



**Idaho Health Insurance Exchange
DBA Your Health Idaho**

**Marketplace Committee Meeting Minutes
Thursday, May 30, 2024**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Representative Rod Furniss (via videoconference)
- Ms. McKenzie Kraemer (via videoconference)
- Mr. Trent Nate (via videoconference)
- Mr. Peter Sorensen (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho

1. Call to Order

Following proper notice in accordance with Idaho Code Section 74-204, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Thomas (Chair) at 11:01 a.m., Thursday, May 30, 2024, at the offices of Your Health Idaho. In accordance with Idaho Code Section 74-203 (1), the meeting was open to the public and streamed in video conference format via GoToMeeting and the Idaho Public Television web site. Members of the public were encouraged to access the audio stream by dialing into a telephone number and view the materials by accessing a meeting link that were included in the notice of meeting posted on the Exchange Board's website, social media platforms, and at the meeting location.

2. Roll Call

Chair Thomas called roll and determined Mr. Cuoio, Representative Furniss, Ms. Kraemer, Mr. Nate, and Mr. Sorensen were present, resulting in a quorum.

3. Prior Meeting Minutes

Chair Thomas asked if there were any changes to the minutes from the prior meeting and there were none.

Motion: Representative Furniss moved to approve the meeting minutes from the February 20, 2024, Marketplace Committee meeting as presented today. **Second:** Ms. Kraemer. **The motion carried.**

4. Review Agenda

Chair Thomas reviewed the agenda, no changes were made.

5. Review Roadmap

Chair Thomas reviewed the roadmap, no changes were made.

6. Enrollment Update / Customer Experience

a. 2024 Enrollment Update

Mr. Kelly gave a brief update on enrollments for Plan Year 2024 (PY24), saying lower average premiums offset higher enrollments, putting assessment fee revenue on budget for the first half of PY24. A 99% effectuation rate signals strong retention for PY24.

b. Customer Profile

Mr. Reddish presented the customer profile and noted that the data used was gathered on April 1, 2024. In the last quarter, we have seen growth in the age group 18 and under and the other age groups have remained flat.

For the metal tier mix, the change to the default plan sort combined with education on cost-share benefits continues to trend toward silver and gold plan selections. There was discussion regarding the effect the shift in metal tier mix and the 1332 reinsurance waiver have on average premiums.

Mr. Reddish stated 90% of consumers who enrolled on the exchange applied for cost savings.

The overall percentage of enrollees who identify as having Hispanic, Latino, or Spanish origin continues to show growth, with a 50% increase since July 2023. This growth is driven by outreach efforts and Medicaid unwinding.

April enrollments show 71% of consumers in medical plans are represented by an Agent or Broker.

7. Operations and Customer Experience

Mr. Vernon gave an overview of the customer experience, reporting that a 12% decrease in year-over-year volume through April 2024 is primarily due to Medicaid unwinding volume in 2023 and improvements to the Data Matching Inconsistency (DMI) process.

Net Promoter Score (NPS) shows a 5% increase for January through April year over year, going from 65 in 2023 to 68 in 2024. This score continues to be in the “Excellent” category. The committee and Mr. Vernon discussed how Your Health Idaho (YHI) is able to serve the Hispanic consumers who call us, which is through a translation service and bilingual team members on site.

a. Appeals Update

Mr. Reddish presented an overview of appeals saying the year-over-year increase in appeals was due to periodic data matching as well as an increase due to Special Enrollment Period (SEP) validations returning from a period of expedited approvals during Medicaid unwinding. Turn-around times are expected to decrease with the addition of a new Appeals Coordinator.

b. Training Update

Mr. Vernon reviewed the upcoming Connector training and some of the changes made, which include reduced training for existing agents. There was some discussion about many of the Connectors’ desire to again have the functionality of the Idalink portal with the Idaho Department of Health and Welfare (DHW).

c. 2025 Open Enrollment Timeline

Mr. Vernon gave an overview of the Open Enrollment 2025 (OE25) timeline, which includes the following:

August 5	Signed carrier participation agreements due to YHI
September 20	Idaho Department of Insurance (DOI) to provide final Qualifying Health Plan (QHP) recommendations to YHI
September 23	QHP certification notices provided
September	Redeterminations and renewals begin
October 1	Anonymous shopping begins, all final rate changes posted on DOI website
October 10	Redetermination and renewals complete
October 15	Open Enrollment (OE) begins, consumer renewal notices sent
December 16	OE ends

8. Technology Roadmap

Mr. Reddish reviewed the technology roadmap. Key items include a stand-alone estimator for employer coverage affordability, deploying new provider search tool, changes to the application to enhance the customer experience, decision support, and compliance changes.

9. Marketing and Outreach Update

Ms. Lapierre gave an update on marketing and outreach, discussing the positive performance of the Always Present advertising campaign with more impressions, conversions, and clicks than last year. Planning for OE25 advertising has begun. This campaign will highlight the benefits of enrolling through YHI.

YHI continues to participate in many community events, with outreach efforts focused on schools and community health centers.

10. CMS / Policy Update

Mr. Kelly gave an update on State policies, saying a short-term plans rule was released on March 28, 2024. DOI is reviewing the impacts and potential options.

For federal policies, the final Notice of Benefit and Payment Parameters (NBPP) for 2025 was issued. Mr. Kelly discussed the impacts to YHI, with the most important being the grandfathering of our OE dates. Mr. Kelly also reviewed the final Deferred Action for Childhood Arrivals (DACA) rule and the final rule for Section 1557 of the ACA.

11. FY24 Goals Update

Mr. Kelly gave an update on the status of the Idahoans' Experience variable pay goal for FY24, which will end on June 30. A period-to-date NPS of 68 puts us at 110% payout for this goal.

12. FY25 Variable Pay Goals

Mr. Kelly presented the proposed goal categories for FY25 that are germane to the Marketplace Committee. In the spirit of simplification, the Idahoans' Experience goal will be measured solely on NPS, removing brand image. Quality Assurance will continue as an individual accountability goal and will move from being measured semi-annually to quarterly. Enrollment will be measured by plan selections at the end of OE25. These goals ladder to the strategic pillars and include stretch goals up to 120%

Motion: Representative Furniss moved that the Marketplace Committee recommend to the Board approval of the FY25 Goals as presented today. **Second:** Mr. Cuoio. **The motion carried.**

13. Contract Addendums

a. Risch Pisca SOW

Risch Pisca is our legislative and regulatory affairs vendor. YHI would like to continue to work with them as the education liaison for state and federal regulation and legislation. Deliverables will include state legislative and regulatory updates and issues tracking, interpretation, and strategic counsel on policy reform. SOW #8 remains consistent with the prior year at a not-to-exceed amount of \$48,000, which is included in the approved FY25 budget.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Risch Pisca SOW #8 in an amount not to exceed \$48,000. This amount is included in the FY25 Budget. **Second:** Representative Furniss. **The motion carried.**

b. Drake Cooper

Drake Cooper will continue working with YHI as the provider of Creative Services. Deliverables include both OE and Always Present campaign strategy, asset design and production, media services, and campaign performance reporting. SOW #13 is at a not-to-exceed amount of \$957,000, which is included in the approved FY25 budget.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Drake Cooper SOW #13 in an amount not to exceed \$957,000. This amount is included in the approved FY25 budget. **Second:** Mr. Cuoio. **The motion carried.**

c. DHW MOU

The Idaho Department of Health and Welfare provides services centered on Health Care Assistance and support. Services include referrals for potential APTC customers, with YHI determining eligibility. The amendment would extend the current term to August 31, 2025, and costs are included in the approved FY25 budget.

Motion: Mr. Cuoio moved that the Marketplace Committee recommend to the Board approval of the DHW MOU in an amount consistent with the FY25 Budget as presented today. **Second:** Representative Furniss. **The motion carried.**

d. Enrollment Entity RFA

YHI sends out this RFA annually to engage with enrollment entities across the state. They provide enrollment counselors who assist Idahoans in understanding their eligibility and the application process but recommend agents and brokers for plan selection. Entities reach out to underserved populations who may have limited English skills or limited access to computers. They report on the monthly total of people served, their demographic information, and their geographic information. The annual RFA will be issued in July for a total amount not to exceed \$314,930, which is included in the approved FY25 budget.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board release of the Enrollment Entity RFA and request the Board authorize the RFA Review Team to select the enrollment entities and authorize the Executive Director and the Marketplace Committee Chair to execute the Enrollment Entity contracts at an amount not to exceed \$314,930 collectively. This amount is included in the approved FY25 budget. **Second:** Mr. Cuoio. **The motion carried.**

e. Secondary Income Verifications

The NBPP for 2025 requires states to pay for secondary income verifications. These are needed when the primary verification (IRS) fails during the tax credit application process. Previously, this service had been provided by Equifax with CMS covering costs prior to July 1, 2024. Costs are transaction-based and estimated to be approximately \$500,000 per year. YHI is currently working on an MOU with the Idaho Department of Labor as a potential secondary income verification, which would reduce costs for CMS verifications.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Idaho Department of Labor MOU as presented today. **Second:** Mr. Nate. **The motion carried.**

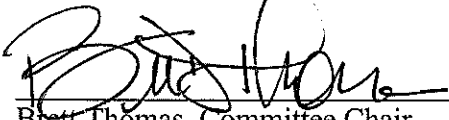
14. Next Meeting

The next committee meeting will be held at the end of August or beginning of September. Ms. Sparks will reach out to schedule.

15. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 12:05 p.m.

Signed and respectfully submitted,



Brett Thomas, Committee Chair