



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

**Marketplace Committee Meeting Minutes  
Tuesday, February 20, 2024**

**Committee Members Present**

- Mr. Brett Thomas, Chair
- Mr. Bobby Cuoio (via videoconference)
- Ms. McKenzie Kraemer (via videoconference)
- Mr. Trent Nate
- Mr. Peter Sorensen (via videoconference)
- Ms. Jennifer Palagi representing the Department of Health and Welfare (via videoconference)

**Others Present**

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Ms. Kelly Fletcher, 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 9:03 a.m., Tuesday, February 20, 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, Ms. Kraemer, Mr. Nate, Mr. Sorensen, and Ms. Palagi representing the Department of Health and Welfare were present, resulting in a quorum. Representative Furniss was absent.

As this was her first committee meeting, Ms. Kraemer introduced herself to the rest of the committee.

### **3. Prior Meeting Minutes**

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

**Motion:** Mr. Nate moved to approve the meeting minutes from the November 28, 2023, Marketplace Committee meeting as presented today. **Second:** Mr. Sorensen. **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), discussing the expected dip in enrollments after a strong finish to Open Enrollment (OE) and an effectuation rate of 98%, which signals strong retention for PY24. Lower than expected average premiums are offset by high enrollments, which puts revenue on budget for the first half of PY24. The 1332 reinsurance waiver continues to drive lower premiums.

There was some discussion about the possibility of moving to a Per Member Per Month (PMPM) model for assessment fees, which will be discussed in greater depth at the upcoming Finance Committee and Board meetings.

#### **b. January 2024 Customer Profile**

Mr. Reddish presented the customer profile and noted that the data used was gathered on January 3, 2024. The committee discussed the growth in enrollments in the ages 18 and under population due to Medicaid unwinding, the increase in enrollment in Silver metal tier plans due to direct outreach aimed at consumers eligible for cost share reductions, the 50% increase in enrollees who identify as

Hispanic, Latino, or Spanish due to focused outreach, and the importance of agents and brokers to Your Health Idaho's (YHI's) enrollment growth and retention which shows in the increase in agent usage for Qualified Health Plans (QHPs).

## **7. Operations and Customer Experience**

Mr. Vernon gave an overview of the customer experience, reporting heavier inbound volume May through October due to Medicaid unwinding, which gave way to reduced volume in November and December due to improvements to the income verification process. A review of YHI's Net Promoter Score (NPS) shows an increase for 2023, with an NPS of 67 compared to 45 in 2022. For comparison, companies such as Starbucks, Amazon, and Netflix have scores of 67 through 77.

An update on YHI's Consumer Connectors shows a current total of 1,122 certifications, with regular communication and education events being held throughout the year. Annual training will be held in August or September.

### **a. Appeals Update**

Mr. Reddish presented an overview of appeals, saying the increase in appeals is tied to enrollment growth and the lingering impacts from Medicaid unwinding.

## **8. Marketing and Outreach Update**

Ms. Lapierre gave an update on marketing and outreach, discussing the positive results of the Open Enrollment 2024 (OE24) campaign and refined targeting that resulted in reaching significantly more consumers at a lower cost. New this year was a welcome letter to each new enrollee from Mr. Kelly that included how to contact YHI and other helpful information. She reported that YHI's website has been completely redesigned by the in-house YHI marketing team and the addition of how-to articles to improve consumer self-service is planned for the near future.

## **9. Technology Roadmap**

Mr. Reddish reviewed the technology roadmap. Key items include application section skipping, SMS opt-in for consumers, decision support tools, and some items that will improve the experience for both customers and enrollment counselors.

## **10. 2025 Plan Submission Timeline**

Mr. Reddish briefly reviewed the 2025 Qualified Health Plan (QHP) submission timeline. Key dates are as follows:

Carriers to notify DOI of their intent to offer 2025 QHPs	March 25
Proposed rate changes posted on DOI website	July 29
Signed 2025 Carrier Participation Agreement due to YHI	August 5
DOI to provide final QHP recommendations to YHI	
YHI Board of Directors certify 2025 Plans	September 20
QHP certification notices provided to carriers from YHI	September 23
All final rate increases posted on DOI website	October 1
2025 Open Enrollment Start	October 15
2025 Open enrollment End	December 16

## 11. Policy Update

Mr. Kelly gave an update on state policies, noting that there is currently no pending legislation that will impact the exchange. Regarding federal policies, we await the finalization of the 2025 Notice of Benefit and Payment Parameters. There was a brief discussion regarding reports about legislation that might impact the exchange due to proposed changes to Medicaid Expansion but there is not yet anything official about that.

## 12. FY24 Goals Update

Mr. Kelly presented an update on the current status of YHI's variable pay goals. NPS is 81, which is 110% payout. Brand image was achieved at 100%. The enrollment goal was met and paid out at 110%, with 122,011 enrollments at the end of OE. The low-cost promise goal is forecast to be paid at 80%. Moving risk management to individual accountability has resulted in some of the best results since starting this goal, with proper reporting at 96% and a 2.8% response rate. The corporate leadership and culture goal was paid out at 100% for the first six months of Fiscal Year 2024 (FY24), with the second half tracking slightly lower.

## 13. Revisit Strategic Initiatives

Mr. Kelly stated that since the enrollment goal was nearly met a year early, the executive team decided to revisit YHI's strategic initiatives. They focused on Big Hairy Audacious Goals, or BHAGS, to motivate the team and provide long-term targets. Tactical slides have been included in the committee decks with the intent to discuss and collaborate at the March Board meeting.

## 14. 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, Mr. Nate, and Mr. Sorensen were present and agreeable, resulting in a quorum.

The committee entered into executive session at 10:08 a.m. and reconvened at 10:40 a.m. No final actions nor decisions were made while in executive session.

## 15. Next Meeting

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

## 16. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 10:40 a.m.

Signed and respectfully submitted,

DocuSigned by:  
  
5/30/2024  
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Brett Thomas, Committee Chair