



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

**Marketplace Committee Meeting Minutes
Monday, December 2, 2024**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Representative Rod Furniss
- Ms. McKenzie Kraemer (via videoconference)
- Mr. Trent Nate (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Ms. Jennifer Palagi 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. Nichol Lapierre, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho
- Ms. Stephanie Husler, 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 3:01 p.m., Monday, December 2, 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, Representative Furniss, Ms. Kraemer, Mr. Sorensen, and Ms. Palagi for Director Adams were present, resulting in a quorum. Mr. Nate joined at 3:07 p.m.

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 September 4, 2024, 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

Mr. Kelly reported the continuation of strong in-year retention, with 116,800 enrollments currently on the marketplace, which is nearly 4,500 higher than budget. Average monthly premium fiscal year to date is 1% above budget and assessment fees fiscal year to date are 6.4% above budget, driven by higher member months.

b. 2025 Open Enrollment

Mr. Kelly stated as of this morning, there are 124,300 enrollments for Plan Year 2025, which is the highest enrollment in Your Health Idaho (YHI) history. More than 90% of those enrollments have a tax credit. Weekly enrollments show strong momentum after a slow first week and cumulative enrollment is 7% higher than the same time last Open Enrollment (OE). The majority of enrollments are projected to come in the final weeks of OE. Blue Cross of Idaho, Select Health, and Regence have the majority of enrollments at 71%. Dental enrollments continue to grow, representing 15% of total enrollments.

Mr. Kelly continued, saying 2025 Qualified Health Plan (QHP) net premiums show less than a 1% increase; tax credit increases insulate consumers from premium increases. The 1332 reinsurance waiver mitigates a more significant increase in 2025 gross premium for those with a tax credit.

There was discussion around where the new enrollments are coming from, the potential impacts of paid advertising, and the possibility of adding “Where did you hear about us?” to the application.

7. Customer Profile

Ms. Husler presented the customer profile and noted no material change in gender, financial assistance, or agent utilization. There is continued movement in age groups, with the biggest change in the under age 35 group. Metal tier mix continues to improve in silver, gold, and dental products.

8. Customer Experience

a. CSC Metrics

Mr. Vernon reported a decrease in overall volume of 4.8%, while enrollments are up by 34%. This indicates consumers and Consumer Connectors are more comfortable with YHI processes. Gains in operational efficiency have led to fewer questions about the application or required supporting documents.

Net Promoter Score (NPS) has increased 4.3% year over year. This increase is attributed to continued focus on Acknowledgment, Assurance, Connection, Ownership and Positioning (AACOP), improvements to the application process, and the addition of bilingual support for Spanish-speaking consumers.

b. Consumer Connectors

Mr. Vernon stated there are currently 944 certified Consumer Connectors with another 209 in progress. There are three proposed tribal agreements with an acceptance deadline in late December. Some actions that have been taken to improve the efficiency of calls with Connectors are a team dedicated to Connector-facing issues, their own toll-free number, a multi-case option during calls, and a concierge program for top producing agents in each region during OE.

c. Appeals Update

Ms. Husler stated quarter three appeals are down 26% year over year due to improvements to the periodic data matching process as well as the conclusion of Medicaid unwinding. Turn-around times have continued to show a reduction year

over year, down 71% from quarter three 2023. There is an increase this month in overturned decisions due to periodic data matching.

9. Marketing and Outreach Update

a. 2024/2025 Paid Advertising

Ms. Lapierre reported that the 2024 Always Present advertising campaign was the first year of a continuous campaign and it performed as well as the 2023 campaign. The next campaign will focus on a simple, clear, educational message about YHI and other coverage topics.

Total media spend is up 13% from last year due to increased costs, but impressions, conversions, and engagement are also higher, resulting in a 35% drop in cost per click.

b. Events and Outreach Efforts

Ms. Lapierre stated the Outreach team has held pop-up enrollment centers in 12 locations around the state. Most of these events last two days and have been held at public libraries. There has been positive feedback regarding these events, and they have led to increased brand awareness. There are more pop-ups planned in the next few weeks.

There was discussion amongst the committee about additional locations to hold the pop-ups and how agents are selected to attend the events.

10. Plan Year 2025 Technology Roadmap

Ms. Husler reviewed the technology roadmap. Key items include the annual deployment of form 1095-A's, income verification with the Idaho Department of Labor, improvements to automation and noticing, the creation of an agent-specific URL, and the potential introduction of optical character recognition AI.

The committee discussed the agent-specific URL and the need to protect the agent designation process.

11. CMS and Policy Update

Ms. Husler presented updates to federal policies, which include the proposed Notice of Benefit and Payment Parameters (NBPP) for 2026, a proposed IRS rule defining the term "coverage month," and a proposed rule enhancing coverage of preventive services under the Affordable Care Act (ACA).

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 schedule.

13. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 3:54 p.m.

Signed and respectfully submitted,

DocuSigned by:

Brett Thomas

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Brett Thomas, Committee Chair