



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

**Marketplace Committee Meeting Minutes
Tuesday, March 4, 2025**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Ms. McKenzie Kraemer (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Ms. Miren Unsworth for Director Alex Adams (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Kelly Fletcher, Your Health Idaho
- Ms. Kilee Lane, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Ms. Stephanie Husler, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho
- Ms. Shannon Hohl, Idaho Department of Insurance (via videoconference)
- Mr. Robert Jones, GS Strategies (via videoconference)

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 2:08 p.m., Tuesday, March 4, 2025, 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 virtual meeting via a link that was 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, Ms. Kraemer, Mr. Sorensen, and Ms. Unsworth for Director Adams were present, resulting in a quorum. Representative Furniss and Mr. Nate were absent.

3. Prior Meeting Minutes

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

Motion: Ms. Kraemer moved to approve the meeting minutes from the December 2, 2024, Marketplace Committee meeting as presented today. **Second:** Mr. Cuoio. **The motion carried.**

4. Review Agenda

Chair Thomas reviewed the agenda and noted that the executive session needed to be held earlier in the meeting in order to maintain a quorum.

Motion: Mr. Cuoio moved to adjust the agenda sequence to convene in executive session earlier in the meeting in order to maintain a quorum. **Second:** Ms. Kraemer. **The motion carried.**

5. Review Roadmap

Chair Thomas reviewed the roadmap, no changes were made.

6. Enrollment Update / Customer Profile

a. 2025 Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2025 (PY25), saying February member months are 10% above the Fiscal Year 2025 (FY25) budget. Average monthly premiums and assessment fees year to date are both above budget. Both February and March enrollments declined slightly from the previous month.

b. January 2025 Customer Profile

Ms. Husler presented the customer profile and noted that the data used was gathered on January 1, 2025. There was no material change quarter-over-quarter in gender, financial assistance, and agent utilization. The age group with the largest

growth during Open Enrollment (OE) was people under 25. There has been growth in silver and gold plans, with a reduction in bronze as an overall percentage of the mix.

7. Operations and Customer Experience

Mr. Vernon gave an overview of customer experience in 2024, reporting a 14% decrease in volume year-over-year, despite a 21% increase in total enrollments. A review of Net Promoter Score (NPS) shows a 6% increase year-over-year, going from 67 in 2023 to 71 in 2024. This puts Your Health Idaho in the “World Class” range for NPS.

For 2025, there are currently 1,145 total certifications made up of agents/brokers, enrollment counselors, and admin staff. Monthly bulletins continue, keeping Connectors updated with policy changes and technology updates.

a. Appeals Update

Ms. Husler stated appeal volumes in quarter four were down 29% year-over-year due to improved processes and policy changes allowing flexibility to resolve issues without appeals. Turn-around times continue to be down 45% year-over-year, with a turn-around time of six days. The ability to resolve requests during OE resulted in an increase in dismissed appeals.

8. Executive Session

Motion: Chair Thomas moved that the Committee, pursuant to Idaho Code Section 74-206(1), convene in Executive Session to consider records that are exempt from disclosure as trade secrets under YHI’s public records policy and Idaho’s public records act pursuant to Idaho Code Section § 74-206 (1)(d).

Executive Session Roll Call: Chair Thomas took a roll call vote and determined Mr. Cuoio, Ms. Kraemer, and Mr. Sorensen were present and agreeable, resulting in a quorum.

The committee entered into executive session at 2:23 p.m. and reconvened at 2:51 p.m. No final actions nor decisions were made while in executive session.

Due to the loss of a quorum, the official meeting ended at this time. The YHI team and Committee discussed the remaining items on the agenda.

Signed and respectfully submitted,

Brett Thomas, Committee Chair

DRAFT