

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

**MARKETPLACE COMMITTEE  
MINUTES**

**WEDNESDAY, AUGUST 30, 2017**

**1. COMMITTEE MEMBERS PRESENT**

- Mr. Jerry Edgington, Chair
- Ms. Janice Fulkerson, Vice Chair
- Mr. Tom Shores
- Rep. Kelley Packer (via teleconference)
- Mr. Fernando Veloz (via teleconference)

**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. Frances Nagashima, Your Health Idaho
- Ms. Meghan McMartin, Your Health Idaho
- Ms. Miriam Griffin, Your Health Idaho
- Ms. Stephanie Mathiesen, Your Health Idaho
- Ms. Julie Hammon, Idaho Department of Health & Welfare
- Ms. Shannon Brady, Idaho Department of Health & Welfare
- 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 3:01 p.m., Wednesday, August 30, 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. Shores, Rep. Packer (via teleconference), and Mr. Veloz (via teleconference), were present resulting in a quorum. Ms. Fulkerson arrived at 3:05 p.m. Ms. Sweigart and Director Barron were absent.

## 5. APPROVAL OF PRIOR MEETING MINUTES

**Motion:** Mr. Shores moved to approve the meeting minutes from the June 6, 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. ENROLLMENT SERVICES RFA

Ms. Haun said it is time for the annual renewal of YHI's enrollment entities. Just as a reminder, they help extend YHI's reach to Idaho's populations by reaching out to the uninsured, the underinsured and those that are least likely to self-enroll. They often need assistance due to a language barrier and/or lack of access to technology. In July, YHI issued a Request for Applications and received three responses prior to the deadline. The Proposal Evaluation Team (PET) met on August 14. The awards will be made, pending Board approval, on September 15 and the new contract period begins on October 1, 2017.

Based on the respondents' experience, their expertise, and their overall proposal, the evaluation team met and recommends awarding contracts to two enrollment entities: St. Luke's Health System and Idaho Primary Care Association. The budget for 2018 contracts is less than \$272,655 and as a comparison, last year's contracts were \$279,000, with the reduction a result of moving from three entities, to two entities. The awards do fall within the approved budget for FY18.

Mr. Shores asked if either of these entities serve the Native American Tribes? Ms. Haun said these two contracts do not cover the tribal communities, but YHI does have contracts that will be renewed at the beginning of next year for tribal communities.

Mr. Shores asked if YHI knows how many enrollees YHI receives from these contracts/entities? Ms. Haun said IPCA enrolled about 17,000 and the St. Luke's assisted resulted in another 1,000 last year. A third entity resulted in about 35 enrollments for 2017.

Mr. Shores said St. Luke's tends to cover primarily the southern portion of Idaho. Does YHI have coverage for northern Idaho? Ms. Haun said the St. Luke's response indicated a statewide presence.

Mr. Kelly raised two items that were brought to his attention regarding the Enrollment Entities. The first was related to St. Luke's and the relationship that St. Luke's has with SelectHealth and the fact that Mr. Edgington is employed by SelectHealth. The question arose if that created a conflict for Mr. Edgington.

Rep. Packer said St. Luke's and YHI have been working together from day one, and prior to Mr. Edgington serving on the Board, and since that relationship and contracts were established prior

to that, it shows there is no conflict. The other thing to note is the timing of the SelectHealth/St. Luke's purchase only a year ago. Mr. Stoddard added that the amount of the contract will be under \$20K and given St. Luke's revenues are approaching \$2B, this is immaterial to St. Luke's and is more of a perception of Board members that needs to be addressed. Chair Edgington added that the PET Committee was unanimous on the decision.

Mr. Kelly said the second concern was if St. Luke's would favor one carrier over another as they go through the assisting process. These entities are simply in place to assist with the enrollment process, not the selection of plans. Once open enrollment opens, the customer will shop for a plan, and be connected with an agent to help them make the decision. The enrollment entity is out of the process at that point.

**Motion:** Ms. Fulkerson moved that the Marketplace Committee, recommend to the Board, approval of the Enrollment Entity contracts and authorize the Executive Director or the Marketplace Committee Chair to execute the Enrollment Entity contracts at an amount not to exceed \$272,655 collectively. This amount falls within the approved FY18 budget. **Second:** Mr. Shores. **The motion carried.**

## 9. OUTREACH & EVENT RFP

Ms. Haun summarized the need for an Outreach & Event RFP stating it will help YHI expand its outreach across the state. Current efforts are fairly limited to the greater Treasure Valley area and YHI would like to have more of a presence in other geographies of the state and identify opportunities for appropriate engagement or sponsorship in these gap areas. In addition, the objective would also be to create and produce educational and promotional materials for distribution, to expand the reach of YHI through key influencers using editorial and speaking opportunities and social media. And finally, to develop a cache of testimonials using a variety of media.

The funding for this RFP would replace a previous staff position and remains budget neutral and would not exceed \$50,000.

Chair Edgington asked what the timeline will be for the RFP. Ms. Haun said upon approval at the Board meeting on September 15, YHI would initiate the RFP on September 18, responses will be received by the second week of November, with execution beginning January 1, 2018. This would be for 2019 open enrollment.

**Motion:** Ms. Fulkerson moved that the Marketplace Committee recommend to the Board the release of the Outreach & Event RFP and request the Board authorize the Proposal Evaluation Team (PET) to select the vendor and authorize the Executive Director or the Marketplace Committee Chair to execute the Outreach & Event contract at an amount not to exceed \$50,000. This amount falls within the FY18 approved budget. **Second:** Mr. Shores. **The motion carried.**

## 10. CUSTOMER EXPERIENCE

### a) *Support Center Performance Update*

Mr. Hull shared the support center performance update and stated that they are working on

uptraining and improving performance. This has resulted in our average handle time reducing and stabilizing. Call volumes are down and average handle time continues to drive down below 12 minutes on a regular basis. We have been uptraining on efficiency improvements with soft skills training around de-escalating customers and maintaining call control and coaching paired with weekly accountability to ensure progress achieved. With the coaching paired with accountability, we have gained traction and have had more interaction and real-time problem solving occurring on the floor. Quality scores continues to improve as efficiency increases.

Mr. Hull said call volumes are down by 75% since last open enrollment, averaging between 6,000 - 7,000 each month, and we anticipate seeing a spike as we approach the upcoming, compressed, open enrollment.

The big win is the reduction in handle time (20%), which is a reflection of advocates being able to maintain these efficiencies. After-call time has been reduced due to improved coaching and hold times have been reduced due to improved efficiencies and up-training.

Mr. Shores said agents and brokers are still having issues with tickets being responded to or knowing who is handling the ticket. Mr. Hull said he looked into it and understands that there was a delay and YHI's efforts have been around up-training and getting these tickets to more experienced Customer Advocates (CA's) so that there are not extended wait times. There has been some discussion around information contained in the response as to who is handling the ticket. Mr. Kelly added that in addition to up-training and rerouting of tickets to more experienced CA's, YHI will be deploying updates that include notification of when it is received, notification when it has been updated, and notification when it is resolved. If the tickets come through support emails, there will be a notification as well. Mr. Reddish said there is an additional notice that shows when the ticket has been picked up - or assigned to a CA.

Mr. Shores said another issue is that there is no way of knowing which ticket is for which customer and wonders if there is a way to indicate that in the response. Mr. Reddish said the concern there is a privacy issue as names are considered PII. He said this will be discussed internally to see what might be able to be done.

Mr. Hull said regarding customer experience, the percentage of inquiries resolved in less than three days has improved, while the percentage of inquiries requiring three or more contacts has increased slightly. This is mostly due to the SEP validation process that moved to YHI from the carriers which adds a touchpoint with customers and because there has been a slight increase in complex cases outside of open enrollment.

#### ***b) Appeals Update***

Mr. Hull said appeals are down 37% driven by improved supervisory and floor training, better coordination between partners including carriers, DHW and DOI, and policy improvements and refinements to improve the customer experience and address prevalent concerns that were driving appeals. Last quarter YHI saw 9 hearing requests, with 8 of those being resolved prior to hearing, and only one going to hearing, which was then overturned.

#### ***c) Carrier Reconciliation Status***

Mr. Reddish provided a brief update on carrier reconciliations particularly as it pertains to 1095-A's. There has been a dedicated focus between YHI and the carriers related to data reconciliation. As of late, YHI has analyzed the effectiveness of the team and the work streams as it pertains to the 1095's. As of 08/11/2017, 95% of 1095-A's would generate successfully due to these reconciliation efforts, which is a 12% increase since Reconciliation Workbench went live in May.

**d) *BOTs Discussion***

Mr. Reddish said we live in a day and age when everyone has some sort of technology at their fingertips at all times. Consumers want real time on demand customer service. This has driven us to research ways to enhance our system and the customer experience. A BOT is an application that performs automated tasks, such as the ability for an Idahoan to reset their HIX password without ever calling the YHI Support Center by leveraging technology such as smartphones. Password resets are a big call driver, with over 2,000 calls last OE for password resets. This would automate this request through the IVR system and perform the password reset without ever having to sit in the call que or speak with a customer advocate.

Key considerations that were looked at include improving the customer experience, adhering to Idaho's low cost promise, risk & compliance. Based on this review, YHI will be rolling out the Bot password reset functionality by the end of September.

**e) *Technology Roadmap***

Mr. Reddish said YHI is on track for the 5.1 release. Ms. Fulkerson asked if this release is an automation upgrade. Mr. Reddish said yes. Mr. Kelly added that at the June meeting, one of the risks was the ability to automate the crosswalk across carriers or intercarrier renewals. The Policy Steering Team decided to go forward with it, which took some of YHI's development funds. But it was money well spent and will provide a better customer experience and reduce risk to the YHI revenue stream.

**11. CMS AND POLICY UPDATE**

Mr. Kelly said it has been relatively quiet in Washington due to the recess. But there are two things that are being discussed including the cost share reduction (CSR) funding, which is currently month-to-month. Both the House and Senate bills included funding through the end of 2019, of course those both died, but it did show much support on the hill to fund those components. We are analyzing those impacts as part of our contingency planning. The rates that were submitted to DOI for PY18 assumed no CSR funding. The Silver plans need to provide the same level of benefits, but because they have to apply to everyone, not just those that use the CSR's, the Silver premiums will go up substantially. The APTC's will also go up substantially, so out-of-pocket for individuals will remain relatively flat.

Mr. Kelly said CMS also extended the plan finalization deadline and that will primarily affect FFM states. All of the carriers in Idaho have signed their carrier agreements, so we are good to go with our four carriers.

There is no news around ACA repeal and replace bills but there are some discussions around market stabilization and CSR funding is a priority in all of those discussions.

Mr. Kelly said the other topic to come in the coming weeks are the Proposed Payment rules. That should allow clarity on what open enrollment will look like next year along with any other payment parameters that go with that.

Mr. Kelly said currently all the renewal and redetermination work assumes no CSR funding. The bigger questions are “if” that changes, and if it does change, “when” that might happen. Currently we have the “if” covered with a second set of plans/premium/APTC redeterminations should CSR’s be funded, essentially parallel options. It is not a simple flip of a switch if this happens, but will minimize the impact. That is why the “when” is so important. A decision to fund before anonymous shopping starts would cause the least disruption. A decision post October 1 or after the start of Open Enrollment increases the operational impacts. YHI and its partners at DOI, DHW, and GetInsured are actively working together to act as quickly as possible should we need to switch to a new set of plans that assume CSR funding.

Ms. Fulkerson asked how this will affect the customer. Mr. Kelly said it will have no impact on the customers if it happens prior to anonymous shopping, very little impact if it happens during anonymous shopping, but if it happens on November 1 or after, that will have a much bigger impact on the customer as they will receive new notifications, new APTC redeterminations, new premium levels, etc.

Chair Edgington asked if noticing from YHI will go out to those BridgeSpan customers that are being forced to change carriers. Mr. Kelly said typically renewal notices come from the customer’s existing carrier which is difficult for BridgeSpan to do, so YHI is sending those notices.

## **12. OPEN ENROLLMENT 2018 PREPARATIONS**

### ***a) Support Center Performance Update***

Mr. Hull said resource planning for open enrollment has been completed and verified using Erlang C model to verify the correct number of advocates are scheduled at the correct times. Training materials have been updated and reformatted into modules based on OE17 learnings including reducing total training time to 2 weeks and allowing others to train from the modules simultaneously if needed. YHI is implementing a buddy system for on-boarding each temp with an experienced Customer Advocate. YHI’s pipeline for temporary employees is beginning to fill and LMS training is underway. Mr. Kelly added that the first training class is starting Tuesday, September 5, and new training classes will begin in two-week increments.

### ***b) Consumer Connector Prep & Training***

Ms. Haun said consumer connector training and certification is well underway with Open Enrollment Preparedness webinar that took place on August 15 and we worked out the kinks in our presentation delivery system and will rerun the session in September. The new Consumer Connector Toolkit was also unveiled in August, and includes tools like renewal letters, postcards, and application forms.

LMS training modules have been created a little differently this year. Those Consumer Connectors that are returning will take a shortened training and testing certification process and those that are new take an extended version. We also have our live training schedule posted for September, October, and November and we will also have webinars available as alternatives for unique situations.

### **13. ANNUAL COMMITTEE SELF-EVALUATION**

Chair Edgington said there are four questions to go over today.

- Do Committee meetings (frequency and length), as well as actions, align appropriately with its defined charter? Yes
- Do Committee meetings have written agendas and materials related to significant decisions, and are materials provided to Committee members in advance? The Chair said Yes, he finds it to be early and complete. Ms. Fulkerson and Ms. Vauk concurred.
- What improvements to the effectiveness of this Committee occurred over the last year? The Chair said combining the Outreach & Education and Marketplace Committees was a wise consolidation as the two committee both focus on the Customer Experience. Ms. Fulkerson said the Chairs have managed the meetings effectively and timely. Mr. Veloz added that the staff has helped the Committee members be more effective by being more prepared. He added that the Marketplace Committee can focus on sharpening the saw so to speak to make the Consumer Experience even better.
- What suggestions for improvement should this Committee consider? Ms. Fulkerson said as these Committees have been consolidated, and as there may be many changes coming out of DC in the coming months, it might be helpful for each Committee to receive a summary of the other Committee meetings particularly where there may be something decided or discussed in one Committee that affects another Committee.

### **14. NEXT MEETING**

The next meeting will be held in late November or early December of 2017.

### **15. ADJOURN**

There being no further business before the Committee, the Chair adjourned the meeting at 4:03 p.m.

Signed and respectfully submitted,

  
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Jerry Edgington, Committee Chair