



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

**Marketplace Committee Meeting Minutes
Tuesday, November 28, 2023**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Mr. Trent Nate
- Mr. Peter Sorensen (via videoconference)
- Mr. Shane Leach for Director Dave Jeppesen (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Ms. Kelly Fletcher, Your Health Idaho
- Ms. Kilee Lane, Your Health Idaho
- Mr. Bobby Vernon, 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 2:01 p.m., Tuesday, November 28, 2023, 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, Mr. Nate, and Mr. Sorensen were present, resulting in a quorum. Representative Furniss and Ms. Lodge were absent. Mr. Leach for Director Jeppesen joined at 2:09 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: Mr. Sorensen moved to approve the meeting minutes from the August 23, 2023, Marketplace Committee meeting as presented today. **Second:** Mr. Nate. **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. 2023 Enrollment and Medicaid Unwinding

Mr. Kelly gave an update on Medicaid unwinding, saying that at the last Marketplace Committee meeting, we discussed a special enrollment period (SEP) to ensure every Idahoan who had lost coverage due to Medicaid unwinding had the opportunity to enroll. That SEP was approved on September 19, 2023, and allows anyone who lost Medicaid to enroll in coverage through November 30, 2023. Your Health Idaho (YHI) currently has 13,900 enrollments from Medicaid unwinding, which is about a 31% conversion rate. The enrollment total has remained largely unchanged since the end of September, which means the new SEP likely drove hundreds of enrollments that replaced natural attrition from September through October.

Mr. Sorensen asked if the current enrollment was an all-time high for YHI and Mr. Kelly replied that it was for this time of year. The previous record, during open enrollment, was 105,700 for Open Enrollment 2017 (OE17), which was prior to Medicaid expansion.

b. 2024 Open Enrollment

Mr. Kelly said that YHI saw a strong response in the first week of OE but then it started to slow down. Application volume is a leading indicator of enrollment and Mr. Kelly discussed that overall application volume is higher this OE and there is a higher mix of enrolled applications, signifying familiarity with the system and ease of use.

Regarding daily enrollments, Mr. Kelly stated that 18,000 people were enrolled during OE23, with 8,000 of those being in the last four days. As of November 21, we have 108,029 enrollments which is the highest enrollment total in YHI's history. Daily enrollments are trending 500 fewer than last year, but more than 89% of 2024 enrollments have a tax credit.

Mr. Nate asked if there was any data around volume for those who had been helped by an agent, and Mr. Kelly said that while it is not something we have at this time, that information will be presented at the upcoming board meeting.

Mr. Kelly stated Blue Cross of Idaho and Select Health continue to be the dominant carriers despite a slight decline in market share. Since October 15, Regence has seen the largest enrollment growth, with PacificSource and St. Luke's Health Plan seeing the biggest percent increase. Enrollment percentage by metal tier shows a slight shift from bronze to silver, driven by Medicaid unwinding enrollment in 2023 and a change in default plan sort in 2024. Dental enrollments continue to grow, representing 14% of total enrollments.

For 2024, Qualified Health Plan (QHP) average gross and net premium show a 1% year over year decline. The 1332 reinsurance waiver delivers a 2% decline in 2024 gross premium for those with a tax credit. What this means is that consumers are actually paying slightly less for their coverage this year than they were last year. Enrollments from Medicaid unwinding impacted overall premium due to the higher percentage of silver plan selections in 2023 and 2024.

Mr. Nate said it is worth noting that the 1332 waiver has had a significant impact in the last two years, but particularly this year. The translation of the actual premium reduction to the reduction of market with an Advance Premium Tax Credit (APTC) aligned with the fact we did not have new payers. When new payers come into the market, typically there is fairly aggressive and predatory pricing. Since we did not have that this year, the impact of the waiver translates more directly. Incumbent payers struggle when new payers come into the market and pricing is not aligned with the market.

7. Customer Profile

Ms. Husler said a customer profile is a quarterly review of our enrollments to better understand who our consumers are and how they interact with YHI. The data discussed today was gathered on October 1, 2023, and therefore does not cover any enrollments for the new year.

Ms. Husler reviewed enrollment per household and age distribution of enrollments. Medicaid unwinding enrollments had a higher percentage of 0-18 enrollments impacting the overall age mix.

Chair Thomas asked if the under 18 numbers included new enrollments as well as those who are already enrolled on the exchange, and Ms. Husler replied that it is both.

Ms. Husler continued with metal tier mix, saying that shifts continue to favor silver plans, with a 4% increase compared to July. Silver growth is attributed to Medicaid unwinding, as 45% of consumers who enrolled this quarter due to the loss of Medicaid selected a silver plan. This is unchanged from the prior quarter. 98% of unwinding enrollments had a tax credit compared to 89% overall.

Agent utilization remains stable with about 70% of consumers represented by an agent or broker. Consumers transitioning from Medicaid are less represented than the general population, with 62% being represented by an agent or broker. When reviewing agent utilization across different populations, agent utilization is higher with the Hispanic population at over 73%. Assistants are also demonstrating value with the Hispanic population, which may be due to outreach efforts and targeted paid media.

8. Customer Experience

a. Customer Support Center Metrics

Mr. Vernon said Customer Support Center (CSC) metrics presented today are October and November month to date. Currently, we have just over 20% more calls offered this year, and we are handling about 22% more call volume this year. One reason for that is our greater staffing levels, and another significant factor is that Client Access Portal (CAP) tickets are about 35% lower. Improvements to the income document processes have driven a reduction in CAP tickets, which in turn allows us to allocate more of our team to inbound calls.

YHI continues to drive improvements in Net Promoter Scores (NPS) via technology and customer service. NPS is currently 29% higher year over year and is tracking at 69 for the period.

b. Consumer Connectors

Mr. Vernon stated that we had 1,066 certifications for Consumer Connectors for 2024, which is a 12% increase from 2023. We currently have tribal agreements proposed with three of the tribes, with a mid-December deadline for those agreements.

Our chat system mirrors the inbound phone line hours of operation, and it has been a very popular option for people to connect with YHI. We have dedicated team members who assist with Connector-facing issues, and we do our best to be as responsive as possible and offer as much in the way of time saving as we can when working with Connectors. We also have a multi-case option during inbound calls, which allows Connectors to present multiple customer issues on a single call. We have a prioritized toll-free number for Connectors, which routes them to

the top of the queue, and this is the second year that we have offered the concierge program for the top producing agents in each region. We proactively schedule time with them each week and call to cover any issues or questions they may have.

Chair Thomas and Mr. Nate briefly discussed a concern that agents may not be as actively engaged as they could be, and whether the increase in Connectors could oversaturate the number of consumers.

Mr. Vernon replied that it is important to maintain quality over quantity, and the main goal is to increase the quality of opportunities that we provide to consumers.

Mr. Nate commented that he had heard a lot of positive things around the concierge service and asked Mr. Vernon how the experience has been.

Mr. Vernon replied that first and foremost, Connectors are grateful that we are looking for ways to make it easier for them to make the process more efficient. Based on feedback received, we plan to expand the service next year and that discussion is ongoing.

c. Appeals Update

Ms. Husler said appeal volumes have increased 27% year-to-date, driven by Medicaid unwinding, the introduction of periodic data marching, and an increase in overall enrollment. Turn-around (TAT) times hit a peak in June due to volume. The team has focused on reducing TAT and in October it was 36% lower than June, thanks to their efforts. The increase in overturned decisions related to overlapping Medicaid has continued.

9. Marketing and Outreach Update

a. 2023 Always Present and Medicaid Unwinding Campaigns

Ms. Lapierre stated our Always Present campaign began on March 1 and our *Lost Medicaid?* campaign began on April 1. Both campaigns ran through September 30, 2023 and were very successful. Broader targeting on the Always Present campaign boosted efficiency and increased volume. The *Lost Medicaid?* campaign was targeted to Idahoans in zip codes where ten or more people had lost coverage. This specific targeting allowed even more efficiency with our spend and overall, impression volume was 121% higher and CPM was 49% lower than Always Present 2022.

b. Events and Outreach Efforts

We have had the opportunity to participate in many new events, providing more engagement with the community and Connectors. We continue to find ways to

engage with the Hispanic community and have partnered again this year with our social media influencers. Mr. Kelly's interviews on Idaho Today and Viewpoint extended our reach as well.

c. Open Enrollment Advertising

Ms. Lapierre said YHI has a new spokesperson this year. The Danger Ranger was introduced in our OE advertising with key messages of "as low as \$0 per month" and "quality health insurance." Some statistics for this campaign as of November 10 are an \$84,000 media spend, with 9.2 million impressions and 36,943 paid ad conversions. Moving into the next year, we will combine our Always Present and OE media campaigns.

10. Plan Year 2024 Technology Roadmap

Ms. Husler reviewed the technology roadmap through June 2024. Some key items included are IVR authentication, annual updates to for 1095A, a 60-day Data Matching Inconsistency (DMI) extension, and an increase in network visibility.

Mr. Nate, Chair Thomas, and Ms. Husler discussed what would be included in the network visibility update.

11. CMS and Policy Update

Ms. Husler said the YHI Policy Steering Team (PST) approved a new Special Enrollment Period (SEP) in September that will allow consumers who have lost Medicaid coverage until November 30 to enroll in 2023 health insurance. The impact of the 1332 reinsurance waiver is that rates in 2024 are 16% lower than they would be without the waiver compared to 12% for 2023. The overall average rate decreased by 1% from 2023, while YHI's budget assumed a 4% increase. This is a revenue impact of \$272,000. Ms. Husler reviewed other federal policy updates, including a proposed rule limiting short term, limited duration insurance plan, the finalization of CMS' proposed rule regarding deferred action for childhood arrivals and a proposed rule on strengthening ADA accessibility standards.

Ms. Husler reported the preliminary Notice of Benefit and Payment Parameters (NBPP) for 2025 was issued November 15. It states that OE starts November 1 and ends no earlier than January 15. She reviewed several other items contained in the NBPP and discussed the standards that YHI already meets.

Mr. Nate, Ms. Husler, and Mr. Kelly discussed federal guidelines standardizing plans in 2024 and 2025, and that YHI would have a discussion with the Department of Insurance (DOI) and advocate for state flexibility.

12. Operational Goals Update

Mr. Kelly presented an update on the current status of YHI's variable pay goals. NPS is at 69, which is 110% payout. Brand image results will be available in January. At just under 109,000, enrollment is at the 84% payout, and it appears that the goal of 116,000 is attainable. The risk management goal is now paid out based on an individual's performance on our phishing campaigns and all team members are still eligible after four campaigns.

13. Committee Survey Results

Chair Thomas reviewed the results of the committee survey and he and the other committee members discussed their overall positive sentiment toward the performance of the committee.

Mr. Nate asked if YHI surveyed Connectors in regard to their experiences in the market and with the exchange and Mr. Kelly and Mr. Vernon said they would look into deploying such a survey. There was further discussion regarding the OE summit that YHI holds every January and the value in the information exchange at that time.

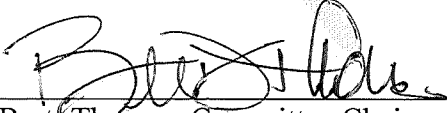
14. Next Meeting

There is a board meeting on December 15 and the next committee meeting will be in late February or early March. Ms. Sparks will reach out to schedule.

15. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 3:13 p.m.

Signed and respectfully submitted,


Brett Thomas, Committee Chair