



Your Health
IDAHO
2020 ANNUAL REPORT

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ABOUT THIS REPORT

This report has been prepared for the citizens of the state of Idaho and their elected representatives, and provides an accounting of the activities, plans, and financial status of the Idaho health insurance exchange, now known as Your Health Idaho. Our report is intended to be responsive to the reporting requirements of Chapter 61, Title 41, of Idaho Code, the Idaho Health Insurance Exchange Act, which says:

1. The exchange shall submit a written report of its activities and the condition of the exchange to the director [of the Department of Insurance], the governor, and the director of the legislative services office for distribution to all legislators on or before January 31, 2014, and annually on or before each January 31 thereafter. The exchange shall also report to the appropriate Senate and House of Representatives germane committees on any changes to its bylaws or policies and any changes or updates from the federal Department of Health and Human Services (HHS) regarding essential health benefits or operation or conditions of the exchange on or before January 31, 2014, and annually on or before each January 31 thereafter.
2. For any changes by the board to the fee schedule charged to exchange users or participants, the exchange shall, at the next legislative session, report to the appropriate Senate and House of Representatives germane committees on or before January 31.

YOUR HEALTH IDAHO BOARD OF DIRECTORS

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Janice Fulkerson, Vice Chair, Unify Consulting, Fletcher Group, Inc.

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Tara Malek, Smith + Malek, PLLC

Heidi Hart, Terry Reilly Health Services

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Dave Jeppesen,* Director, Idaho Department of Health and Welfare

John Livingston, M.D.

Carolyn Lodge, 116 & West

Sen. Jim Rice, Idaho State Legislature

Brett Thomas, Magic Valley Insurance

Karen Tucker, Jannus, Inc.

Paul Zurlo, Blue Cross of Idaho

**Non-voting members*

YOUR HEALTH IDAHO TEAM

Pat Kelly, Executive Director

Cheryl Fulton, Executive Assistant & Board Liaison

Meghan McMartin, Sr. Manager Marketing, Communications, and Outreach

Frances Nagashima, Director of Operations

Kevin Reddish, Chief Information Officer

Heidi Stockert, Director of Finance

Alanee Thomas, Human Resources Manager

MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

Even before the pandemic hit, 2020 was an unprecedented year at Your Health Idaho with the implementation of Medicaid expansion on January 1, 2020. We spent many months planning for Medicaid expansion with our partners at the Department of Health and Welfare, and we knew that because of expansion, Your Health Idaho enrollments would decrease in 2020. When the dust finally settled at the end of open enrollment, more than 89,000 Idahoans were enrolled in a marketplace plan: approximately 13,000 less than the year before and less than expected as many Idahoans increased their income to remain on the exchange. Despite this decrease, we were very encouraged to see more than 25% of all 2020 enrollments were new to Your Health Idaho, our highest percentage of new customers ever.

In the early months of 2020, the Your Health Idaho team was focused on technology improvements for the coming year and revamping our internal structure to better support our team and operational goals. However, it was not long before words like *virus*, *quarantine*, and *remote work* made their way into daily conversations, and we suddenly found ourselves in the middle of a global pandemic. Like many businesses in Idaho and around the country, Your Health Idaho had to pivot quickly, moving to a 100% remote workforce in 48 hours. The flexibility and commitment demonstrated by our team during the year is a testament to the Idaho spirit.

It's undeniable that 2020 had its challenges, but for Your Health Idaho, there were also several positives. The local control that comes with maintaining a state marketplace continued to save Idahoans money. To date, Your Health Idaho has saved Idahoans \$38 million in assessment fees when compared to the federal marketplace. Other savings for Idahoans are more tangible, like the tax credit, which is only available through Your Health Idaho, and reduces the cost of monthly insurance premiums. In 2020, 80% of enrolled Idahoans qualified for the tax credit, and one in three paid \$0 for coverage.

Your Health Idaho achieved another major milestone in 2020 as we purchased a new building and became a landlord. Situated along the downtown Boise corridor, this new site not only houses all Your Health Idaho operations but also includes several established tenants. By adding a new revenue stream outside of our daily operations, this new venture contributes to the long-term financial stability of the Idaho exchange and reinforces our fiscally conservative principles. Most importantly, our team has a place to call home.

It would be easy to look back on 2020 and only see the bad: the uncertainty, the anxiety, and the frustration, but that wouldn't tell the whole story. For Your Health Idaho, 2020 was indeed a challenging year, but it was also a year of innovation, of teamwork, and of tireless service to Idahoans. Our team launched new technology, improved our customer communications, updated our internal training programming, created new ways to engage with stakeholders, welcomed a new carrier to the exchange, and even managed to earn an honorable mention as one of Idaho's Best Places to Work. As we leave 2020 behind, we take with us many valuable lessons learned and a renewed appreciation for our team and their dedication to serving Idahoans.

With very best regards,



Stephen Weeg, Chair



Pat Kelly, Executive Director



“YOUR HEALTH IDAHO HAS BEEN SO HELPFUL EVERY STEP OF THE WAY. WHEN I UNEXPECTEDLY LOST MY INSURANCE, THEY WERE ABLE TO HELP ME SO THAT I DID NOT HAVE A LAPSE IN COVERAGE. I CANNOT EXPRESS HOW MUCH OF A RELIEF THAT WAS FOR ME!”

- BRITTANY C.

KEY ACCOMPLISHMENTS

IN 2020, AN AVERAGE OF

77,000

IDAHOANS ENROLLED
IN COVERAGE THROUGH
YOUR HEALTH IDAHO.

Your Health Idaho maintained the highest per-capita enrollment among state-based exchanges and the third highest per-capita enrollment in the country.

More than 80% of enrolled Idahoans qualified for lower monthly premiums.

Your Health Idaho operating costs remain the lowest of all state-based exchanges.

MARKET RESEARCH INDICATED A **90% SATISFACTION RATE** AMONG 2020 ENROLLEES.

More than 700 agents, brokers, and enrollment counselors completed the 2020 Your HealthIdaho certification program. These highly trained experts offer free help to Idahoans navigating the enrollment process.

The Your Health Idaho assessment fee remains lower than the federal marketplace, saving Idahoans more than \$38M through 2020.

ONE IN THREE
IDAHOANS ENROLLED IN 2020
PAID \$0
FOR THEIR MONTHLY
PREMIUM.



“MY HUSBAND LOST MEDICAL COVERAGE DURING THE PANDEMIC, AND YOUR HEALTH IDAHO WAS A PERFECT SOLUTION. IT WAS EASY TO APPLY, LOOK AT THE DIFFERENT PLANS, AND DECIDE WHICH PLAN WAS BEST FOR MY OVERALL NEEDS. WE’VE BEEN TELLING ALL OUR FRIENDS AND FAMILY WHO NEED INSURANCE TO GO THROUGH YOUR HEALTH IDAHO.”

- KAREN S.

YEAR IN REVIEW

SERVING IDAHOANS THROUGH THE PANDEMIC

The first case of COVID-19 was reported in Idaho in early March 2020. At the time, no one knew just how long-lasting and far-reaching the impacts would be. In the months that followed, Idahoans would see their daily lives come to an abrupt halt.

In the early days of the pandemic, Your Health Idaho made accommodations for at-risk team members and those with unique situations to work from home, but it was not until Governor Little issued the Stay-at-Home Order that our team moved to a fully remote workforce. The Your Health Idaho leadership team had been developing contingency plans for the myriad challenges presented by a global pandemic so that when the order was issued, our team was safely and securely working from home by the end of the day.

As one of the few state-based marketplaces in the country with an in-house customer support team, maintaining service levels with a remote team presented significant challenges. Initially, customer support was limited to email only, but phone

support was back online within a matter of weeks, and customer service levels and satisfaction stabilized shortly thereafter.

April also saw Your Health Idaho work to make it easier to enroll in coverage for those Idahoans who were most impacted by the coronavirus pandemic. In partnership with the Idaho Department of Insurance and Idaho insurance providers, and in alignment with Governor Little's initiative to reduce regulations, Your Health Idaho relaxed the requirements for eligible Idahoans to enroll. Idahoans who lost employer-sponsored health insurance because of termination, layoff, or furlough due to the pandemic were provided an expedited path to coverage at the most critical time.

As 2020 continued and Idahoans adjusted to the 'new normal' of life during a global pandemic, the Your Health Idaho team began preparing for Open Enrollment 2021 in earnest. Pandemic or not, the main priority was ensuring that our team was well-positioned to serve Idahoans and that we would be able to meet the needs

of those seeking insurance coverage for 2021. It became increasingly clear that to be successful, it was necessary to hire seasonal support staff, something Your Health Idaho has done every year since the launch of our in-house support center in 2016.

Adherence to federal privacy and security framework meant those seasonal team members could not work from home. After many discussions and multiple scenario planning sessions, it was determined that the seasonal staff would remain on-site at Your Health Idaho with a small group of full-time Your Health Idaho team members for support. The rest of the Your Health Idaho team would remain remote through the end of 2020 and into the early part of 2021. This hybrid workforce proved to be an effective balance between serving customers and protecting the health and safety of the Your Health Idaho team.

When open enrollment began in November, our team was ready and well-prepared to finish the year strong.



IMPROVING THE CUSTOMER EXPERIENCE

When Your Health Idaho launched an in-house customer support center in 2016, the ultimate goal was to provide a flawless customer experience. That goal remains the same today and guides nearly every decision that is made, from how we interact with our customers to what we consider our benchmarks for success.

In the four years since the customer support center came online, Your Health Idaho has experienced a natural, if not rapid, maturation as an organization. In early 2020, the

Your Health Idaho leadership team recognized that the evolution of our customer support team now required new skill sets and additional expertise to maintain our success. We hired several new team members at both the manager and supervisor level, and each brought a fresh perspective and outside knowledge. Additionally, the team structure was reworked to allow for more one-on-one coaching and direct feedback for our team members.

These organizational changes proved to be effective in not only

empowering our team, but also in improving the overall customer experience. That positive experience was evident in our Net Promoter Score (NPS), which measures customer sentiment in real time. Throughout the year, Your Health Idaho maintained an average NPS score of 37, which is well above industry standards. By investing in our team and giving them the necessary tools and support, Your Health Idaho remains well-positioned as a trusted resource for all Idahoans.

CONNECTING WITH IDAHOANS

In 2020, Idahoans were forced to adjust nearly every aspect of their lives. From work to school to social gatherings, the way we interact with one another was fundamentally changed. At Your Health Idaho, we saw this borne out, especially in our outreach and education efforts. Each year our team invests a great deal of time and energy seeking out opportunities to meet with Idahoans face-to-face, but as 2020 would have it, that was no longer an option. Not only was the Your Health Idaho team unable to travel, but most of the planned events that allow us to interact with target audiences around the state were canceled or moved to a virtual environment.

Over the years, the most successful outreach initiatives have been in partnership with trusted community groups and 2020 was no different.

Although we were unable to meet with Idahoans in person, we did find ways to get the message out through these local partners with both print and online resources. Most notably, our community education programming moved to a virtual format and Your Health Idaho was able to host several sessions in partnership with continuing education/adult learning programs around the state. This virtual programming is something our team plans to continue into 2021 and beyond.

In 2020, the Your Health Idaho team also doubled down on virtual engagement, primarily through social media. In addition to the annual social media toolkit that is shared with community partners, Your Health Idaho also hosted weekly Q & A sessions throughout Open Enrollment

2021 to answer consumer questions and provide important updates. This was also the first year that Your Health Idaho established a partnership with a local social media influencer to help promote the enrollment period and the value of having coverage.

Given all the challenges of 2020, the Your Health Idaho team was still able to connect with a wide range of Idahoans from all over the state. We look forward to seeing our friends and neighbors in person again in the very near future.



“THE CERTIFICATION TRAINING WAS GREAT. IT WAS PROBABLY THE BEST VIRTUAL TRAINING I HAVE BEEN A PART OF THIS YEAR.”
- CASEY G., YHI-CERTIFIED ENROLLMENT COUNSELOR

ENHANCING TECHNOLOGY

The customer experience is one of the most important metrics by which success is measured at Your Health Idaho. That customer experience is largely defined by the time spent on the Your Health Idaho website shopping for plans and completing the enrollment process.

Over the past several years, we have made great strides in improving the overall look, feel, and usability of the Your Health Idaho shopping platform. In 2020, we focused our attention on improving the online experience for one of our most valuable partner groups: insurance agents and brokers.

Idaho is fortunate to have a robust network of insurance agents and brokers that represent more than 75% of all enrollments. Many of these agents work under the same agency and within the last few years, it became clear that there was more

Your Health Idaho could do to help these agents and brokers support their clients. From this idea, the Agency Portal was created.

Working with our technology vendor, GetInsured, Your Health Idaho launched the Agency Portal in the fall of 2020, ahead of the annual open enrollment period. With this new feature, agents and brokers are now able to service multiple clients within their agency, even if they are not the primary point of contact for the consumer. The benefit to the customer experience is two-fold, as agencies are now better equipped to handle high volumes of consumer requests, and consumers are supported by multiple individuals working on their behalf. The feedback has been positive so far and we are encouraged by the number of agencies utilizing this new feature.

Another major accomplishment of 2020 was the deployment of a fully remote workforce, a necessity of safely conducting business during the coronavirus pandemic. While we were happy to provide this flexibility for the Your Health Idaho team, the remote environment comes with its own set of challenges. In the spring, Your Health Idaho purchased new videoconferencing software. This allowed for more efficient team meetings and better cross-functional collaboration. In addition, we also enabled this new program for external purposes including training, consumer outreach, and stakeholder communications.

The Your Health Idaho team continues to leverage this new technology daily and develop best practices based on lessons learned over the past year.

SUPPORTING OUR PARTNERS

One of the most notable characteristics that sets Your Health Idaho apart from other state-based marketplaces is our commitment to working with Consumer Connectors. This group of highly trained insurance agents, brokers, and enrollment counselors represents the Idaho exchange at the local level and continues to be an integral part of the Your Health Idaho success story.

Consumer Connectors are required to complete a certification program with Your Health Idaho annually, prior to open enrollment. Normally, this includes both an online course and exam and in-person training. This comprehensive training has set a precedent for quality explanation and support when assisting Idahoans each year. However, as with most things in 2020, the training had to be adapted.

With the help of new videoconference technology, Your Health Idaho hosted several live training sessions in a virtual format. This provided not only a safe environment during the pandemic but also allowed our team to address questions in real time and interact with Consumer Connectors that represent more rural parts of the state. We received largely positive feedback from this virtual training format, and despite the challenges of 2020, more than 700 Consumer Connectors successfully completed the annual certification process.

2020 also saw many Consumer Connectors take advantage of the new Agency Portal technology, consolidating individual books of business into one central location. Over 50% of Idahoans enrolled in

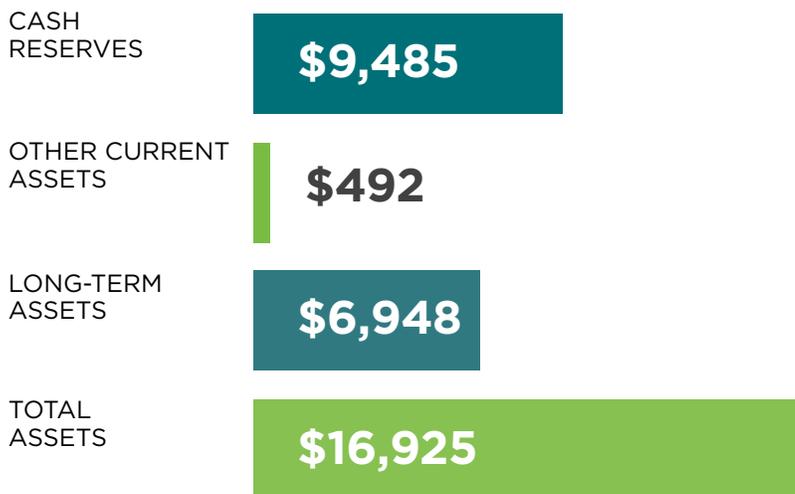
the exchange are now supported by agents and brokers leveraging this technology enhancement. This was also the first year agency support staff was able to complete the certification training, providing yet another resource for Idahoans seeking to enroll in coverage.

The value of investing in this critical partnership is proven each year. In 2020, more than 75% of all enrollments were completed with help from a Consumer Connector. Most importantly, in a year with so much uncertainty, Idahoans were able to access expert advice for free when making important decisions about health insurance coverage.

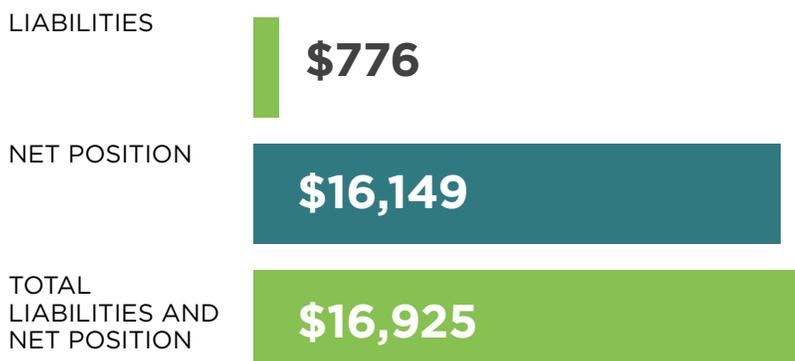
YOUR HEALTH IDAHO BY THE NUMBERS

2020 FINANCIALS

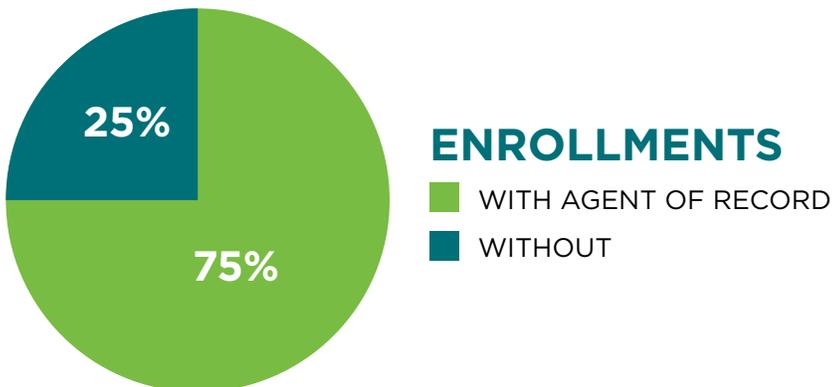
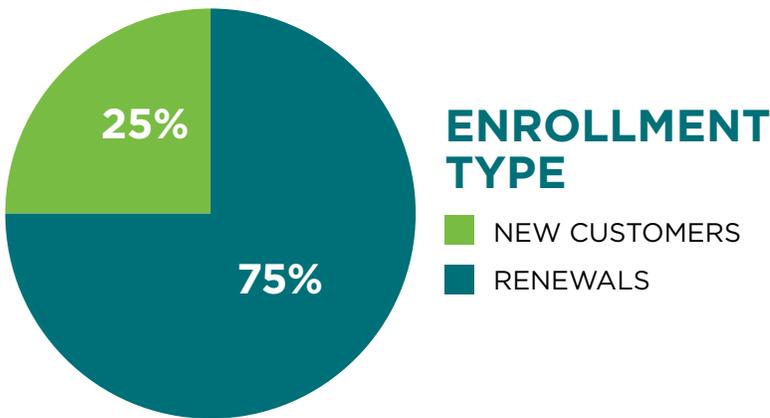
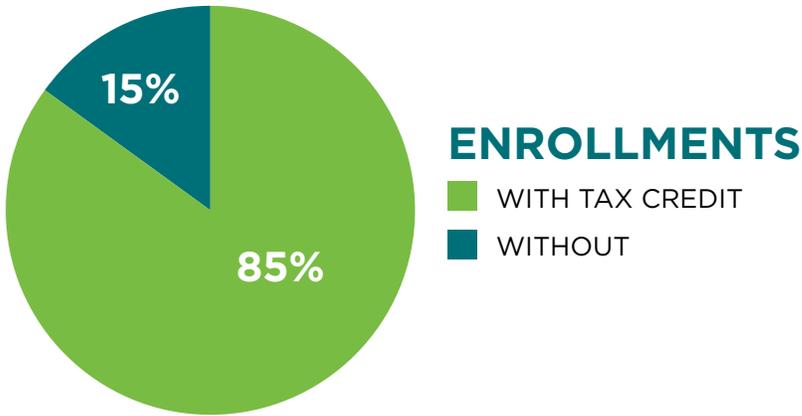
ASSETS (IN THOUSANDS):



NET POSITION (IN THOUSANDS):

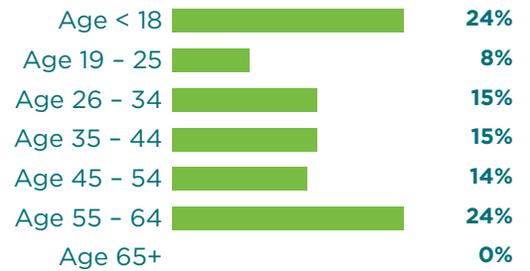


PLAN SELECTION HIGHLIGHTS



IN 2020, MORE THAN
77,000
IDAHOANS HAD
COVERAGE THROUGH
YOUR HEALTH IDAHO

AGE



GENDER





LOOKING AHEAD

As the Your Health Idaho team prepares for the year ahead, there is still some uncertainty around what comes next. The country has just begun to recover from the coronavirus pandemic, and there is no universal timeline for when we can confidently return to pre-pandemic life. Regardless of when that return to 'normal' happens, Your Health Idaho will remain focused on our mission to maintain control of Idaho's health insurance marketplace at minimal cost to its citizens.

The economic impacts and potential fallout from 2020 could be felt well into the coming year. As we have done since the beginning of the pandemic, Your Health Idaho will continue to position ourselves as a resource for Idahoans, specifically those who find themselves without employer coverage or in a new financial situation and eligible for lower-cost coverage. These changes in eligibility can be confusing, but working with our partners across multiple state agencies, we will be proactive in reaching out to these Idahoans to ensure they are aware of their coverage options and the potential savings available through Your Health Idaho.

Looking ahead, we are excited to get back on the road and meet with our partners and customers around the state. While we learned several valuable lessons around connecting virtually in 2020, nothing compares to meeting with our friends and neighbors in person. We look forward to building on the success of previous years and engaging with trusted community groups to engage with Idahoans, particularly in the rural and often underserved areas of the state.

At the national level, we cannot talk about the next year without acknowledging the transition to a new administration. In preparation, our team will continue to seek the guidance of state and federal partners to ensure we fully understand any potential policy changes and how they could impact Idahoans. Your Health Idaho remains committed to local control and ongoing contingency planning will once again play a critical role in our ability to adapt and pivot quickly.

Over the last year, access to affordable health insurance was once again at the center of a national conversation, one we expect to continue well into the next year. Although we cannot predict the future, we can be prepared. Your Health Idaho has been successful by staying focused on our mission to maintain maximum control of the state's health insurance marketplace at minimal cost to its citizens; we expect 2021 will be no different.

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