



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

**Marketplace Committee Meeting Minutes
Tuesday, September 2, 2025**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Ms. McKenzie Kraemer, Vice Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Representative Rod Furniess (via videoconference)
- Mr. Trent Nate (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Ms. Miren Unsworth for Director 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

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 9:02 a.m., Tuesday, September 2, 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 Ms. Kraemer, Mr. Cuoio, Representative Furniss, Mr. Nate, Mr. Sorensen, and Ms. Unsworth for Director Adams 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 June 3, 2025, 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. PY25 Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2025 (PY25), saying Your Health Idaho (YHI) enrollment continues to defy gravity at just over 136,000.

b. Customer Profile

Ms. Husler presented the customer profile. Data gathered on July 1, 2025, shows the population under age 34 had the most growth in the quarter and rating area three showed continued gains. There was no material change quarter over quarter in gender, financial assistance, and agent utilization. Metal tier mix continues to shift toward increasingly comprehensive forms of coverage, a trend we largely expect to reverse if enhanced Premium Tax Credits (ePTCs) expire as planned.

c. Operations

Mr. Vernon stated the Customer Support Center (CSC) is tracking 6% lower overall inbound volume year over year despite a 16% increase in total enrollments. A review of Net Promoter Score (NPS) shows a 6% increase year over year, going from 71 in 2024 to 75 in 2025. NPS has been greater than 70 for 11 consecutive months.

d. Appeals Update

Ms. Husler said quarter two appeal volumes were down 1% year-over-year and turnaround times increased due to reduced staffing, with an average of 14 days for the quarter. There was an increase in dismissed appeals due to the ability to resolve the consumer’s request without an appeal.

7. PY26 Preparations

a. Certification and Training Update

Mr. Vernon reviewed the annual Connector’s certification training that took place in August. The sessions included details on changes impacted by the Marketplace Program Integrity Rule and reconciliation bill.

b. Talent and Training

Ms. Fletcher reviewed the plans for hiring and the seasonal Customer Advocate (CA) class schedule. YHI will focus on team member engagement to mitigate turnover of experienced CAs during Open Enrollment (OE).

e. Redetermination and Renewal Timeline

Ms. Husler provided an overview of the Open Enrollment 2026 (OE26) timeline, which includes the following:

August 1	Proposed rate changes posted on Idaho Department of Insurance (DOI) website
August 4	Signed carrier participation agreements due to YHI
September 19	DOI to provide final Qualifying Health Plan (QHP) recommendations to YHI
September 20	YHI begins renewals
September 22	QHP certification notices provided
October 1	All final rate changes posted on DOI website
October 1	Anonymous shopping begins
October 15	OE begins
December 15	OE ends

f. Technology Updates

Ms. Husler stated the technology roadmap is fluid due to all the policy changes. Key items on the roadmap include implementation of changes from the program integrity rule, improvements to the Cost Share Reduction overlay, agent scheduling, annual compliance changes, improved documentation approval processes, and an agent smart URL.

The agent scheduling software, TimeTap, will allow consumers to schedule appointments directly with agents while filtering available agents by language, location, and if they want to meet in person or virtually. At this time, 85 of the 100 agents invited to participate have begun setting up their accounts.

g. Enrollment Entity RFA Update

Mr. Vernon reported on the Enrollment Entity RFA process, saying one entity had been selected for the upcoming contract year: the Idaho Community Health Center Association. Enrollment entities support underserved populations and provide monthly reporting of Idahoans served.

8. Marketing and Outreach Update

Ms. Lapierre stated the Outreach team has added two people and plans to nearly double the number of pop-up enrollment centers across the state during OE. The Marketing and Communication team has been working on redesigning collateral and YHI's intranet, along with a website audit and preparing for OE. The paid advertising campaign spots have been taped using the same actor as last year but with a different message. Overall messages will continue to focus on educating Idahoans about Your Health Idaho, tax credits, and coverage options.

9. CMS / Policy Update

Mr. Kelly presented an overview of the policy changes that impact YHI, noting the effective dates and the ways YHI will be affected. The committee discussed the expiration of ePTCs and different scenarios YHI is working on to address potential outcomes.

10. FY26 Goals

Mr. Kelly reviewed the projected decline in enrollment driven by federal policy changes and stated the Enrollment variable pay goal has been reset to reflect fewer enrollments. There are no proposed changes to the Idahoans' Experience goal.

Motion: Representative Furniss moved that the Marketplace Committee recommend to the Board approval of the revised FY26 Variable Pay Goal as presented today. **Second:** Ms. Kraemer. **The motion carried.**

11. Annual Committee Self-Evaluation

Chair Thomas reviewed the annual committee self-evaluation and survey results with the committee. The outcome of the survey indicates committee members feel overall that the work the committee is doing is efficient and effective.

12. Next Meeting

There will be a special Board meeting tomorrow at 11:30 a.m. and the next committee meeting will be held at the end of November or beginning of December. 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 9:52 a.m.

Signed and respectfully submitted,

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 12/4/2025
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Brett Thomas, Committee Chair