



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

**Marketplace Committee Meeting Minutes
Monday, February 23, 2026**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Mr. Trent Nate
- Director Juliet Charron (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. 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 3:02 p.m., Monday, February 23, 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 Mr. Cuoio, Mr. Nate, and Director Charron were present, resulting in a quorum. Representative Furniss was absent.

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 December 4, 2025, Marketplace Committee meeting as presented today. **Second:** Mr. Cuoio. **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 Profile

a. 2026 Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2026 (PY26), saying disenrollment activity doubled from 2025 due to affordability concerns because of the expiration of the enhanced tax credits. Instability is expected in March and a large disenrollment after April 1 when existing customers can be termed for non-payment. However, the number of enrollments with a February 1 or March 1 start date are nearly identical to last year. The committee discussed the number of consumers who may have not yet paid and are in a grace period.

b. January 2026 Customer Profile

Ms. Husler presented the customer profile and noted that the data used was gathered on January 1, 2026. There was no material change quarter-over-quarter in gender, age, or representation by an agent or broker. The expiration of enhanced premium tax credits was disruptive and influenced material shifts in the percentage of consumers with cost savings, the percentage of enrollments by net premium, and metal tier mix. Net premiums increased across the board, with the percentage of households paying less than \$100 reducing by 19%. Price changes resulted in a metal tier shift favoring bronze plans, which saw an overall eight percentage point increase.

7. Operations and Customer Experience

Mr. Vernon reviewed consumer contact rates for the Customer Support Center (CSC), saying efficiencies gained drove lower contact rates and lowered the number of full-time team member requirements. The team has focused on first call resolution via decision trees and policy updates. Cross training across chat support and ticket processing is another way the team improves first call resolution rates.

A review of Net Promoter Score (NPS) shows that Your Health Idaho (YHI) has had 17 consecutive months of an NPS greater than 70, with a current score of 73. There was discussion about the ways YHI trains the team to provide world class customer service.

For 2026, there are currently 1,065 total certifications made up of agents/brokers, enrollment counselors, and admin staff. YHI keeps Connectors informed with monthly bulletins, webinars, presentations, and specialized training.

a. Appeals Update

Ms. Husler stated appeal volumes in quarter four increased 8% year-over-year. January appeals were up 14% due to payment-related appeals after the expiration of enhanced premium tax credits. The average turnaround time in quarter four was seven days four and there was an increase in overturned appeals due to policy changes.

8. Marketing and Outreach Update

Mr. Kelly presented a review of paid advertising, saying the Open Enrollment 2026 (OE26) campaign outperformed 2025 and the Always Present campaign went live on February 1. Future campaigns will feature a stronger education message and Idaho-focused visual elements. The Request for Proposal (RFP) process for the YHI website is underway.

The YHI Outreach team is working on the first annual YHI Enrollment Open Charity Golf Event. It will take place this summer and support the Idaho Foodbank.

9. Technology Roadmap

Ms. Husler reviewed the technology roadmap. Key items include plan shopping improvements, an income display, data warehouse implementation, changes to the definition of “lawfully present,” and the annual deployment of form 1095-A’s.

10. PY27 Plan Submission Timeline

Ms. Husler reviewed the 2027 Qualified Health Plan (QHP) submission timeline. Key dates are as follows:

Mar 23	Carriers to notify DOI of their intent to offer QHPs
May 26	QHP form filings due in SERFF
Jun 1	QHP rates and binder filings due in SERFF
Jul 15	Final day for carriers to submit rate filing corrections in SERFF, CMS URRS for proposed rates
Aug 3	Proposed rates posted on DOI website
End of Aug	YHI receives crosswalk files from DOI
Sep 18	DOI to provide final QHP recommendations to YHI; YHI Board of Directors certifies 2027 plans
Oct 1	All final rates posted on DOI website
Oct 14	Carrier filings in “final” status in CMS URRS

11. Policy Update

Ms. Husler presented an update on the 2027 Notice of Benefit and Payment Parameters (NBPP), which was published on February 6. Themes were reducing regulatory barriers to innovation, addressing concerns of fraud in marketplaces, and reducing costs of coverage for consumers. Some of the proposals included in the NBPP that impact YHI are a requirement of actions for failure to reconcile after one year of non-compliance beginning 2028, expanded hardship exemptions, required state participation in the State Exchange Improper Measurement program (SEIPM), and a variety of conforming amendments to align regulations with the Working Families Tax Cut (WFTC) legislation.

Proposals in the NBPP impacting the broader market are proposals of the 2027 benefit year FFE and SBE-FP user rates, the introduction of a new exchange model where SBMs can leverage an Enhanced Direct Enrollment platform, the removal of standardized plans and limits on non-standard plans for states on the FFE, and a proposal to revise cost sharing parameters for bronze and catastrophic plans.

For state policy, the Idaho Department of Insurance (DOI) and Idaho Department of Health and Welfare (DHW) have submitted the Idaho 1332 Waiver Amendment and Extension Application to the Centers for Medicare and Medicaid Services (CMS). Next steps include a 45-day completeness review period followed by a 30-day public comment period. If approved, implementation is targeted for PY27.

12. 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 74-206 (1)(d).

Executive Session Roll Call: Chair Thomas took a roll call vote and determined Mr. Cuoio and Mr. Nate were present and agreeable, resulting in a quorum.

The committee entered into executive session at 3:40 p.m. and reconvened at 4:07 p.m. No final actions nor decisions were made while in executive session.

13. Next Meeting

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

14. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 4:08 p.m.

Signed and respectfully submitted,

Signed by:

Bobby Cuoio

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Bobby Cuoio, Committee Chair