities are always less expensive than acquisition activities.

Director Cameron said that he suspects that those who are currently enrolled and also receive a tax credit, are likely to stay. And with the penalty rising, they are pretty committed, so why would we focus more on retention when they are likely to be retained. There is still a large segment of the population that has not purchased insurance and by and large, they are people that are healthy and are choosing not to get insurance. Carriers are wanting to enroll these people to keep them sustainable. Ms. Olson said this messaging towards the uninsured, and those not using YHI will continue. There are some people in Idaho that will never buy via the exchange. We need to identify the remaining market and determine the best strategy for acquiring them. When we have that information, we'll be better prepared to have these conversations. We are on a path of sustainability and as we work towards sustainability, we are going to have to find that appropriate balance of retaining people and reaching out to new people. Director Cameron asked why focus on retention and what are the actions we will take. Ms. Olson said we need to retain customers in order to be profitable. Ms. Lyon said there are still actions that need to happen in the renewal experience and we need to reach out to them with support and education to ensure we retain them. The Chair said those with an APTC will most likely stay, and that's 70% of the enrollees, but they still need attention so they don't make mistakes and lose their policy. The Chair said an acquisition strategy can now be more targeted once we get better information from SHADAC.

Ms. Olson said another thing we are working to improve is the customer service that consumers receive. YHI is working with customer service representatives, creating the training for agents and brokers, finalizing the details of the policy manual, and working with the different stakeholders so they understand the end-to-end customer service experience. We are working with YHI reps and with DHW reps to make sure they understand what their responsibilities are and how those responsibilities connect to ensure a seamless customer service experience.

Ms. Olson said for SOW 9, we had an approved budget of \$413,459. Through the end of May, we have spent \$199,660 and we are projecting an additional \$90,000 spend in June. One of the reasons the number is so far below the approved amount is because of the print noticing. Previously, we were going through these budget dollars at a rapid rate of about \$50-\$60k a month. We were not sure how that would decrease after open enrollment closed, so we put in a higher number to make sure we could cover it. Actual expenses came in far below, which is favorable for the budget. Travel, printing, postage and event fees have come down because we have fewer activities in this area after open enrollment. There are still some outreach events with the Universities, statewide presentations and tribal meetings, so those figures are still running on budget. Our social and digital media expenses are down, as is earned media. Due to these decreases in spending, the O&E budget is significantly under projections for SOW #9.

11. SOW #10 REVIEW

Ms. Olson reviewed SOW #10 and said the areas we will continue to focus on include project management, strategy and content. We are reviewing the recently completed research to identify the remaining market, complete an analysis, create messaging and define the media, outreach and education plan to reach that population.

We are currently working on updated messaging for open enrollment 3. The messaging targets new consumers, renewal consumers, agents and brokers. We will be finalizing collateral for open enrollment 3 and to include flyers, ads, direct mail pieces and other communications to targeted people who are still eligible to enroll. While Gallatin is still our primary vendor, they have subcontracted with outreach vendors including Drake Cooper to produce creative material, and Burson Marsteller to support policy work and training.

We are finalizing an overarching communications calendar which includes activities under YHI umbrella, DHW, insurance carriers, and other organizations who have required or regular communication with enrollees. We will be transitioning duties from our vendors to our new hires including our new Communications Coordinator coming on board in July. This will require training and a large knowledge transfer from our vendors; this activity is included in SOW #10. We have updated the policy manual, will do a training with carriers, provide back up support for program and policy steering team. In addition, work is underway to create training, define roles, provide ongoing community outreach, etc.

Market research is budgeted at \$45k because we are looking at doing another survey prior to open enrollment.

Mr. Edgington said he really likes the idea of identifying the target markets. Is this market research how YHI intends to accomplish that or are there other areas? Ms. Lyon said the Market research is the survey work we do through GS Strategies, but also through other sources. That information goes to our media buyers at Drake Cooper and their media team uses that to design advertising and determine which markets to target. That process starts in the next month or two.

Mr. Edgington asked about the social media spend. Ms. Olson said we have been using a vendor for that, but the new communications coordinator will take that over.

Rep. Packer said there will still be some expense and we don't want to lose sight of who is doing what and for which line items. Ms. Olson assured that as it disappears from the budget, it will still be tracked in departmental salaries.

Ms. Henbest left the meeting at 5:23 p.m. The Committee maintained a quorum.

Director Cameron asked where we are locating call center activity in this budget. Mr. Kelly said that is under a different allocation bucket. The call center training is the only item in the O&E Budget.

Motion: Mr. Shores moved that the Outreach and Education Committee recommend SOW #10 in an amount not to exceed \$1,428,000 million to the Board of Directors for approval. This Scope of Work falls within the global Outreach & Education budget approved by the Board.

Second: Dr. Livingston.

12. TRAINING AND NOTICING

Ms. Olson said training has already been reviewed. The process/timeline is included in the packet.

Mr. Shores is concerned about the training timeline and suggested it be moved up. Mr. Kelly stated that the training needs to happen after the releases so that the training is on the most current system.

13. NEXT MEETING

The next meeting of the YHI Outreach & Education Committee will be held prior to the next Board meeting which is anticipated in August or September.

14. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting 5:30p.m.

Signed and respectfully submitted,

A handwritten signature in cursive script, reading "Karen Vauk", is written over a horizontal line.

Karen Vauk, Committee Chair

