IDAHO HEALTH INSURANCE EXCHANGE
DBA YOUR HEALTH IDAHO

MARKETPLACECOMMITTEE
MINUTES
AUGUST 19, 2014

1. COMMITTEE MEMBERS PRESENT

- Mr. Mark Estess, Chair
- Mr. Fernando Veloz, Vice Chair
- Mr. Tom Shores
- Ms. Zelda Geyer-Sylvia
- Representative John Rusche
- Director Dick Armstrong

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Mr. Ethan Owen, Your Health Idaho
- Mr. Jesse Lewin, Burson-Marsteller
- Mr. Joshua Tauber, Accenture
- Mr. Shankar Srinivasan, GetInsured
- Mr. Fred Heil, GetInsured
- Ms. Lori Wolff, DHW
- Mr. Greg Kunz, DHW
- Mr. Brody Aston, Lobby Idaho

3. CALL TO ORDER

Following proper notice in accordance with Idaho Code § 67-2343, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Mark Estess, Chair of the Committee (Chair), at 8:00am, Tuesday, August 19, 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

Ms. Geyer-Sylvia called the roll and determined that the Chair, Mr. Shores, Fernando Veloz, Representative Rusche and Director Armstrong were present resulting in a quorum.

5. REVIEW OF AGENDA

There were no changes made to the agenda.

6. PRIVACY & SECURITY VENDOR UPDATE

Mr. Owen reminded the Committee of the RFP process to date. He said the team received 8 RFP responses by the deadline of 8/8/2014. Of those, only CAaiNes and SecureState met the minimum proposal requirements as described in the RFP. The YHI IT Director and Accenture reevaluated the proposals and scored them independently using the criteria set out in the RFP. YHI performed follow-up with the proposed Project Manager and Engagement Manager of each finalist and discussed the following:

1) Identify Actual Assessment team and Project Manager's previous MARs-E experience
2) Understanding of other relevant experience of team members
3) Clarification on details of the cost proposal

In the end, it came down to price, given how clearly matched these two vendors were. It is the recommendation today of the IT Director and PET team to move forward with SecureState.

Mr. Veloz asked where this firm is located and Mr. Owen said Cleveland, Ohio.

Mr. Owen continued with the timeline stating that he would receive approval today from the Marketplace Committee based on the PET evaluations and recommendation. It would then go before the Board on August 20 where the contract would also be executed and then August 25 would be the kick off. The process would then be for the vendor to perform a compliance audit and provide feedback to YHI. YHI would then have two weeks to fix any issues. The vendor would then come back to confirm that those items were fixed. There will be a similar audit for Rev 4 which is included in the cost (except travel). The second audit would be a smaller more focused audit.

Motion: Ms. Geyer-Sylvia moved that the Marketplace Committee recommend for Board approval that Secure State be selected as the vendor of the MARs-E SAR RFP and that a contract be awarded to SecureState consistent with the RFP in an amount not to exceed $31,144 plus reasonable expenses; and that the Executive Director and Chair of the Marketplace Committee be authorized to negotiate and execute said contract.

Second: Rep. Rusche.

The motion carried.

7. DECISION AND SUPPORT FUNCTIONALITY

(a) Issues to Consider

Mr. Tauber said there are three issues for the YHI team to consider:
1) The ability to modify, or remove entirely, the third decision support question.

- This question allows the consumer to select key "Benefit Preferences", which then display on the plan tile (e.g., adult dental, weight loss programs, hearing aids).
- This question does not modify which plans display, nor their sort order.

2) The ability to modify, or remove entirely, the first two decision support questions asked at the beginning of GetInsured's Plan Shopping application.
   - These two questions determine the "Expense Estimate" to be low, medium, or high.
   - These two questions do not modify which plans display, nor their sort order.

3) The ability to modify the default sort value on the plan shopping page.
   - The current primary sort is premium (low to high).
   - Other current sorting options available include deductible or out-of-pocket maximum.

Ms. Geyer-Sylvia said she is having trouble with the context of where this will be on the web experience and whether it is part of the web shopping experience or part of anonymous shopping. She also questioned whether it would include all plans or just medical and whether just the metal level or cost be displayed and if everything, including catastrophic plans, will be displayed.

Mr. Srinivasan responded to Ms. Geyer-Sylvia stating that this is the first step in the shopping flow (both in anonymous flow and shopping flow) is the expense estimate. That is the first page they see and includes only medical plans. Once the shopper chooses a medical plan, they are then offered dental plans. The system displays only high level information in the tile view (this has been tested to include what is important to the users). Then the small compare button allows them to view the plans, up to three side by side, in detail (full benefit grid).

Mr. Shores said we will have a similar problem to California's issues. What it does is put people that are not using an agent to give them information. It may not be the best information for them. People are going to be stuck with a plan they really don't want. Because this is such a complicated issue, we suggest a place where you can find help. A "Find an Agent For Free" button would be helpful.

Mr. Srinivasan said Mr. Shores made a valid point. In California the decision support is difficult because they did not elect to use the tile view. Users first see four plans and then can scroll left or right to see additional plans. We do have a "Get Assistance" button at the top right of the screen and switched the agent with the assister to make the agent more prominent on the screen.

Ms. Geyer-Sylvia said we need to be careful with Assisters as they should NOT be helping people choose a plan.

Mr. Veloz asked if a person can sort and look at metal levels only. For instance if they want to see all silver plans, can they do that. Mr. Srinivasan said that there is a metal level selector on the left, however users do not understand the metal levels.

(b) Feasibility Items

Mr. Tauber said what he is going to walk through on the next few pages are with an eye on feasibility. GetInsured has developed an outline of what is within the realm of possibility for this year and what is too large of a scope change and needs to be deferred to next year.

ITEM 1: BENEFIT PREFERENCES

Go live with Release 1 is set for October 1, 2014.

- Existing benefit preference choices can be edited or removed for Idaho specific requirements.
    - For example, GetInsured can add text or a pop up next to the dental items that highlights that a user can purchase standalone dental in the case that their health plan doesn't come with an imbedded dental plan.
    - Sample Text: "Selecting this option will identify the products with dental coverage included. Please note that stand-alone dental products are also available for purchase."

- Based on DOI analysis, the following answer choices could be considered as they highlight variations across plans:
    - Acupuncture
    - Adult Dental
    - Child Dental
    - Adult Vision (new)
    - Non-Emergency Care When Traveling Outside the US (new)

Ms. Geyer-Sylvia shared concern that YHI should be careful as this format may direct people to plans. She and Rep. Rusche suggested eliminating Adult Dental as it is not available for purchase on the Marketplace, as well as removing Adult Vision, Non-Emergency Care When Traveling Outside the US and possibly Acupuncture as this adds risk and time constraint to the system. The Committee agreed to this approach.

ITEM 2: EXPENSE ESTIMATE

The team proposes that, given the significant cost and level of risk highlighted by GetInsured, the first two decision support questions remain unchanged for this year. Many places in the application point to the first page. The first page cannot be removed as there is considerable risk and time associated with that process.
- The algorithm used is based on successful models in other states and markets and is informed by leading design principles.
- The expense estimate does not affect the inclusion of plans, nor the order in which they are displayed.
- These two items are embedded in the GetInsured code. Modifying or removing them would require custom development and pose significant risk to the project.
- A complete redesign of decision support, for Idaho-specific considerations, can be scoped and executed next year.

Mr. Shores asked if you skip the page, does it cause any issues down the line and Mr. Tauber confirmed that it does not cause issues. Rep. Rusche suggested that the Committee accept this recommendation. Ms. Geyer-Sylvia stated that there should be considerable testing on the expense estimating algorithm and that having no testing of this functionality is a great risk as there are a lot of nuances to the plans. Mr. Srinivasan commented that there is not currently a deep dive test on this algorithm, as the UAT focusing on testing of the user interface, however carriers could be set up to walk through the test expense algorithm or be provided with a grid of what the expense estimator will return. Mr. Tauber will circle back with the test leads on this issue to find a solution.

ITEM 3: DEFAULT SORT

YHI proposes selecting from among the three currently available sort criteria. Developing alternate sort criteria will introduce significant cost and risk to the project. GI is working on adding to that list to add additional sorts to that view. At this time, users can choose from among those three for a default sort. The YHI recommendation is to continue to use premium to sort plans. Adding new options for this year would create a high risk. The Committee agrees that the premium sort may be the best option to support.

8.   NEXT MEETING

The Chair suggested looking to the second week of September for the next meeting. Ms. Fulton will send a poll to the Committee members.

9.   ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 8:57 am.

Signed and respectfully submitted,

_____
Mark Estess, Committee Chair