



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

**Marketplace Committee Meeting Minutes
Thursday, December 4, 2025**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Representative Rod Furniss
- Mr. Trent Nate
- Director Juliet Charron (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

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 3:03 p.m., Thursday, December 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 Microsoft Teams. 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, Representative Furniss, Mr. Nate, and Director Charron were present, resulting in a quorum. Ms. Kraemer and Mr. Sorensen 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: Representative Furniss moved to approve the meeting minutes from September 2, Marketplace Committee meeting as presented today. **Second:** Mr. Nate. **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. New Committee Member

Chair Thomas welcomed the newest member of the Committee, Director Charron, and Director Charron introduced herself briefly.

7. Enrollment Update

a. 2025 Enrollment

Mr. Kelly reported the continuation of strong in-year retention, driven by a combination of affordability and the Always Present advertising campaign. December enrollment and assessment fee revenue are 1.8% and 2.2% above budget, respectively.

b. 2026 Open Enrollment

Mr. Kelly presented an update on Open Enrollment 2026 (OE26), saying that all indicators show consumers are waiting to enroll in a plan. Total enrollments are up about 1,100 from the beginning of OE compared to a 6,300 increase last year at the same time. About three times as many people who have canceled indicate it is due to affordability concerns compared to the same time last year. Approximately 80% of enrollments have a tax credit greater than zero. If enhanced Premium Tax Credits (ePTCs) are extended during December, a Special Enrollment Period (SEP) will run through January 31. If ePTCs are extended in

January or later, Your Health Idaho (YHI) will work with carrier partners to determine the best course of action but is committed to ensuring that Idahoans are able to receive all savings they are eligible for.

Looking at Qualified Health Plan (QHP) enrollments by carrier, all carriers are seeing declines except St. Luke's Health Plan, which is seeing growth. For Qualified Dental Plans (QDPs), growth is distributed across the carriers with Delta Dental having the most growth.

The metal tier mix is shifting down, with consumers moving from silver and gold plans to bronze, a clear nod to affordability. This trend is expected to continue through the end of OE. The committee discussed potential reasons behind consumers' choice of plans and the opportunity for consumers to enroll in a higher plan if the ePTCs are extended.

There was discussion about the expectation of disenrollments once consumers start getting billed for their plans. Mr. Kelly explained YHI expects 25,000 Idahoans to cancel coverage due to affordability concerns and an additional 5,000 disenrollments due to changes in policy. A total of 15,000 disenrollments are expected during OE followed by another 15,000 throughout the first quarter.

8. Customer Experience

a. CSC Metrics

Mr. Vernon reported on inbound volume during OE in the Customer Support Center (CSC). Year over year, volume and verification tickets are trending lower as enrollment numbers rise, indicating efficiency gains in aiding consumers. Volume is expected to increase in December as the end of OE nears.

Net Promoter Score (NPS) has been surprisingly strong, finishing the month of November with a score of 76, compared to 71 at the same time last year. This score is reflective of the preparation and training of YHI team members to respond to consumers with empathy.

b. Consumer Connectors

Mr. Vernon stated there are 1,072 certified Consumer Connectors for 2026, which is a 13.6% increase from last year. YHI has a team dedicated to supporting Connectors and an agent priority line with reduced hold times for Connectors, where they can discuss multiple cases per call. The concierge program was expanded this year to include top-producing agents in each region. The committee discussed the importance of hiring team members who are skilled at exercising compassion toward consumers.

c. Appeals Update

Ms. Husler stated quarter three appeal volumes show a 6% year-over-year increase, primarily due to the timing of periodic data matching and policy changes. The average turnaround time was eight days, up 1.8 days from the same period in 2024, due to staffing impacts. There has been an increase in overturned appeals due to recent policy changes.

9. Marketing and Outreach Update

a. Marketing, Communications, and Advertising

Ms. Lapierre stated the Marketing team has elevated YHI's social media presence, reporting a 30% increase in social media followers. Website activity confirms consumers are waiting to make a decision on their 2026 coverage and nearly 175,000 email and SMS notices have been sent to consumers during OE. With Idaho being the first state to begin OE, media interest has been higher, and Mr. Kelly has done numerous interviews, both locally and nationally.

YHI's paid advertising is going well, using the same actor as last year and YHI is getting a lot of exposure through collegiate and high school sports sponsorships.

b. Events and Outreach Efforts

Ms. Lapierre said this is the second year the Outreach team has held pop-up enrollment events. There have been more than double the events this year than there were last year and the team has increased their presence in previously visited areas, along with holding events in 13 new cities this year. The committee discussed the different methods YHI uses to advertise pop-up events.

c. Website RFP

Ms. Lapierre stated the YHI website, yourhealthidaho.org, is in need of a full redesign. The last two iterations of the website were done in-house. For this strategic build and redesign YHI is seeking to work with a third-party vendor whose expertise will integrate key elements such as search engine optimization and focus on the user experience. After the site is redesigned, YHI will host it and perform maintenance. The committee discussed the ways the website currently supports and will continue to support agents and talked about getting feedback from agents on the website design.

Motion: Mr. Nate moved that the Marketplace Committee recommend to the Board approval to issue a Request for Proposal (RFP) to select a third-party vendor to redesign and build a new YourHealthIdaho.org website and authorize the Proposal Evaluation Team (PET) to select the vendor and authorize the Executive Director to execute the contract at an amount not to exceed \$100,000.

This amount falls within the approved FY26 budget. **Second:** Representative Furniss. **The motion carried.**

10. PY26 Technology Roadmap

Ms. Husler reviewed the technology roadmap. Key items include the annual deployment of form 1095-A's, plan shopping improvements, updates to increase clarity and stability, and other changes in compliance with updated federal and state policies.

11. CMS / Policy Update

Mr. Kelly presented an update on several policies that impact YHI. The federal government shutdown concluded with the Senate agreeing to bring the ePTC extension for a vote by the second week of December. YHI and its partners have agreed to enact a Special Enrollment Period (SEP) if an extension is passed. If an extension is passed during December, the SEP will run through January 31.

For state policy updates, the Policy Steering Team (PST) approved a policy change for retroactive termination due to federal policy changes. The Idaho Department of Insurance (DOI) and Idaho Department of Health and Welfare (DHW) drafted an amended 1332 waiver. If approved, implementation is targeted for plan year 2027.

The committee discussed other states that have 1332 waivers and short-term policies.

12. Next Meeting

The next committee meeting will be held at the end of February or beginning of March. Ms. Sparks will reach out to committee members regarding availability.

13. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 3:53 p.m.

Signed and respectfully submitted,

Brett Thomas, Committee Chair