

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

**MARKETPLACE COMMITTEE
MINUTES
SEPTEMBER 8, 2015**

1. COMMITTEE MEMBERS PRESENT

- Mr. Fernando Veloz, Vice-Chair
- Ms. Zelda Geyer-Sylvia
- Mr. Tom Shores
- Ms. Candace Sweigart
- Director Dick Armstrong
- Director Dean Cameron

2. OTHERS PRESENT

- Mr. Pat Kelly, Your Health Idaho
- Ms. Cheryl Fulton, Your Health Idaho
- Ms. Sherri Boyce, Your Health Idaho
- Mr. Ethan Owen, Your Health Idaho
- Ms. Dana Packer, Your Health Idaho
- Ms. Jody Olson, Your Health Idaho
- Ms. Meghan McMartin, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Ryan Beckstead, Your Health Idaho
- Mr. Matt Fuhrman, Your Health Idaho
- Mr. Bob Vanderbilt, Your Health Idaho
- Ms. Becky Webb, Get Insured
- Ms. Kristina Eidemiller, Your Health Idaho
- Ms. Julie Hammon, Idaho Department of Health and Welfare
- Mr. Peter Sorensen, Blue Cross of Idaho
- Mr. Vincent Lam, Accenture
- Mr. Colby Cameron, Sullivan and Reberger

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. Fernando Veloz, Vice Chair of the Committee (Vice Chair), at 10:01 a.m., Tuesday, September 8, 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

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

Director Cameron arrived at 10:30 a.m. Rep. Rusche was absent.

5. APPROVAL OF PRIOR MEETING MINUTES

Motion: Mr. Shores moved to approve the meeting minutes from the June 23, 2015 Marketplace Committee meeting as presented.

Second: Ms. Sweigart.

The motion carried.

6. REVIEW OF AGENDA

There were no changes made to the agenda.

7. OPERATIONS UPDATE

(a) Dashboard

Ms. Packer shared the Operations dashboard and said YHI leadership is working to update the dashboard to reflect more meaningful information during non-open enrollment periods. Some additions have been made to the dashboard. The call center is still receiving quite a few calls as represented by the green line on the monthly operations activity chart. There is a large gap between the number of calls received and the number of tickets created. This is significant because it represents the number of calls the call center is able to handle without having to create escalations or generate tickets. The support emails are handled just like calls and can be handled by the call center but these can also go directly to the YHI staff. This chart is meaningful so that YHI can insure staffing is appropriate and enables YHI to monitor the timeliness of the response to these issues.

Mr. Shores and Ms. Geyer-Sylvia had questions about the difference in numbers of total individual enrollments versus the confirmed effectuated at the top of the dashboard. Mr. Kelly responded that the confirmed effectuated total should read 75,501 at the top of the column. The gap between the 86,659 and the 75,501 is the reconciliation gap for those that are in the carrier system but are not in the YHI system. Ms. Geyer-Sylvia noted that the difference between what the carriers are reporting and what is in YHI's system is alarming. Ms. Packer said that YHI has a breakdown of those numbers with each carrier to identify those gaps in the reconciliation process. YHI is identifying reasons for the variance with each carrier and said it is primarily a data-feed issue because some of the carriers have not sent back confirmations for effectuation.

The updated dashboard will include more data driven activities and related metrics such as call, ticket, and email volumes as well as enrollment status such as pending, canceled, and effectuated. Effectuation numbers and enrollment numbers will remain, as will the number of

calls. The current volume of calls that the call center is able to handle and whether those calls are escalated to support staff at YHI will also remain.

Ms. Geyer-Sylvia is not sure that the total calls, tickets and emails are necessary for a Board member. Ms. Packer presented the customer service chart on the dashboard and explained that these figures are helpful to YHI. Ms. Geyer-Sylvia says this information is not useful from her viewpoint and she would be more interested in the aging of tickets. Ms. Packer appreciated her suggestions and said the feedback from the Committee is important so that she can provide meaningful information.

The Vice Chair agrees with Ms. Geyer-Sylvia in that the bottom portion of the chart is not as meaningful as the top portion of the chart. The Vice Chair returned the discussion back to the top portion of the chart in comparing confirmed versus effectuated and said it appears the majority of those are without financial assistance and asked how YHI is working to close the gap. Ms. Sweigart said having a graph that shows the different types of issues represented in the calls and the resolution to each type of call would be more helpful than what we see on here. It would show what people are struggling with and what would it take to reduce those types of calls to increase effectuations.

The Vice Chair asked about the information provided on the last dashboard relating to the number of calls and a metric about dropped calls and found that information was helpful. Ms. Packer said that those numbers could be brought back if that was meaningful to the Committee. She said she is looking at call volumes so that as she is planning for open enrollment she can look at the call volumes for individual time frames and see if call volumes correlate to a specific notice being sent out. This information will be used to determine what is causing the changes in call volumes and perhaps what are the top five reasons for the change in numbers. Mr. Kelly added that the call statistics are still in the report on the upper right corner. The dropped calls are represented in the abandonment rate and that rate has gone down while the other figure shows that the call time has gone up.

Ms. Geyer-Sylvia said the Committee should establish a target for what needs to be reported to the Committee and represented on a graphic so that staff can better respond to that target. For instance a 12% abandonment rate is still pretty high in this industry. Her company would shoot for under 5% abandonment. Ms. Geyer-Sylvia asked how many of the call backs are actually reached. Ms. Hammon said some people are reached, others receive voice messages, and others may not answer at all. Typically when callback times are low we reach most of these callers, generally about 80%. As hold times get longer it is harder to reach these callers on callback. Ms. Hammon said that for the abandonment rate, those are people that hang up before getting the full instructions for a callback.

Mr. Shores said that the experience at his office is that calls are immediately directed to the answering machine almost every day. If his office gets a phone call back but he is on another call then quite often a message will not even be left and then his office will have to start the process over and go back into the queue so that is a challenge. One of the suggestions would be to actually have a line just for the agents. In his office they try to use emails but that is not always as successful as it used to be. Mr. Shores thinks it would be worthwhile to know if the increased call volume patterns can be associated with a letter or notice that went out at about the

same time. Mr. Shores said that if the chart is kept for the dashboard, there needs to be a reason listed as to why the call volume changed.

Ms. Geyer-Sylvia returned the discussion to potential targets for call response and abandonment. For this Committee, she asked what a reasonable target is. Ms. Hammond said that for calls that are general questions the target is 30 minutes, for calls that need eligibility verification the response time is longer because the resolution takes longer. The call center targets to 30 minutes but the standard call is up to one hour. Ms. Hammon said there are no targets for abandonment rates because of the call back option. For people that hear the message, hear the callback instructions and don't leave a callback number, there is no way to track those who hang up after hearing that option. Ms. Packer asked Ms. Hammon to address the times that callers are waiting in the queue or waiting for a callback. Ms. Hammon said anytime it looks that DHW will exceed a 15 minute hold time, DHW has the ability to bring in staff from around the state from our universal workforce to keep that hold time low. Ms. Geyer-Sylvia said it looks like DHW has a totally different model than at Blue Cross, their model is to actually talk to someone so the abandonment rate is very low. She asked if DHW has any feedback as to whether this model is working and suggested that the number that is needed is how many of these people are reached on the first call back. Ms. Hammon said that DHW could research the costs for setting up a system that could track all of that. DHW doesn't currently have a way to track that but this model has been used at DHW for several years and has resulted in less complaints since it was implemented.

Mr. Kelly said one of the items they are looking into is a system that would allow the caller to hold vs. request a call back. Before we implement the hold feature, we need to insure that once a caller is in the hold pattern that they can choose to exit the hold pattern and request a callback. Once that question is answered then we may be able to add the option to hold. The other thing that he is hearing is that if we are to set a target for hold times or abandonment rates, then clearly YHI would have to consider the costs to have more people on the phone to meet those targets. The take away here is what are those costs? For every 1 percent of abandonment rates it's going to cost "X" amount of money. YHI can bring that analysis back and help the Committee understand that difference between the consumer experience versus impacts to our sustainability model.

Ms. Geyer-Sylvia said that maybe that is not the research that needs to be done but asked if YHI has done a survey to see the customer satisfaction of the people going through the call center. She said it's different than anything she's seen in the past but maybe people are okay with that and it's what they expect.

Ms. Sweigart asked how many times YHI/DHW will attempt a call back. As a consumer (with other companies) she relayed there have been instances where she was in a meeting when the call back came in and then there was not an additional call back and then she would have to call again and be put back into the queue. Adding a couple of attempts might be a way of increasing customer satisfaction without the cost of doing a survey and researching other options.

Mr. Shores said he has had a similar experience with his office and that it has been hard to coordinate that callback within the functions of an office. His office has gone almost exclusively to emails. However, the emails are not as forthcoming as they used to be. Mr. Kelly said that consumer feedback found in one of our surveys says that first call resolution was an issue and

YHI has addressed this with additional staff training. He added that the agent and broker survey revealed that the callback feature does not always work as Mr. Shores describes. YHI is attempting to address that with the hold option.

Ms. Geyer-Sylvia summarized what she thinks the Committee needs: more reasons for calls, the aging of the tickets, a target for call back and abandonment rates, and what percentage of people are reached on the first call back. She added that YHI researches the costs of providing a second call back, what the percentage of broker calls versus enrollee calls is so we know who is calling because there might be different solutions for different callers.

Ms. Packer said this discussion has been very helpful and useful to her. The Vice Chair asked if the changes discussed here would be available for the board meeting. Mr. Kelly responded that YHI will make the changes that can be made and if the data is not available then YHI can indicate what date it will be available. There may be some data that is not available.

(b) Operations Work Stream Status

Ms. Packer shared the Operations Work Stream statuses.

- Effectuation – The self-reported effectuation rate has declined primarily due to cancellations.
- Reconciliation Efforts – YHI's number one priority has been making sure we have three partners passing data between DHW, YHI and our carriers. We have implemented a plan and process to be more effectively reconciling all of those data points. Thanks to Mr. Shores help we now have a great plan in place for reconciling Agent of Record amongst the systems. YHI is identifying the gaps in effectuation rates and how we can more effectively resolve those issues. These efforts will help us when it comes time for issuing the 1095's in January.
- Call Center – YHI is working on getting additional procedures out to the call center. Ms. Hammon has been doing some great effort on training phone staff during open enrollment. We have now implemented a service line for when the call center has an escalation or an issue.
- Consumer Support and Open Enrollment Readiness – YHI has a plan in place for onboarding temporary staff and getting them trained in a stepped process so that accurate and timely results can be provided.
- 3.0 Release Carrier Testing – YHI has meetings three times a week collecting independent carrier status reporting.

(c) SEP Interim Process

Ms. Packer updated the Committee on the Interim Carrier SEP Validation Process. YHI has been working on an interim special enrollment validation process. The key piece is that the carriers will be able to collect the validation documents and report that information back to YHI.

Mr. Shores asked about uploading that data and if there is a resolution for that. Ms. Packer said YHI has not found a systematic way to do that. There is an ability to upload some documentation on Idalink. YHI is working on a more long term plan where there may be a system tool to do that. The interim process is if the carrier is requesting a document the agent could supply it to the carrier. Mr. Shores added that it would seem that the information would be needed by YHI as well as by DHW and the carrier. He asked if YHI is not requesting the documentation, how is the SEP confirmed. Ms. Packer says the YHI system allows consumers to self-declare the SEP. This is where it is a risk for the carriers which is why they are collecting the documents at this time. YHI has updated the policy which lists the required documentation for the qualifying life event which is a large step to make sure we are all collecting the same documentation. DHW already has specific documentation that agents can upload for them regarding qualifying life events. Mr. Shores noted that he had not seen any information or training on this method. Ms. Geyer-Sylvia asked if that documentation can then be passed onto the carrier. Ms. Packer explained that the actual document is not passed to the carriers and that is where YHI has a gap in the technology. She continued that the DHW has some of those documents if they are related to the APTC decision but YHI is working on how to get those documents to the right people.

The Vice Chair welcomed Director Dean Cameron to the meeting at 10:30 a.m.

8. IT UPDATE

(a) IT Overview

Mr. Owen said 2.6 just went live and the bulk of that functionality was around life change events. Six months ago, life change events were very manual and this was one of the biggest areas YHI wanted to improve for sustainability and customer experience. Release 3.0 is set to go live on 09/29/15. It is the largest release since R2 which was last year just before open enrollment. From a risk mitigation perspective, YHI wanted to think of what could possibly go wrong. From this view, R3 is broken down into 3 phases. Phase 1 and 2 contain items that are high priority for open enrollment in order to be successful and phase 3 contains slightly lower priority items. Phase 1 is largely done with UAT and E2E testing. Testing for phase 2 is beginning and phase 3 is almost complete with development and is almost ready to go into QA and UAT. We should be ready to make a decision on phase 3 in 2-5 business days, a lot of that will depend on the number of bugs found in phase 1 and 2. The testing team at Accenture said the quality of the code provided by GI is much better and has matured a lot this past year. Mr. Owen is cautiously confident that phase 3 of Release 3 will be ready before open enrollment. Mr. Owen, Mr. Kelly and Ms. Packer will be meeting with Get Insured this week to examine operational readiness as a whole.

Mr. Owen said some of the feedback from last week's meeting preparation was taking a pause and looking at where we are at from a lessons learned perspective. Ms. Packer already discussed things relating to the call center. YHI is in the process of seeing what we can do to our processes to trim the number of consumer notices and/or to see if we can email notices to save postage costs. Last year 50-60% of calls were around linking so we have an enhanced process this year where a code will go out and CSR's and agents can use the code to make linking much faster. YHI has spent a considerable amount of time working on the agent portal and agent ticketing. There is enhanced accessibility and visibility in phase 1 and 2. There is a lot of focus on agent

training as well. We are including as much agent input as possible for future GI developments down the road. He noted that details of phases 1, 2, and 3 are in an appendix in the packet.

(b) SOW Extension

Mr. Owen said there is an open position on the IT team for MARS-E remediation and support desk. YHI looked at the nature of the work over the past year to see if we wanted an actual person or if a contractor would suffice. We have been working with Flextechs over the past year and we can extend the contract and keep costs lower for YHI by extending their SOW and keep the dollars here in Idaho. The other item is MARS-E 2.0. That's the minimum acceptable risk standards for exchanges and our federal privacy and security framework. YHI is going to have to do some infrastructure upgrades, which will be covered by grant funds, and YHI is coming in under budget for the year. YHI anticipates using a contractor from Flextechs to complete this work at a cost that is lower, and more flexible, than YHI hiring an FTE.

Motion: The Vice Chair moved that the Marketplace Committee, consistent with the scope of the RFP for the IT Support Services & MARS-E remediation, recommend to the Board approving adding a second Statement of Work, in the form presented today, in an amount not to exceed \$75,000 yearly for seasonal labor and expenses, plus \$90,000 in equipment, to the existing IT Support Services & MARS-E remediation SOW with Flextechs, amounts approved in the approved FY16 budget; and that the Executive Director and Chair of the Marketplace Committee would be authorized to negotiate and execute such Statement of Work.

Second: Ms. Sweigart.

The motion carried.

Mr. Owen said in the upcoming meeting with GI, YHI will be looking at operational and infrastructure readiness. YHI wants to make sure things are as robust as they can be. Mr. Owen said the biggest risk is making sure that YHI has clear expectations on how we are going to scale internally between the GI operations team, Ms. Packer's team, as well as the call center.

9. PMO UPDATE

Mr. Vanderbilt presented the PMO dashboard and said it has also changed. It has been broken up into a few areas. If there are risks, they are on the first page and those that are not at risk are on page 2. We are on track with R3.0. The way YHI, GI and DHW are working is much more cohesive and there is a lot more communication. In May, we had the site visit with CMS and they lifted the funding restrictions at that time. The risk areas include those with GetInsured and they have a resource pool they are drawing on as there is a lot of turnover in their company to keep an eye on.

Ms. Geyer-Sylvia is concerned about 1095's and thinks it's a pretty big deal. Mr. Vanderbilt said the first step is making sure YHI's and GI's numbers are correct and then getting those out to the individuals. The process takes place starting on January 20th, with a need to mail out by the evening of the 30th. They will not send them out until they are tested with the IRS. The risk is going to be making sure the amounts that are shown on those 1095's are accurate. Ms. Geyer-Sylvia said that is a big risk. There is a lot of activity associated with this. We need a very robust

verification process between YHI and GI. Ms. Packer said they are already working to get ahead of this with needed procedures in place to mitigate this risk. YHI has hired a number of new resources which will help with open enrollment.

10. COMMITTEE SELF-ASSESSMENT

The Vice Chair said the Self-Assessment process happens on an annual basis. He asked if Committee meetings happen as needed.

Director Armstrong said as the Charter has been written, the Committee has indeed followed it.

Ms. Geyer-Sylvia said we should focus on the consumer experience. Are we meeting the needs of the consumers we serve? As the software and development become more stable and need less Committee attention, the Committee needs to move towards the consumer experience. O&E focuses on education and information, but once the consumer gets in the system, the Marketplace Committee might focus on this side of it. Ms. Sweigart said core to this is inspecting and adapting. Being able to put oneself in the shoes of the consumer will really help us moving forward.

The Vice Chair said going forward, we should be looking at the consumer experience and how it is affected by the technology.

11. NEXT MEETING

The next meeting will be held in early to mid-December. Ms. Fulton will conduct a poll to determine the date and time.

12. ADJOURN

There being no further business before the Committee, the Chair adjourned the meeting at 11:31 a.m.

Signed and respectfully submitted,


Fernando Veloz, Committee Vice Chair