



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

**YOUR HEALTH IDAHO BOARD  
MINUTES  
FRIDAY, SEPTEMBER 18, 2020**

**1. BOARD MEMBERS PRESENT**

- Mr. Stephen Weeg, Chair (via videoconference)
- Ms. Janice Fulkerson (via videoconference)
- Mr. Kevin Settles, Treasurer (via videoconference)
- Mr. Hyatt Erstad, Secretary (via videoconference)
- Dr. John Livingston (via videoconference)
- Ms. Margaret Henbest (via videoconference)
- Mr. Jerry Edgington (via videoconference)
- Ms. Carolyn Lodge (via videoconference)
- Ms. Heidi Hart (via videoconference)
- Mr. Paul Zurlo (via videoconference)
- Ms. Karan Tucker (via videoconference)
- Mr. Brett Thomas (via videoconference)
- Ms. Tara Malek (via videoconference)
- Director Dean Cameron (via videoconference)

**2. OTHERS PRESENT**

- Mr. Pat Kelly, Your Health Idaho (via videoconference)
- Mr. Kevin Reddish, Your Health Idaho (via videoconference)
- Ms. Heidi Stockert, Your Health Idaho (via videoconference)
- Ms. Meghan McMartin, Your Health Idaho (via videoconference)
- Ms. Alanee Thomas, Your Health Idaho (via videoconference)
- Ms. Frances Nagashima, Your Health Idaho (via videoconference)
- Ms. Cheryl Fulton, Your Health Idaho (via videoconference)
- Deputy Director Weston Trexler (via videoconference)
- Mr. Mike Stoddard, Hawley Troxell (via videoconference)
- Ms. Tresa Ball, HR Precision (via videoconference)

**3. CALL TO ORDER**

Following proper notice in accordance with Idaho Code §74-204, the Board of Directors meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Stephen Weeg (Chair), at 8:32 a.m., Friday, September 18, 2020, via videoconference. In accordance with Idaho Code §74-203 (1), the meeting was held in videoconference format and was streamed in audio and video format via the Idaho Public Television web site.

**4. ROLL CALL**

Mr. Erstad called roll and determined that the Chair, Ms. Fulkerson, Mr. Settles, Dr. Livingston, Ms. Henbest, Mr. Edgington, Ms. Lodge, Ms. Hart, Mr. Zurlo, Ms. Tucker, Mr. Thomas, Ms.

Malek, and Director Cameron, were present (via teleconference), resulting in a quorum. Mr. Donaca, Rep. Dixon, Senator Nelson, Senator Rice, and Director Jeppesen were absent.

## 5. PUBLIC COMMENT PERIOD

There were no comments.

## 6. PRIOR MEETING MINUTES

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

**Motion:** Mr. Erstad moved to approve the meeting minutes from the June 19, 2020, Board meeting. **Second:** Dr. Livingston. **The motion carried.**

## 7. REVIEW AGENDA

The Chair noted that the Action Item associated with the appointment of Ms. Malek to the Finance Committee was inadvertently omitted from the agenda and so we need to add that to the agenda.

**Motion:** Chair Weeg moved to amend the agenda to include the appointment of a new Board member Ms. Malek to the appropriate Committee. **Second:** Ms. Henbest. **The motion carried.**

## 8. REVIEW ROADMAP

The Chair reviewed the Roadmap and there were no changes.

## 9. NEW BOARD MEMBER AND COMMITTEE ASSIGNMENT

Chairman Weeg introduced Ms. Tara Malek, Smith + Malek LLP, that was appointed by the Governor to replace the Consumer Interests seat that opened when Dr. Rusche's term expired. Mr. Malek said she is looking forward to contributing to the great work already being done by this Board.

**Motion:** Chair Weeg moved to confirm the appointment of Ms. Malek to the Finance Committee. **Second:** Dr. Livingston. **The motion carried.**

## 10. EXECUTIVE SUMMARY

Mr. Kelly extended a warm welcome to Ms. Malek and said we are back at full strength with a board of nineteen members. Mr. Kelly extended YHI's deepest condolences to the family and colleagues of David Parker. David was a long-time insurance agent in Rexburg and served hundreds of Idahoans both on and off the exchange. He was a valuable partner of Your Health Idaho and a friend to many of our team members and will be greatly missed.

As you have probably guessed from our earlier meeting start time and packed agenda, we have quite a bit to cover today. The meeting also has a slightly different order than we are used to, beginning with Finance and the Audit results, which will be presented by the audit team from

Eide Bailly. Governance will follow and then we will move into executive session. After the executive session is complete, we will reconvene for 2021 plan certification, as presented by Mr. Trexler from the Department of Insurance. Finally, we will end with the Marketplace summary.

## 11. FINANCE

Mr. Settles, Chair of the Finance Committee, thanked Ms. Malek for agreeing to join the Finance Committee. This has been a busy quarter for the Finance Committee. At the last meeting we reviewed the FY20 Financial and Programmatic Audit results and the team from Eide Bailly will share those results shortly, but the committee was pleased to hear there were no findings in either report. Financial results for FY20 came in with net income for the year at \$2.2M which is \$1M favorable to budget. Year to date this year show a shortfall in assessment fee revenue of \$47,000 due to lower than expected enrollments and lower than expected interest income due to lower interest rates on our CDARs investments. Assessment Fee unfavourability continues to be expected due to lower than budgeted enrollments and the one percent preliminary rate increase compared to Your Health Idaho's budget of three percent. Mr. Kelly and Ms. Stockert shared with the committee potential opportunities to make up some of the shortfall that will not affect the customer experience. Mr. Settles said a minor update to the Finance Committee Charter will also be discussed today. Finally, Mr. Settles said for the for the committee self-assessment, the feedback was positive.

### a. FY20 Financial Audit and Programmatic Audit

Mr. Kelly introduced Kevin Smith and Ellen Duncan from Eide Bailly who will be presenting the FY20 financial and programmatic audit report.

Mr. Smith said he and Ms. Duncan went over the audit reports in detail with the Finance Committee and met in executive session to answer any questions they had about the process. We are happy to report there were no management comments, no findings, and no adjustments. The number of users was down by about 13,000 which primarily moved to Medicaid, so assessment fees were down as a result. However, expenses were also reduced. Depreciation on equipment was down from \$10M for the prior year versus \$322K for the current year is the biggest reason for that change, but other expenses held very steady. There was little change to the balance sheet with the exception of the acquisition of the building.

Mr. Smith said for the programmatic procedures, we don't issue an opinion on this, but we follow the code of regulations for that and we do procedures that are applicable to the organization. There were no findings or comments related to those procedures.

Chair Weeg thanked Eide Bailly for their work on the audit.

**Motion:** Mr. Settles moved that the Board, as recommended by the Finance Committee, approve the Audited Financial Statements and Audit Report for the financial year ended June 30, 2020, including additional information contained in the report and as presented today. **Second:** Ms. Fulkerson. **The motion carried.**

**Motion:** Mr. Settles moved that the Board, as recommended by the Finance Committee, approve the Programmatic Audit Report for the financial year ended June 30, 2020, including additional

information contained in the report and as presented today. **Second:** Mr. Erstad. **The motion carried.**

**b. FY20 Financial Update**

Mr. Kelly thanked Ms. Stockert and her team, Ms. Smith and Ms. Porter, for their work on the audit as well as YHI's partners at the Department of Health and Welfare for the programmatic piece. The financial and programmatic audit are report cards and we have earned those grades every day based on our controls environment, our policies, and our procedures day in and day out. With the approval of the financial statements, I wanted to take a few minutes to run through our financial highlights for fiscal year 20, but in our traditional format and also compare our performance to budget. He said it is always a little challenging to talk through our revenue, given that our financial year includes two plan years. For the financial year ended June 30, our assessment fee revenue came in at just over \$11M, or about \$100,000 favorable to budget. Average premium was essentially flat for the financial year and higher than budgeted enrollments drove the revenue favorability. This is due primarily to smaller than expected enrollment declines from the implementation of Medicaid expansion.

Mr. Kelly moved to the Income Statement which includes both YHI operations as well as financial results from View Pointe. He noted there are separate income statements for YHI operations and View Pointe in the appendix.

Mr. Kelly said as discussed on the previous slide, assessment fee revenue came in slightly favorable to budget as did other revenue. This is primarily driven by the interest rates on our CDARs program. Rent revenue was also favorable, driven by an earlier close on the View Pointe property than originally anticipated. Total revenue was favorable by almost \$150,000 compared to the budget.

Mr. Kelly said for the expense area, total operating expenses came in at just over \$9M which was almost \$1M favorable to budget. This favorability was driven by \$400,000 in savings in employee and employee related expenses due to open positions throughout the year. Bringing our consumer connector training in house drove over \$150,000 in savings and our DHW eligibility shared services were almost \$600,000 lower than expected due to the implementation of Medicaid expansion. These savings were offset by unfavorability in facility and infrastructure costs, primarily around the GetInsured contract, and a slight overage in establishment costs with the View Pointe property.

Revenue less operating expenses for the year was \$2.5M which was \$1.1M higher than budget. Capital expenditures were \$1.2M which is in line with the approved budget. Net Income for the year was \$2.2M which is \$1M higher than budget. Capital Expenditures were \$1.2M which is inline with the approved budget. Of note in this area was that we were able to fund both our technology enhancements as well as tenant improvements and the related capitol expenditures for View Pointe, all within the approved budget that did not contemplate the move to View Pointe.

### **c. FY21 Financial Forecast**

Mr. Kelly shifted to the financial forecast for FY2021 which is through the end of June 2021. COVID has wreaked havoc on our economy and we have looked at a number of economic indicators to arrive at the enrollment projection. Idaho unemployment rates are declining, and residential and commercial real estate trends are recovering as well. These local indicators, combined with national indicators, were all considered when we looked at what our enrollment forecast would be for the coming months. As expected, our enrollments are below our budget as the budget was approved pre-COVID. We expect enrollments to remain below budget for the remainder of this calendar year. We have taken a conservative approach to our enrollments for Plan Year 21, given the uncertainties we are facing. Preliminary rates were released by the Department of Insurance on August 17<sup>th</sup> and showed an overall 1 percent increase. This is lower than our budget assumption which when combined with lower enrollments will result in lower than anticipated assessment fee revenue.

Director Cameron asked if Mr. Kelly could break out the enrollment by dental versus health. He asked if we know how many enrollments are just for health insurance. Mr. Kelly said he does not have the specific revenue between dental and medical, but the favorability versus budget is driven almost entirely by medical premiums and plans. Mr. Cameron said it would be helpful to see that in all the enrollment categories because his concern is the totals may be skewed based on the number of dental enrollees versus just medical enrollees and we may not have met the actual expectations. Mr. Kelly said the dental plans that are included with the medical plans are shown separately in our financial results but are included in the graph being referred to here. As far as reporting, YHI has always included all plans, both Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs), so this comparison is consistent historically as well and compared to budget. Director Cameron asked if the average monthly premium includes dental. Mr. Kelly said yes, that is correct.

Mr. Kelly then reviewed the income statement compared to budget. As mentioned previously, our budget was approved pre-COVID and assessment fees are projected to miss budget by about \$475,000, with \$375,000 resulting from lower than anticipated enrollments and about \$100,000 resulting from the lower than anticipated increase in premiums. Other revenue, which includes interest income from our CDARs program is also short of budget. This is primarily due to federal reserve actions to move interest rates close to near zero. The federal reserve announced yesterday that they anticipate keeping rates at or near zero into 2023 so we expect this unfavorability to continue.

On the expense side, we have seen some favorability through the end of July as well as preliminary results for August. Currently, we are projecting our operating expenses to be favorable to budget by about \$170,000. We are very mindful to ensuring we have sufficient resources to deliver a flawless customer experience for Idahoans and we may be able to implement further operational expense savings as we move through and past open enrollment. However, we are continuing to identify opportunities to bring our net income back to budget and have identified a number of areas of potential cost savings. Mr. Kelly shared some of the potential cost savings and if YHI were able to achieve these savings, we would bridge the gap back to our approved budget for Net Income. As mentioned earlier, we are mindful not to reduce expenses and place the customer experience at risk. The potential cost savings include not filling

currently open positions. These roles are not customer facing and will continue to be evaluated based on business need. While COVID has impacted our enrollments, it also has created savings in travel, office supplies and related areas and we will seek to maximize the savings in those areas. Finally, we expect to see continued savings in the Department of Health & Welfare eligibility shared services expense area. Over the coming weeks and months, we will be constantly evaluating our options, being ever mindful of our obligation to deliver a customer experience that Idahoans have come to expect from Your Health Idaho.

Mr. Kelly said as it relates to YHI's cash forecast, we are expecting that we will continue to see strong cash performance through 2026 with the cash balance hovering around \$10M. The current forecast is slightly better than the previous projections shared earlier this year, and this is primarily driven by the strong financial results in fiscal year 20. Also, the View Pointe acquisition continues to perform well and generate positive cash flows.

Ms. Tucker asked if YHI had considered other conservative investment options that might return better than the CDARs investment. Mr. Settles said we have, but because of the unstable nature of the Exchange we have always felt it important to stay liquid and its also important to not take risks. Mr. Kelly added that YHI released a full RFP back in the spring of 2015 regarding investment opportunities and at that time chose to continue with a very conservative approach and keep maintain our liquidity.

#### **d. Finance Committee Charter Updates**

Mr. Kelly said after the June Board meetings, we identified the need to amend the charter to more accurately account for the roles and responsibilities that overlap between Governance and Finance as it relates to Executive Director compensation. As this slide outlines, a new item was added to the Finance Charter to clarify how to resolve any conflict as it relates to Executive Director compensation. Any conflict around recommendations to the Board would be addressed between the two Committee chairs and the Board chair. The specific redlines were included in the Board packet. Mr. Settles said he did not think the revision would have been needed had we not transitioned to a remote/online meeting format and this motion clears up that issue.

**Motion:** Mr. Settles moved that the Board, as recommended by the Finance Committee, approve the revisions to the Finance Committee Charter as presented today. **Second:** Ms. Fulkerson. **The motion carried.**

## **12. GOVERNANCE**

Ms. Henbest, Chair of the Governance Committee, said the Governance Committee met twice since the June Board meeting. First on July 10 in executive session only and also for our regularly scheduled meeting on August 31. At the August 31 meeting we heard an update on the response of the organization to COVID-19 as it relates to the workplace and the decision to bring staff back and the staffing plan for open enrollment. The Committee was supportive of the decision to operate in a hybrid model to ensure customer service levels are met while protecting the health of the team. The Committee reviewed the approach for the Gallup Survey and discussed how the EETF interviews are conducted with team members to get additional insight to the workplace. The Committee voiced appreciation for the efforts to keep the YHI team engaged and connected while working remotely. The Committee also looked at the board survey,

which is done annually now with the Committee self-assessments. There was a suggestion and discussion around how more time could be spent in the annual Board training on expectations for board orientation and appropriate interactions of Board members with the staff of YHI. There was also discussion of the contents of the Board training and when that might happen, which looks like the end of the year in a remote format. It was also suggested that perhaps a separate survey for new Board members to ensure that the onboarding process was thorough enough and that they were prepared for their service on the Board.

#### **a. Re-entry Preparedness**

Mr. Kelly said a number of weeks ago, he provided the Board with an update on our remote work status through open enrollment. Since communicating that plan to our team members, we have finalized our health and safety procedures for team members on site which will include masks at all times, daily temperature and health screenings, one-way office traffic patterns and lots and lots of hand sanitizer.

We have had positive feedback from the team, and they appreciate the certainty that the plan provides. As with all things COVID, the unknowns are still driving some angst among team members particularly as it relates to school and childcare as well as travel around the holidays and any potential quarantine requirements. YHI will continue to follow federal, state, and local guidelines and communicate any changes to this plan quickly to the team. For those team members with unique circumstances, we will continue to work one on one with them as needed.

#### **b. Employee Engagement**

Mr. Kelly said COVID has really brought some challenges, with each decision being unique and the possible outcomes are innumerable. He is thankful for the team at YHI as they continue to work through each of these unique issues and of course, the continued support from the Board. We have been working on employee engagement and the first part of that is our evaluation of the Gallup survey results. Our Employee Engagement Task Force (EETF) has been hard at work to identify areas of opportunity through interviews with our team members. This year we will focus on two key areas including work expectations and developing relationships with our team members. The second part of this is our unique remote team environment, and in some situations new team members hired during COVID that have not yet had a face to face meeting with their managers.

Mr. Kelly said we are implementing new activities with managers and supervisors to ensure continued focus on engagement and gaining a deeper understanding of the Gallup survey and also how we can improve in those areas. We also are continuing our work with Ms. Ball around DISC and EQ trainings as well. Our COMPASS cards have now moved to a virtual environment, but we are still able to recognize some of our cultural behaviors through that peer to peer recognition.

One of the true challenges that COVID has brought is how do you keep team member engagement high given the remote work environment. At Your Health Idaho, we have taken more operationally focused measures and that includes leveraging video conferencing whenever possible and instant messenger (individually and group chats) to ensure regular check ins with our team members to maintain that engagement.



Each August, we celebrate team member appreciation week. This year we continued that tradition, but COVID and a remote work environment created some unique challenges. Instead of team lunches, coffee bars, and ice cream, we provided team members with gift cards for coffee, lunch, and treats. This was accompanied by a handwritten note from me to each team member. We also did a virtual scavenger hunt, YHI superlatives, and of course matching baby pictures to team members. All in all, it was a huge success and really fun.

Mr. Kelly said you may be wondering what the superlative were and some of my personal favorite included the Black Hole Award: Most Likely to Lose Something, the Loch Ness Award: Least Likely to be Found, the Squirrel Award: Most Likely to Have a Stash of Odd Supplies, the Confetti Award: Most Likely to Find a Reason to Celebrate, and the Bermuda Triangle: Most Likely to Take Something and Not Return It. These were really fun and were all peer nominated.

Mr. Kelly recognized Meghan McMartin who was recognized by Idaho Business Review as one of Idaho's Accomplished 40 Under 40.

### **c. Board Survey Results and Committee Self Assessments**

Mr. Kelly said 12 out of 18 Board members participated in the survey and the overall results reflect the life cycle of the board. This survey had some changes to the verbiage of the questions as well as some newer Board members participating for the first time. There are twenty-two questions in the survey with about 45 percent of those questions showing 100 percent agreement, seven had between 90 and 100 percent agreement and four had between 80 and 90 percent agreement. One question had between 75 and 80 percent agreement.

He shared how these results compared to previous surveys. Four of the twenty-two statements increased in agreement with the most significant increase being that Board members avoid any conflicts of interests between their board responsibilities and their personal or professional responsibilities. Eight statements decreased slightly in agreement since the 2018 survey with the most significant being Board member interaction with YHI staff aligns with the role of the Board member. In the discussions with the committees, there was consensus that this was more related to not knowing exactly how to engage with YHI team members versus those interactions being out of alignment. While we will provide additional guidance on this with the Board training, I can say that I welcome any interactions with Board members and YHI team members. Each of you bring unique expertise that will help YHI be successful and I am hopeful we will increase in that engagement in the coming months.

Mr. Kelly said this was the first year that the Board survey and the annual Committee self-evaluations aligned. We found the conversations were more robust and more dynamic. Overall, the committees were very pleased with the cadence of the meetings, the quality of the materials, alignment with the charter, and overall professionalism of the content and meetings. However, there were some opportunities that were identified including providing more clarity on committee responsibilities, Board/Committee member expectations, and implementing a follow up survey for new Board members. Expect to see some content at the Board training in December as well as some follow up on these items in future Board updates.



### 13. EXECUTIVE SESSION

**Motion:** The Chair moved that the Board convene in Executive Session to consider the evaluation of an employee, pursuant to Idaho Code Section §74-206 (1)(b).

**Executive Session Roll Call:** Mr. Erstad called roll and asked for agreement to enter Executive Session and the following voted yes: Chair, Ms. Fulkerson, Mr. Settles, Dr. Livingston, Ms. Henbest, Mr. Edgington, Ms. Lodge, Ms. Hart, Mr. Zurlo, Ms. Tucker, Mr. Thomas, and Ms. Malek, all via videoconference and all agreeable, and resulting in a quorum.

The Board entered into Executive Session at 9:26 a.m. and reconvened at 10:23 a.m. No final actions nor decisions were made while in Executive Session.

### 14. EXECUTIVE COMPENSATION

**Motion:** Ms. Henbest moved that the Board, as recommended by the Governance Committee, approve adding the Executive Director compensation addendum to YHI's Compensation Policy, which includes parameters defining the supplemental discretionary bonus, to be reviewed annually for a discretionary payout that may range from \$0 to an amount not to exceed \$10k.

**Second:** Mr. Erstad. **The motion carried.**

**Motion:** Mr. Settles moved that the Board approve an adjustment in an amount of up to \$5,900 to the Executive Director's fiscal year 2020 supplemental discretionary bonus. **Second:** Mr. Erstad. **The motion carried.**

### 15. PLAN CERTIFICATION

Weston Trexler, Deputy Director of the Idaho Department of Insurance (DOI), said the DOI receives these filings each year and those filings are considered for certification by the Your Health Idaho Board of Directors.

Mr. Trexler said the certification standards have not changed from prior years and much of the review time is spent ensuring the plans meet the essential health benefits, meet formulary standards, and meet a specific actuarial value. The plans must also meet certain criteria on cost-sharing, cover service areas that have providers that are accessible, and are accredited through national accreditation entities.

Mr. Trexler began with Individual Medical Plans which include SelectHealth who has twelve plans that meet the requirements. These are basically the same plans offered last year with the exception of the bronze plan which increased the deductible considerably (actuarial changes). Regence Blue Shield of Idaho, a new entrance to the exchange, is offering seven plan designs on two networks for a total of fourteen plans with three bronze, three silver and one gold. PacificSource is continuing mostly with the same plans, with a few exceptions, and includes two bronze, four silver and three gold and added a new catastrophic plan, for a total of ten plans. Mountain Health Co-op is offering similar plan designs with three catastrophic, eight bronze, five silver, and three gold for a total of nineteen plans. Please note that Mountain Health Co-Op, discontinued all the "Access" plans from last year and will crosswalk enrollees to Engage plans, which have expanded service areas to include where the Access plans are offered in 2020.

Ms. Fulkerson asked at a high level, did network grow or decline, what does it mean to the consumer? Mr. Trexler said it depends on the area as some grew and some were reduced and is geographically based.

Finally, for Blue Cross of Idaho, they are offering eighty-one plans including nine catastrophic, twenty-seven bronze, thirty-six silver and nine gold, with the same plan designs in each of the networks.

Mr. Trexler said the total number of Individual Medical Plans for plan year 2021 is 136 plans, which is up from plan year 2020's total of 116 plans offered. All of the counties in Idaho have at least three carriers to choose from.

Mr. Trexler moved to Small Group Medical, Blue Cross of Idaho is offering ninety-six plans including twenty-four bronze, forty-two silver, and thirty gold. Mountain Health Co-Op is offering six bronze, six silver and four gold, for a total of sixteen plans. PacificSource is offering six bronze, fourteen silver and six gold, for a total of twenty-six plans. Finally, SelectHealth is offering two bronze, six silver and seven gold, for a total of fifteen plans for plan year 2021. There are no platinum plans offered for 2021.

For On-Exchange Dental, BEST Life is offering four individual plans and no group plans for a total of four plans. Blue cross of Idaho is offering two individual and two small group plans, for a total of four plans. Delta Dental is offering four individual and no group plans, for a total of four plans. And PacificSource is offering three individual and thirteen small group, for a total of sixteen plans.

Mr. Trexler said the total number of On-Exchange and Small Group Dental Plans is twenty-eight for plan year 2021 and is the same number that were offered in plan year 2020 and with very minor changes to the plans.

Overall, Individual Medical is up from last year by twenty plans, Small Group Medical is down by eleven plans, individual dental and Small Group Dental remain unchanged, for a total of 317 plans offered for plan year 2021, up from 308 in plan year 2020.

Chairman Weeg asked about the rate increase for plan year 2021. Mr. Trexler said the preliminary rates are on the Department of Insurance website, but overall, the Individual Plans saw an average of one percent increase, the Group Plans saw a six percent increase. As the term implies, those are preliminary, and final rate changes will not be made public until October 1, 2020.

Ms. Malek made the Board aware that she does represent one of the carriers but is limited to Administration and HR issues, so she doesn't feel she needs to recuse herself, but she wanted the Board to be aware.

**Motion:** Ms. Fulkerson moved that the Board accept the recommendation of the Department of Insurance and approve and certify the 317 plans as presented today as qualified health plans for plan year 2021. **Second:** Mr. Erstad. **The motion carried.**

## 16. MARKETPLACE

Mr. Edgington, Chair of the Marketplace Committee, said the Committee met on September 1 and reviewed the 2020 enrollment update and noted the slightly lower than expected enrollment numbers. In addition to what was the expected loss from Medicaid expansion, the decrease was attributed to continued impacts from COVID-19. After reviewing the support center metrics, the Committee was pleased to hear the YHI team has been able to maintain service levels through the transitions to remote work which is a really big deal as providing service from a remote location can be tricky. The Committee reviewed the renewal and enrollment calendar and technology roadmap for 2021. There was some discussion around potential impacts to the APTC based on the preliminary rate filings, but we made the assumption that most consumers should not see a big shift in their Net Premium costs for 2021. The Committee reviewed the paid advertising plan for OE 2021 and discussed the continued focus on uninsured populations and target markets around the state. There was also some discussion around the challenges with Outreach activities in a COVID-19 world, and how YHI is adjusting their approach to engagement. Finally, for the Committee Self-evaluation, overall feedback from the Committee was positive. Committee members commented specifically on the organization and timely delivery of materials at both the committee and board level.

#### **a. 2020 Enrollment Update**

Mr. Kelly reviewed 2020 enrollments and said September show approximately 75,000 effectuations. This is about 16,000 lower than at the same time last year, and slightly lower than we had expected for this time of year. Aside from the expected loss of enrollments to Medicaid, the additional dip in enrollments is attributed to continued impacts from COVID-19. The average monthly premium for 2020 continues to hold steady at \$480, which is flat from December 2019. One thing to note is that Ms. Stockert completed the analysis of member enrollments which goes back and captures prior adjustment, and we are happy to report we did not see any material downward trends from that analysis.

Mr. Kelly shared the CSC Metrics and Customer Experience update. As discussed at the June meeting when we went to remote in April, we saw a spike in our email traffic and a corresponding decline in our call traffic. With our second move back to remote status, call volumes and emails held steady compared to the prior year. Overall, the consumer inbound traffic is down year-over-year, but that is to be expected due to the impacts of Medicaid expansion. The slight tick up in July is due to DHW Redetermination activity that resulted in about 1,200 enrollments having their APTC adjusted as a result of the process.

Mr. Kelly said our Net Promoter Score (NPS) has also stayed relatively consistent and strong despite the return to remote status in July and is tracking higher than the same time last year. We did make some adjustments to the NPS survey that now allow the consumer to provide more context around the reasoning for their score. This allows our team to not only identify issues with more specificity, but it also allows them to resolve them quickly, and provides visibility into our strengths. Maintaining such a strong NPS while in a remote environment is something the team is quite proud of.

As COVID-19 continues to impact Idahoans, we have kept a close eye on the number of Qualifying Life Event requests. More specifically, we have watched those requests for an SEP based on Loss of Minimum Essential Coverage (MEC). As you may recall, the Policy Steering Team approved relaxed requirements for Loss of MEC back in March. This allowed for an

expedited path to coverage for Idahoans who lost their job and their employer sponsored coverage. Those relaxed requirements remain in place today and will continue until 30 days after the expiration of Governor Little's Emergency Order. Looking at the graph on the right, you can see that while the total number of Loss of Minimum Essential Coverage (MEC) applications is down year over year, the rejection rate is almost twice as high for 2020 compared to the previous year. This is consistent with what we shared during the June meeting, and demonstrates that many Idahoans are seeking coverage, but are not eligible or do not have a qualifying life event.

Mr. Kelly said appeal volumes in the second quarter were consistent with 2019. However, we did see slight increase in appeal requests in the month of August. This is likely due to people appealing their eligibility decision because they did not have a qualifying life event or a loss of MEC. This is also likely due to the impacts from COVID-19. Additionally, we have three appeal hearings scheduled for October.

Ms. Henbest said she was reading that nationally, we are moving into and increased uninsured rate across the country, and she was wondering if we have any numbers in Idaho that reflect Idaho's coverage. Mr. Kelly said unfortunately we do not have real-time tracking for the unemployed rate. Director Cameron said the uninsured in Idaho went down from the previous estimate to about 11.3 percent, with the initial estimate from the federal government was around 15 percent. He will provide the Board with those updated numbers following the meeting.

#### **b. Technology Update**

Mr. Kelly provided an update on the agent portal which is one of the more significant deployments we have had this year. As of today, we have had one pilot group and two migrations for agents. The next step is to migrate the agency staff role which is expected to occur in late September. By the beginning of Open Enrollment, we will have over 34 percent of our agents represented on the agency portal which represents over 50% of our enrollments.

YHI has two additional releases planned for this year. In September, we will deploy enhancements to the enrollment representative portal to improve data visibility for our carrier partners, as well as additional tools for our teams to assist Idahoans more efficaciously. In December, we will deploy updates to increase efficiency around our appeals process as well as the annual updates for 1095-A tax forms. In response to requests from our consumer connectors, we will deploy enhancements for plan comparisons as well as new data elements in our internal consumer data reporting.

Looking forward to 2021 technology updates, we are planning four releases which is consistent with prior years. We are currently evaluating enhancements with our partner GetInsured around improvements to the consumer experience such as multiple document upload for Special Enrollment Periods, agent password reset, text notifications and ticketing, and noticing and secure inbox improvements for consumers. In addition to those, we are also evaluating additional controls around 834 transactions, which is how we electronically transfer enrollments with our carrier partners. This will help improve accuracy as well as improve efficiencies with our carrier partners.

#### **c. Open Enrollment Preparations**

Mr. Kelly said the renewal timeline has seen very few changes since we presented this in June. Open enrollment will begin on November 1, which is a Sunday. Our website will be available 12:01 a.m. with our support team ready to assist consumer first thing Monday morning. Open Enrollment continues through December 15 and plan selection will continue through December 22. One key date not included in the timeline is our delivery of 1095-A tax statements, which will be delivered the last week of January prior to our January 31 deadline.

Preparations that we are working on internally include the hiring process, which is in full swing, and we are utilizing three temporary placement agencies and doing both phone and video interviews. We expect our first class to be onsite Monday, October 5, with the second class starting two weeks later. If needed, we can accommodate a third class to help handle the heavier call volumes we expect after Thanksgiving. We are pleased to see that some of our seasonal workforce from prior years are interested in returning for this open enrollment. We are also working to uptrain our current team members to ensure we are delivering a world class customer experience. This includes continuing with our Skill Enhancement Assessment courses and improved communications as well as case management skills. Mr. Kelly said we will also bring back some of YHI's greatest hits which includes the written team and the buddy system for our seasonal work force.

YHI wouldn't have the success we have had in Idaho without our Consumer Connectors and one of the things YHI does to enable them to better serve their customers is our annual certification training. That training kicked off earlier this month and is a requirement to work with Your Health Idaho. As with most things related to COVID this year, this training is being conducted virtually. In September, we kicked it off and have been very impressed with the level of engagement despite the virtual environment. Our new technology GoToMeeting has proven very effective given the large number of people attending each of these trainings. As of this morning we have 35 more Consumer Connectors registered for training than we had last year. While we were a little anxious to deliver this training virtually, the feedback from our partners has been very positive in fact we received the following quote from this week's training: *"...it was probably the most beneficial YHI training that I've ever encountered."*

Finally, I am pleased to share that we have chosen to continue to work with St. Luke's and Idaho Primary Care Association as our enrollment entities. These two entities have worked with us since the beginning and we are excited to continue working with these organizations.

Ms. Tucker asked about multilingual assistance and how we support those folks. Mr. Kelly said our enrollment entities have multi-lingual counselors to use. For folks that call into the call center, we have a vendor that provides in-language services in real time via telephone.

#### **d. Marketing & Outreach Update**

Mr. Kelly said for our Paid Media campaign for open enrollment 2021, we began planning for this campaign back in May with our partners at Drake Cooper, when it was clear that this year presented a number of unique challenges. Not only is there a presidential election to contend with in November, but COVID-19 has also shifted consumer behavior and media consumption habits over the past several months. Many hours were spent discussing how to balance these factors against our goal of continuing to target Idaho's uninsured and mis-insured populations. With that goal in mind, we shifted the budget slightly to allocate more funds to the digital media

spend which is more focused on conversions to the website over building awareness. Traditional media still has a considerable budget and is crucial for reaching those rural areas where internet connectivity can be a barrier for those consumers.

This year's campaign will also include two new TV and radio spots. Drake Cooper worked incredibly hard to strike a good balance between acknowledging the current climate of COVID-19 and still maintaining the light-hearted nature that has become a signature piece of the YHI brand. The timing of that paid campaign will officially begin on October 21, with pre-enrollment messaging through digital and radio. We will back off that paid media during the final phase of the presidential election and then traditional broadcast TV will begin on November 5 after that election cycle.

Mr. Kelly said for the Outreach and Education space, COVID-19 continues to impact our ability to interact face-to-face with Idahoans. Most events throughout the fall and early winter have either been cancelled or moved to a virtual environment. Fortunately, our team has been able to pivot and get creative with our virtual offerings and event participation. We are planning to host several online classes in the coming months through Boise Learns, the YMCA and the Idaho State University's Continuing Education Department. We have also received several requests for smaller group presentations in the non-profits and community groups space.

In the events space, we have sought out creative ways to stay involved like participating in the FitOne virtual goodie bag and supplying print collateral for the Famous Potato Marathon race packets. And we are still crossing our fingers for an Idaho Steelheads hockey season as that was one of our largest and most successful outreach partnerships last year.

It's hard to say exactly what this fall will look like, but the Outreach team continues to seek out new and creative ways to engage with Idahoans.

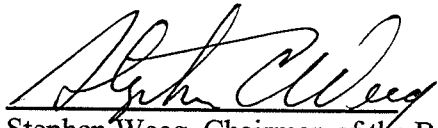
#### **17. NEXT MEETING**

The Chair said the next meeting will be held on December 18, 2020.

#### **18. ADJOURN**

There being no further business before the Board, the Chair adjourned the meeting at 11:36 a.m.

Signed and respectfully submitted,



Stephen Weeg, Chairman of the Board