



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

**Marketplace Committee Meeting Minutes
Monday, June 1, 2026**

Committee Members Present

- Mr. Bobby Cuoio, Chair (via videoconference)
- Ms. Sherry Jansen
- Mr. Gary Louie (via videoconference)
- Mr. Trent Nate

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Cathy Crites, 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. Cuoio (Chair) at 10:35 a.m., Monday, June 1, 2026, 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 Cuoio called roll and determined Ms. Jansen, Mr. Louie, and Mr. Nate were present, resulting in a quorum. Representative Furniss and Director Charron were absent.

3. Prior Meeting Minutes

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

Motion: Mr. Nate moved to approve the Marketplace Committee meeting minutes from February 23, 2026, as presented today. **Second:** Ms. Jansen. **The motion carried.**

4. Review Agenda

Chair Cuoio reviewed the agenda, no changes were made.

5. Review Roadmap

Chair Cuoio reviewed the roadmap, no changes were made.

6. New Committee Members

Chair Cuoio introduced two new board members, Gary Louie and Sherry Jansen. Both have been appointed to the Marketplace Committee.

7. Enrollment Update

a. Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2026 (PY26), saying Your Health Idaho (YHI) is performing better than budget, largely due to strong retention in PY25. However, effects of affordability concerns are evident, with 25,252 disenrollments since the end of Open Enrollment (OE), a 48 % increase from 2025.

b. Customer Profile

Mr. Kelly presented the customer profile and noted that the data used was gathered on April 1, 2026. The customer profile reflects stability in key metrics such as gender, age, and representation by an agent or broker. Average gross and net premiums reflect the impact of the expiration of enhanced Premium Tax Credits (ePTCs). Idahoans paying more than \$300 per month increased by 14 percentage points, while those paying \$100 or less decreased by 19 percentage points. As anticipated, with the expiration of ePTCs, the percentage of consumers enrolled with cost savings reduced by 9 percentage points going into January. In April, there was a slight rebound of 0.7 percentage points, suggesting that disenrollments are disproportionately among those without a tax credit. At the end

of OE, 58.6% of enrollees were enrolled in a Bronze plan. The increase from the end of OE to January, and again from January to April, signals that Bronze has higher retention than other metal tiers, reflecting affordability concerns.

The committee discussed changes to eligibility criteria for catastrophic plans.

Mr. Kelly stated disenrollments by age group disproportionately impacted 19 to 34-year-olds, when compared to the normal age distribution of enrollments. The highest retention was in 45 to 64-year-olds, while under 18 and 34 to 44-year-olds disenrollment is flat compared to enrollments.

The committee discussed how the current disenrollment trends compared with trends before the institution of ePTCs.

Incomes under 139% of the Federal Poverty Level (FPL) were disproportionately impacted, primarily due to changes to non-citizenship eligibility during the Medicaid 5-year bar. Consumers who enrolled without a tax credit show higher retention relative to other groups.

Disenrollment by metal tier shows silver plan and dental plans being dropped at a higher rate than other plan levels. 46% of consumers who disenrolled did not have a tax credit.

8. Operations and Customer Experience

Mr. Vernon stated the Customer Support Center (CSC) is showing a 5.4% increase in volume year over year, with disenrollments being the primary driver. A review of Net Promoter Score (NPS) shows an increase year over year, going from 72 in 2025 to 74 in 2026.

To keep connectors updated, YHI continues to release monthly bulletins and webinars and quarterly presentations. There are currently 1,199 Connectors certified through YHI.

a. Appeals Update

Mr. Kelly said overall, quarter one appeal volumes were consistent year-over-year with a slight increase in April. Turnaround times dropped in the second quarter. There was an increase in invalid decisions in April due to consumers filing appeals to have 2025 enrollments corrected outside of timelines.

9. PY27 Preparations

a. Training Update

Mr. Vernon reviewed the upcoming training, including agent roadshows in June and the annual Connectors' certification training in August and September.

b. 2027 Open Enrollment Timeline

Mr. Kelly gave an overview of the OE27 timeline, which includes the following:

June 1	Qualified Health Plan (QHP) rates and binders are filed in SERFF; YHI provides 2027 carrier participation agreements
July 6	Carrier plan preview begins
July 15	Final day for carriers to submit rate filing corrections in SERFF
August 3	Proposed rate changes are posted on the Idaho Department of Insurance (DOI) website; Signed carrier participation agreements are due to YHI
September 18	DOI to provide final QHP certification recommendations to YHI
September 22	QHP certification notices provided to Carriers from YHI
October 1	All rate changes are posted to DOI website, Anonymous Shopping period begins
October 15	2027 OE begins
December 15	2027 OE ends

10. Technology Roadmap

Mr. Reddish reviewed the technology roadmap. Key items include plan shopping improvements, the implementation of a YHI-hosted data warehouse and improved reporting capabilities, changes to the "Lawfully Present" definition, implementation of Medicaid Choice pending approval of the 1332 waiver, and annual 1095-A compliance changes.

11. Marketing and Outreach Update

Ms. Lapierre gave an update on marketing and outreach, stating that work has begun on the paid media campaign for next year and the team is preparing for OE27. The redesign of the YourHealthIdaho.org website is underway. The Outreach team is busy preparing for the upcoming YHI golf tournament.

12. CMS / Policy Update

Mr. Kelly stated the 2027 Notice of Payment and Benefit Parameters (NBPP) was released on February 9, 2026, and finalized on May 15, 2026. Items of greatest impact to YHI are an expansion of eligibility to purchase catastrophic plans to qualifying Idahoans and established process requirements for state-based exchanges to participate in the State Exchange Improper Payment Measurement Program on an ongoing and annual basis beginning in 2027. Provisions for DOI to consider are the introduction of multi-year

catastrophic plans terms up to 10 years and the introduction of non-network plans in 2028.

At the state level, DOI and the Idaho Department of Health and Welfare (DHW) submitted the Idaho 1332 waiver amendment and extension application to the Centers for Medicare and Medicaid Services (CMS), which includes Coverage Choice. After a 45-day completeness review period, there was a 30-day public comment period. A letter of completeness has been received by DOI, and a public meeting was held in March. If approved, implementation is targeted for Plan Year 2027 (PY27).

13. FY27 Variable Pay Goals

Mr. Kelly presented the proposed goal categories for Fiscal Year 2027 (FY27). Ongoing impacts of federal policy changes, affordability concerns, and operational changes continue to put significant downward pressure on historical goal benchmarks. Lower targets for FY27's variable pay goals reflect those pressures. The Idahoans' Experience goal will continue to be measured on NPS and the Enrollment goal will be measured by enrollments at the end of OE27. There are no changes proposed to individual accountability goals.

The committee discussed staffing levels at YHI throughout the year and how seasonal team members provide support during OE.

Motion: Ms. Jansen moved that the Marketplace Committee recommend to the Board approval of the FY27 Variable Pay Goals as presented today. **Second:** Mr. Nate. **The motion carried.**

14. Contract Addendums

a. Risch Pisca SOW

Risch Pisca is our legislative and regulatory affairs partner. YHI would like to continue to work with them as the education liaison for state and federal regulation and legislation. Deliverables will include state legislative and regulatory updates and issues tracking, interpretation, and strategic counsel on policy reform. SOW #10 includes a 3% increase.

Motion: Mr. Trent moved that the Marketplace Committee recommend to the Board approval of the Risch Pisca SOW #10 in an amount not to exceed \$51,912. This amount is included in the FY27 Budget. **Second:** Ms. Jansen. **The motion carried.**

b. DHW MOU

The Idaho Department of Health and Welfare provides services centered on Health Care Assistance and support. Services include referrals for potential Advance Premium Tax Credit (APTC) customers, with YHI determining eligibility. The amendment includes any automation changes and would extend the current term to August 31, 2027. Costs are included in the approved FY27 budget.

Motion: Ms. Jansen moved that the Marketplace Committee recommend to the Board approval of the DHW MOU in an amount consistent with the approved FY27 Budget. **Second:** Mr. Louie. **The motion carried.**

c. Drake Cooper SOW

Drake Cooper will continue working with YHI as the provider of Creative Services. Deliverables include both OE and Always Present campaign strategy, asset design and production, media services, and campaign performance reporting. SOW #15 is at a not-to-exceed amount of \$1,042,204, which is included in the approved FY27 budget.

Motion: Mr. Nate moved that the Marketplace Committee recommend to the Board approval of the Drake Cooper SOW #15 in an amount not to exceed \$1,042,204. This amount is included in the approved FY27 budget. **Second:** Mr. Louie. **The motion carried.**

d. Enrollment Entity RFA

Enrollment entities provide enrollment counselors who assist Idahoans in understanding their eligibility and the application process but recommend agents and brokers for plan selection. The entities reach out to underserved populations who may have limited English skills or limited access to computers. They report on the monthly total of people served, their demographic information, and their geographic information. The 2025 Request for Application (RFA) allows YHI to renew the agreement for up to a one-year extension for an entity awarded a contract under that RFA. The Idaho Community Health Center Association (ICHCA) was awarded the contract in 2025 and YHI recommends renewing the agreement for an additional year in accordance with the 2025 RFA.

Motion: Ms. Jansen moved that the Marketplace Committee recommend to the Board that the contract with Idaho Community Health Center Association be renewed for one year as allowed under the 2025 Request for Application for Enrollment Entities, and authorize the Executive Director and the Marketplace Committee Chair to execute the Enrollment Entity contracts at an amount not to exceed \$310,840 collectively. This amount is included in the approved FY27 budget. **Second:** Mr. Nate. **The motion carried.**

15. Next Meeting

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

16. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 11:29 a.m.

Signed and respectfully submitted,

Bobby Cuoio, Committee Chair

DRAFT