



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

**Marketplace Committee Minutes  
Thursday, March 3, 2022**

**Committee Members Present**

- Ms. Janice Fulkerson, Chair
- Mr. Brett Thomas, Vice Chair (via videoconference)
- Ms. Heidi Hart (via videoconference)
- Ms. Carolyn Lodge (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Mr. Trent Nate
- Mr. Shane Leach for Director Dave Jeppesen (via videoconference)

**Others Present**

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Meghan McMartin, Your Health Idaho
- Ms. Frances Nagashima, Your Health Idaho
- Ms. Alanee Thomas, Your Health Idaho (via videoconference)
- Ms. Stephanie Husler, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho
- Mr. Justin Vaughn, GS Strategies (via videoconference)
- Ms. Jessica Carter, Drake Cooper (via videoconference)
- Ms. Denise Gorant, Drake Cooper (via videoconference)

**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 Ms. Fulkerson (Chair) at 2:02 p.m., Thursday, March 3, 2022, 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 Fulkerson called roll and determined that Ms. Hart, Ms. Lodge, Mr. Sorensen, Mr. Nate, and Mr. Leach for Director Jeppesen were present, resulting in a quorum. Mr. Thomas joined at 2:04 p.m.

## 3. Prior Meeting Minutes

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

**Motion:** Ms. Hart moved to approve the meeting minutes from the December 7, 2021, marketplace committee meeting as presented today. **Second:** Mr. Sorensen. **The motion carried.**

## 4. Review Agenda

Chair Fulkerson reviewed the agenda, no changes were made.

## 5. Review Roadmap

Chair Fulkerson reviewed the roadmap, no changes were made.

## 6. Executive Session

**Motion:** The Chair moved that the marketplace 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:** The Chair took a roll call vote and determined that Mr. Thomas, Ms. Hart, Ms. Lodge, Mr. Sorensen, and Mr. Nate were present and agreeable, resulting in a quorum.

The committee entered into executive session at 2:08 p.m. and reconvened at 3:10 p.m. No final actions nor decisions were made while in executive session.

## 7. Enrollment Update/Customer Experience

### a) 2022 Enrollment Update

Mr. Kelly began by referencing a graph showing data from 2020, 2021, and 2022. On the line representing 2020 enrollment, the effects from the global pandemic are

apparent. The uptick in the middle of 2021 is caused by the American Rescue Plan Act (ARPA) and Idaho's special enrollment period. The stability afterward speaks to people understanding the value of comprehensive coverage as well as the value of enhanced tax credits. For the current plan year, there was a drop in January, an increase in February, and March came in at 83,800. These fluctuations are due to the backlog of applications and the carriers' willingness to be flexible with billing practices as we worked through the backlog. We expect to see the numbers settle as billing practices are put back into place with April being somewhere in the 76,000 range.

#### **b) Customer Profile January 2022**

Ms. Husler stated that every quarter, we pull data to create a customer profile to help us better understand who our customers are and how they are interacting with us. The scope is individuals on active enrollments for January 2022 and includes Qualified Health Plans (QHP) and Qualified Dental Plans (QDP).

Average enrollment per household is 1.76, which is consistent with historical data. Slightly more women than men are enrolled, and the largest age group is 55-64 years old, followed by 18 and under.

Some growth in the percentage of customers between 55-64 may reflect individuals who are seeking benefits due to leaving the job market or early retirees. Enrollments show relative stability in age groups over time.

A study of returning vs new customers gives us some insight into loyalty and retention. In 2022, 12% of Your Health Idaho's (YHI) consumers have never selected a plan on the exchange before. 85% of consumers are returning from 2021 and there is an additional 3% who are returning from prior years.

Looking at enrollments by years covered, 20% of our consumers have had a plan effectuated all eight years that the exchange has existed.

The highest population of new consumers is contained in the group of people 26-34 years old. Enhanced subsidies were largely utilized by people 55-64, followed by 45-54 and children.

ARPA impacts are evident in metal tier mix for 2022, with dental now representing 14% of enrollments, a growth of 36% from 2021 to 2022. We also show a slight increase in the percentage of gold and silver plans.

Ms. Husler continued, saying we saw robust growth across the state with 10-20% increases across all rating areas. This reflects Idaho's growing population, results of outreach efforts, and increased benefits from ARPA.

Ms. Hart asked if we had any data on the number of uninsured people by region to help us know where to focus outreach next year.

Mr. Kelly said that we do not have numbers of uninsured by rating area but enrollment tracks with high population centers. Additionally, we focused our marketing and outreach spend in larger population areas and the corresponding growth aligns with those efforts.

## 8. Operations and Customer Experience

Ms. Nagashima began by saying that we had a challenging last quarter and open enrollment, which is reflected in some of our Net Promoter Scores (NPS) and the volume and backlog that were created by the combined challenges faced in the last months. Fewer team members led to longer than expected wait times, lower callback rates, and longer response times. We continue to have some of those struggles, and we are working through them with strategy, training, and adding more staff.

Call volume exceeded forecast exponentially. This was caused by YHI taking over the eligibility stream from the Department of Health and Welfare (DHW) and the increase in enrollments referenced by Mr. Kelly earlier. The backlog of Advance Premium Tax Credit (APTC) determinations and applications also contributed to the large call volume. Tools like multi-case calls and a Connector PIN to jump the queue were largely inefficient due to limited support because of the large volume.

NPSes fell through open enrollment and we received our first negative scores ever. Consumers cited long waits, delays in processing, and access to support as reasons for the low scores. While the comments reflected frustration with the process, they also expressed appreciation for the staff.

*Once I was able to talk with a staff member, they were polite and professional, but it was a pain to get a hold of someone.*

*When dealing with staff I had very courteous experiences. The problem is holding times on telephone!*

*I empathize with staff I have talked to who have been polite and professional yet are apparently understaffed and overwhelmed.*

*It has been a nightmare! No strengths I can find other than nice people.*

Chair Fulkerson commented that brokers had reached out to her directly and related that they felt that YHI's staff was kind and helpful. The brokers also stated that they were appreciative of the extra time that YHI staff was putting in on evenings and weekends.

Ms. Hart expressed that she knew that customer service and NPSes are something that YHI staff is proud of and asked how leadership and the team in general are doing, knowing that the scores weren't as good this year.

Mr. Kelly said that the team understands that they are doing the best that they can and that they are focused on the consumer in front of them. They understand that no one is doing anything wrong, there simply are not enough team members, a fact that Mr. Kelly has owned along with the decision to take over APTC.

Ms. Nagashima continued with an update on YHI's Consumer Connectors and stated that our agents and enrollment counselors are the linchpin to YHI's success. This year, we had a record number of certifications with 830. We are greatly appreciative of our partners who have been extremely supportive of the team by providing meals, personal thank you notes, and other expressions of encouragement.

YHI continues to offer communication and education including bulletins, presentations, and events for numerous agencies and organizations. We will be training for the upcoming releases in March and June and, as always, we are excited for fall training and gearing up for the next open enrollment.

Moving on to appeals, volume is currently down 34% year over year. We are seeing an increase in appeal resolution through some process opportunities in the support center. We have also seen an increase in appeals for APTC adjustment, which has gone from 9% of 2021 to 56% of 2022. This increase was expected with the adoption of the APTC process stream. There has been an increase in dismissed appeals due to APTC adjustments and appeal turnaround time has grown due to a trickle-down effect of the lower number of team members and backlog.

## **9. Marketing and Outreach Update**

Ms. McMartin began her presentation with an update on additions to her team. Stacey St. Amand is the new Communications Specialist. She helps with internal comms as well as some of the external pieces. Will White is the new Community Relations Manager. His main focus will be on outreach efforts and growing relationships with various partners around the state. We have some new partners at Drake Cooper as well. Jess Carter is our new account director and Denise Gorant is also joining our account as we get ready to launch always present advertising.

Ms. McMartin stated that our 2022 paid media campaign strategy was a culmination of messaging surveys conducted in 2021 and shifts in consumer behavior due to the pandemic. Simplified messaging that works for all audiences was key. The "Health, Yeah!" campaign highlighted affordability with \$0 messaging. Once messaging was established, the media spend was split 80/20, with 80% of the media spend budget attributed to attraction and the remaining 20% going to consideration, or driving traffic to the website.

Key Performance Indicators (KPIs) generally show improvement or are steady year over year. Outdoor was the one exception where performance was impacted, and this was due to a reduction in spending on billboards.

Facebook and Instagram had a large budget cut for consideration media as it has been discovered that advertising on social media is better for impressions than consideration. Paid search remains our best performing channel for people who are actively seeking information.

Ms. McMartin said that we are excited to launch always present advertising next week. The goal of always present advertising is to raise brand awareness and recognition among Idahoans throughout the year instead of only during open enrollment. This campaign will run March through September and continue to utilize \$0 messaging and “Health, Yeah!” It will look almost identical to the previous campaign with the exception of open enrollment deadlines. YHI will work with Drake Cooper to analyze performance and adjust as needed.

Chair Fulkerson shared her excitement for always present advertising. She said that with so many people moving into the area, advertising only during open enrollment means a lot of missed opportunities.

Mr. Nate asked if there is a plan regarding advertising for when the Public Health Emergency (PHE) is lifted, to let people who will lose Medicaid coverage know about YHI and what we offer.

Ms. McMartin replied that one of the benefits of always present advertising is that our name is already out there, and brand recognition is growing. We are working on a plan with DHW to be able to directly message those who will lose coverage to educate them about their options through the exchange. She said that any efforts outside of that would likely be through earned media but that for paid advertising, she does not believe the messaging would change drastically.

Mr. Kelly added that YHI will have a list of people who are APTC eligible and YHI and DHW will work directly with them to make sure that they know that they need to come onto the exchange and select a plan.

## **10. Technology Roadmap**

Ms. Husler stated that we have several upcoming releases that we are excited about. In March, the 22.3 release will address identity management, where we will take the first steps to separate our processes from DHW regarding user credentials. We will also add some tools for the agent and broker community to promote a better enrollment experience by allowing them to see monthly breakouts of financials for consumers’ enrollment. The March release will also provide enrollment counselors the ability to export their book of business.

The 22.6 release in June will include integrated eligibility which Mr. Reddish will cover shortly and Telex migration, which is our content management system for notices. We should see some big improvements in our efficiency as an exchange.

The 22.9 release in September will include a big milestone for YHI as we do our first redeterminations for tax credits. We will also start periodic data matching with DHW to ensure that consumers are not dually enrolled with Medicaid and APTC.

In January, the 23.1 release will update our 1095-A tax forms to be compliant for 2022.

## **11. Real-time Eligibility Update**

Mr. Reddish stated real-time eligibility is on track for go-live in late June. Additionally, Mr. Leach and his team have been working with YHI to get all open APTC applications transferred from DHW to YHI by June 23, which is a week ahead of the actual cutover on June 29. On June 30, new consumers can apply on the exchange for a tax credit, validate a Qualifying Life Event (QLE) and enroll. Consumers who have applied but not enrolled will have their financial application displayed in YHI's member portal and can then submit documentation of a QLE. Enrolled consumers will have their new financial application displayed in YHI's member portal and attached to their enrollment. They will be able to report changes directly to YHI instead of going through DHW.

Mr. Reddish said that we recognize that there are sub-groups of individuals that will need additional support through migration. We are developing plans to ensure each group has a smooth customer experience.

*A brief video demo was shown to the committee of what the application process will look like on the new platform.*

Mr. Sorensen asked if the new system would automatically calculate the cost share reduction (CSR) level.

Ms. Husler replied that it will.

## **12. Customer Support Center Technology Request for Proposal (RFP)**

Mr. Reddish stated that YHI's call center team has many tools to support Idahoans but what we have discovered is that many of these tools do not communicate with each other. This causes a longer experience for the consumer while they are on the phone. Additionally, the wrap up time for our customer advocates (CAs) takes longer and is less seamless than we would like.

YHI is seeking approval to post a Request for Proposal (RFP) to replace the current technology used within the call center. This technology may include but is not limited to voice capabilities, integrated chat, screen capture, integrated ticketing, and call recording. Introducing integrated eligibility creates one more task for our CAs and this new

technology would be a way to make the experience better for consumers, the consumer connectors, and the CAs.

Chair Fulkerson commented that since technology changes so quickly, she thinks that this new technology is an important step to both improve the consumer experience and facilitate growth.

Mr. Nate asked what system was currently in use.

Mr. Reddish replied that InContact is the current call center platform.

**Motion:** Mr. Thomas moved that the Marketplace Committee recommend to the Board that the Board authorize the Marketplace Committee to 1) conduct an RFP for Customer Support Center (CSC) technology, 2) establish a Proposal Evaluation Team (PET) to evaluate the responses to the RFP, and 3) delegate to the PET the ability to award the contract; and that upon such award the Executive Director and the Chair of the Marketplace Committee may negotiate and execute the contract with an amount consistent with the approved budget for the current year and it is anticipated that the Board will include such funds in each subsequent year's budget; and further move that the Marketplace committee recommend to the Board that Matrix Networks, the PM required to be hired by the winner bidder pursuant to the terms of the RFP as a call center implementation and optimization consultant, shall be deemed a sole source provider should additional services be needed by YHI, and that the Executive Director will be delegated the discretion to hire Matrix Networks to provide such additional services as needed, consistent with the approved budget for this year or any subsequent year.

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

### **13. 2023 Plan Submission Timeline**

Ms. Husler said that the dates on this year's plan submission timeline are similar to dates on timelines in years past. On March 25, carriers will notify the Department of Insurance (DOI) of their intent to offer and at that point, YHI will know the scope of carriers for the next year. Carrier plan preview is set to begin July 5 with carrier participation agreements due on August 5. On September 16, DOI will provide final Qualified Health Plan (QHP) recommendations to YHI and certification notices of approved QHPs will be provided on September 23. All final rate increases will be posted on DOI's website by October 1.

Chair Fulkerson asked when anonymous shopping will start.

Ms. Husler answered that anonymous shopping typically starts October 1.

### **14. Policy Update**

Mr. Kelly stated that the PHE was renewed through April and protected Medicaid will be in effect through June. Unofficially we expect it to be extended for another 90 days.



Based on conversations with DHW, approximately 24,000 of the 108,000 Idahoans currently covered by protected Medicaid are eligible for APTC. Once the PHE expires, YHI will work with DHW to identify those individuals and conduct direct outreach.

A special enrollment period (SEP) for individuals who are newly APTC eligible and who have income under 150% of the federal poverty level (FPL) was approved by the YHI Policy Steering Team (PST). YHI is currently working on how this will be operationalized, and training will be available once it is in place.

DOI has developed a 1332 reinsurance waiver. This reinsurance waiver would leverage the High-Risk Pool to administer the reinsurance program with both state and federal funding. The legislation to authorize DOI to submit a waiver is House Bill 611. It was passed through the House March 1, 2022 and is anticipated to go to the Senate in the next week.

YHI is supportive of this action as it would lower premiums in the individual market, both on- and off-exchange. We have included these updates in our proposed budget.

There will be an update with more information at the board meeting on March 18.

## **15. FY22 Operational Goals Update**

Operational goals were set in March 2021, prior to YHI taking over APTC eligibility work from DHW. Goal metrics were not revisited after the decision to take over APTC eligibility and therefore do not reflect attainable goals. Staffing challenges added additional barriers to achieving our goals.

YHI reviewed options with the Governance committee to enable possible payout of variable pay in recognition of the exceptional efforts of the team and the goals not being attainable with the change in business operations.

The two goals that are germane to this committee are Idahoans' Experience and Retention and Enrollment.

There are three components to Idahoans' Experience: First Contact Resolution (FCR), Turn Around Time (TAT), and Net Promoter Score (NPS). All three components were below threshold for payout during the OE period of performance.

The 60% threshold for Retention and Enrollment is 76,000 effectuations as of April 1 and we are cautiously optimistic that we will reach that goal. Compensation is not tied to that for most of the team, but it is a critical goal as it is our biggest revenue driver.

## **16. FY23 Operational and Strategic Goals**

In 2017, the Board endorsed a single strategic goal: provide a flawless customer experience. Almost five years later, that goal rings true and YHI continues to see this goal as our true north. We think that it is the most effective way to center and focus our team when they interact with Idahoans.

We recommend keeping the strategic goal as is with no changes.

The goal categories that we are proposing for FY23 are the same goal categories as previous years, but proposed metrics reflect simplification and sharper focus on areas that align with our strategic enrollment goal.

Mr. Kelly stated that he and his team have discussed at length what are the right things to measure. We still believe that FCR and TAT are critical, but we will not have a baseline to measure against since we have never done real-time eligibility and we will be using new technology. We will continue to measure FCR and TAT but will not include them as part of the goal that is tied to variable pay. We recommend that we continue to measure NPS, which will be the primary metric measured for variable pay. We will also evaluate the new CSC technology for customer satisfaction options that could possibly be used as a metric in the future.

In previous years, there has been a lot of discussion as to whether Retention and Enrollment should be tied to compensation. Mr. Kelly stated that his team feels strongly that it should. One of the concerns with measuring effectuations is the team cannot control who pays their bill and who doesn't, but we can control who selects a plan by the end of open enrollment. There are two recommendations for this goal. First, measure plan selections as of the end of open enrollment 2023 and second, include this goal for all team members.

Based on feedback today, specific goal metrics will be brought to the June Committee and Board meetings for discussion and possible approval.

Chair Fulkerson said that she feels that Mr. Kelly and his team can best decide which are the right goals to set for the upcoming year. She said that the low NPSes were surprising to her because of YHI's history of high scores, but with the new technology and other upcoming changes, she feels that the scores will go up. She added that with the year and the open enrollment that we just had, she does not feel that this is the year to withhold variable pay for not reaching goals. She said that there were many factors outside of the control of the team and they should be rewarded for the effort that was given.

Mr. Nate said that regarding incentives and variable pay, the tendency is to base the reward on outcome instead of behaviors. He said that he would like to have a future discussion around including desired behaviors in the goals instead of being based solely on outcome. He added that there were many outside forces that were out of the control of the team that drove the outcome when the behavior was likely as good or better than it has ever been. He said that he feels that it is important to create alignment between both behavior and outcome.

Mr. Kelly added that he believes that variable pay incents the right behaviors and getting the alignment between behavior and outcome is important.

Chair Fulkerson commented on Mr. Nate's discussion around behavior, saying that she had spent some time at a broker's office and was told how excited and appreciative the broker was that someone from YHI was going to spend time with them working through a few things on a Saturday.

### **17. Next Meeting**

Ms. Sparks will send out a Doodle poll with some dates for the next meeting, which will take place in late May or early June.

### **18. Adjourn**

There being no further business before the committee, the Chair adjourned the meeting at 4:11 p.m.

Signed and respectfully submitted,

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Janice Fulkerson, Committee Chair