



Your Health  
**IDAHO**  
2021 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

**Stephen Weeg**, Chairman of the Board

**Janice Fulkerson**, Vice Chair, Unify Consulting, Fletcher Group

**Kevin Settles**, Treasurer, Bardenay Restaurant and Distillery

**B. Hyatt Erstad**, Secretary, Erstad and Co.

**Dean Cameron**,\* Director, Idaho Department of Insurance

**Greg Donaca**, Delta Dental of Idaho

**Jerry Edgington**, SelectHealth

**Cynthia A. Fairfax, M.D.**, Idaho Urologic Institute

**Rep. Rod Furniss**, Idaho State Legislature

**Heidi Hart**, Terry Reilly Health Services

**Margaret Henbest, MS, CPNP**

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

**Carolyn Lodge**, 116 & West

**Tara Malek**, Smith + Malek, PLLC

**Sen. David Nelson**, Idaho State Legislature

**Sen. Jim Rice**, Idaho State Legislature

**Peter Sorensen**, Blue Cross of Idaho

**Brett Thomas**, Magic Valley Insurance

**Karan Tucker**

*\*Non-voting members*

## YOUR HEALTH IDAHO TEAM

**Pat Kelly**, Executive Director

**Meghan McMartin**, Director of Marketing, Communications, and Outreach

**Frances Nagashima**, Director of Operations

**Kevin Reddish**, Chief Information Officer

**Julie Sparks**, Executive Assistant & Board Liaison

**Alanee Thomas**, Human Resources Manager

## MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

Early 2021 began much as 2020 ended, with the majority of the Your Health Idaho team working remotely, serving Idahoans from their kitchen counter, dining room table, or sofa – whatever makeshift office space was available. They answered phone calls and emails while taking care of sick family members or helping their children log in to online school for the day. They attended countless virtual meetings and conference calls and logged hours each day in group chats. They worked through technical issues, spotty wi-fi, and equipment challenges, all in the name of serving our customers, serving Idahoans.

Of course, this is not unique to Your Health Idaho, as many businesses around the state had to shift their practices in the wake of the pandemic, but it is a testament to just how hard the Your Health Idaho team has worked this past year. If there were a single theme or phrase that could sum up the entirety of 2021 for Your Health Idaho, it would be resilient.

Resilient in the face of so much uncertainty as the pandemic continued into another year with no clear end in sight. Resilient as a new administration announced policy changes that required Your Health Idaho to pivot and implement far-reaching updates to core functions of the business. Resilient in our commitment to serving Idahoans and ensuring everyone who wanted coverage had the resources and access to get it at such a critical time. Resilient as we worked through the end of a long year, staffing challenges, and an open enrollment period that was far from perfect.

Despite the challenges of the past year and the seemingly endless uncertainty surrounding the pandemic, the resilience of the Your Health Idaho team ensured that we stayed true to our mission of maintaining maximum control of the Idaho health insurance marketplace at minimal costs to its citizens.

That minimal cost is most evident in the fact that Your Health Idaho continued to save Idahoans money through 2021 by maintaining a lower assessment fee than the federal marketplace. To date, Your Health Idaho has saved Idahoans nearly \$41 million in assessment fees, while continuing to reduce the strain on the Catastrophic Health Care (CAT) fund and county indigent programs.

Idahoans also saw real-time savings on a personal level as Your Health Idaho worked quickly to implement updates to tax credit eligibility upon passage of the American Rescue Plan Act (ARPA). More than 80% of enrolled Idahoans qualified for a monthly tax credit in 2021, and one in three paid \$0 per month for their coverage.

Since the creation of the Idaho health insurance exchange in 2013, it seems every year has brought with it a new challenge or obstacle. In just eight years, Your Health Idaho has weathered two administration changes, multiple challenges to the Affordable Care Act, the implementation of Medicaid expansion, and countless other hurdles that had to be overcome.

As we prepare to leave 2021 behind, with all its hard lessons learned, we are bolstered by the commitment and dedication of the Your Health Idaho team. We remain resilient and resolute in the pursuit of our loftiest goal of a flawless customer experience.

With very best regards,

*Stephen Weeg*

Stephen Weeg, Chair

*Pat Kelly*

Pat Kelly, Executive Director





# KEY ACCOMPLISHMENTS

## 75,000

IDAHOANS ENROLLED IN  
COVERAGE THROUGH YOUR  
HEALTH IDAHO.

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More than 700 agents, brokers,  
and enrollment counselors  
completed the 2021 Your Health  
Idaho certification program.  
These highly trained experts offer  
free help to Idahoans navigating  
the enrollment process.

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## 24%

OF CUSTOMERS HAVE BEEN  
ENROLLED FOR SEVEN OR  
MORE YEARS THROUGH  
YOUR HEALTH IDAHO.

Upon passage of the American  
Rescue Plan Act, Your Health  
Idaho was one of the first state-  
based marketplaces to implement  
the enhanced tax credits for both  
existing and potential enrollees.

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MORE THAN

## 80%


OF ENROLLED IDAHOANS QUALIFIED  
FOR LOWER MONTHLY PREMIUMS;  
MORE THAN 1 IN 3 PAID

**\$0** PER MONTH  
FOR COVERAGE.

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Your Health Idaho operating  
costs remain the lowest of all  
state-based exchanges, while  
the Idaho assessment fee  
remains lower than the federal  
marketplace, saving Idahoans  
nearly \$41 million through 2021.





**“MY EMPLOYER DOESN’T OFFER INSURANCE AND POINTED ME IN THE DIRECTION OF YOUR HEALTH IDAHO. WHEN THE AMERICAN RESCUE PLAN ACT (ARPA) PASSED, I DIDN’T KNOW ABOUT IT INITIALLY. IT WASN’T UNTIL I GOT A BILL WITH A MUCH LOWER PREMIUM THAT I CALLED MY INSURANCE AGENT TO SEE WHAT WAS GOING ON. IT SEEMED SURREAL; THE SAVINGS WERE INCREDIBLE!”**

**- CASSANDRA W.**

# YEAR IN REVIEW

## PROVIDING A PATH TO COVERAGE, THE IDAHO WAY

January 2021 saw a transition in the Oval Office and a new administration grappling with the ongoing challenges of a worldwide pandemic.

In January, President Biden issued an executive order declaring a 90-day Special Enrollment Period for the federal marketplace, HealthCare.gov. Many of the state-based marketplaces followed suit, some even opening the Special Enrollment Period for the remainder of the year. In Idaho, we took stock and took our time to ensure we made the right decisions for Idahoans. Your Health Idaho worked closely with our partners at the Governor's Office, the Idaho Department of Insurance, and the insurance carriers to find a solution that made sense for Idaho. After much deliberation and consideration, Your Health Idaho announced a one-month Special Enrollment Period during the month of March. During this time, any eligible uninsured Idahoan could enroll in comprehensive health insurance for the remainder of the year.

Just a few weeks into the Uninsured Special Enrollment Period, the American Rescue Plan Act (ARPA) was passed, and with it, far-reaching implications for Your Health Idaho. Included in the bill was the expansion of the Advance Premium Tax Credit (APTC), a monthly credit that lowers the premium amount Idahoans pay for their health insurance through Your Health Idaho. The expansion of APTC meant that not only were thousands of Idahoans now newly eligible for lower-cost coverage, but current

customers would also see increased savings on their monthly premiums. To ensure every Idahoan had the opportunity to shop for coverage and determine if they were eligible for the newly expanded tax credits, Your Health Idaho, in partnership with the Department of Insurance, chose to extend the Special Enrollment Period through April 30, 2021.

While it may sound simple in theory, implementing the expanded tax credits required significant updates to the technology platform and eligibility equations. However, the local control that comes with operating an exchange at the state level once again worked in our favor. As many states scrambled with how to implement the expanded tax credits, Your Health Idaho worked with our technology vendor, GetInsured, and the Idaho Department of Health and Welfare to find a path forward almost immediately. The necessary updates were in place when Idahoans logged in on April 1 to shop for plans and view their updated tax credits.

On May 1, when the dust settled from both the uninsured and ARPA Special Enrollment Periods, more than 8,000 Idahoans had gained affordable and comprehensive coverage for the remainder of the year, while existing customers saw an average reduction of 36% on their monthly premiums.

The benefit of being able to make these decisions at the local level cannot be overstated. The success of the uninsured and ARPA Special

Enrollment Periods is proof positive that local control of the Idaho exchange ensures Your Health Idaho can adapt quickly and pivot when necessary. Working with local partners to find solutions that work for Idaho – Idahoans serving Idahoans – is the fundamental goal that was set forth by the legislature. At Your Health Idaho, our mission has always been the same: maintain maximum control of the Idaho health insurance marketplace at minimal cost to its citizens. We let that mission be our guide throughout 2021, and it has served us, and the citizens of Idaho, well.


**AVERAGE NET PREMIUM  
BEFORE ARPA**

**\$145**

**AVERAGE NET PREMIUM  
AFTER ARPA**

**\$93**



A woman with short dark hair, wearing a blue and white striped long-sleeved shirt and a blue apron, is smiling in a workshop. She is standing behind a workbench where there are several wooden shoe lasts and pieces of light-colored leather. In the background, there are shelves with various spools of thread in different colors. The text is overlaid on a semi-transparent grey box in the center of the image.

**“THE PROCESS WAS EASY FROM THE BEGINNING. I RECEIVED FREE HELP FROM AN AGENT, AND HE HAS BEEN GREAT TO WORK WITH. LAST YEAR, I MADE A CHANGE TO MY HEALTH INSURANCE COVERAGE DUE TO NEW MEDICAL NEEDS AND IT JUST SO HAPPENED THAT THE AMERICAN RESCUE PLAN ACT (ARPA) HAPPENED AT THE SAME TIME. ARPA NOT ONLY ALLOWED ME TO CHANGE PLANS, GIVING ME MORE COVERAGE, BUT IT HAS ALSO SAVED ME MORE THAN \$4,000. IT’S TRULY BEEN A MIRACLE.”**

**- HOLLY J.**



## STRIVING FOR EXCELLENCE IN CUSTOMER SERVICE

When the American Rescue Plan Act was passed in the spring of 2021, Your Health Idaho was ready. Thanks to our partners at the Department of Health and Welfare and their quick work to update the APTC calculations, as well as our technology vendor, GetInsured, who enabled the necessary technology updates, Idaho was one of the first states to operationalize the expanded tax credits. On April 1, less than three weeks after the signing of the bill, existing customers were able to view their updated APTC, and new customers were able to shop and compare plans with accurate estimates of potential savings. As many states struggled to operationalize, waiting on technology or funding, Your Health Idaho forged ahead. Not only was Idaho one of the first states to implement the enhanced tax credits, but we were also able to do it at a fraction of the cost compared with other states, once again proving that maintaining local control through a state marketplace was the right choice for Idaho.

Ahead of the 2022 open enrollment period, Your Health Idaho made

another bold move. In an effort to streamline customer support, we began the process of bringing support for APTC eligibility in house. Previously, this support channel was handled by the Idaho Department of Health and Welfare, while Your Health Idaho provided the necessary support for the enrollment and plan selection processes. We worked closely with the Department of Health and Welfare to understand the requirements of taking this new workstream on and worked through the late summer to hire, train, and equip our team ahead of open enrollment.

Although noble in its intent, factors beyond our control somewhat stymied the process. As open enrollment approached, Your Health Idaho was greatly impacted by the staffing challenges seen around the state and country. Hiring of seasonal support staff proved difficult and we entered the fall with a smaller team than we had hoped. This, in addition to the increased workload from APTC eligibility and application support, made for an unfortunate combination. Hold times increased and application processing was delayed. To address the

backlog, Your Health Idaho extended open enrollment by one week to ensure every Idahoan seeking coverage for 2022 had the opportunity to apply. The excellent customer service that Your Health Idaho has become known for was compromised and we fell short of the high standards we have set for ourselves, and the level of service Idahoans deserve.

Frustrated, but not dismayed, the Your Health Idaho team persisted and did what we do best: dig in, find solutions, and fix the issue. Excellent customer service remains the North Star of Your Health Idaho, and it is what our customers have come to expect and deserve. In the early weeks of 2022, we are working to resolve the backlog and make things right for our customers, agents and brokers, and partners.

If there is one silver lining to this eye-opening experience, it's that we have gained valuable lessons learned regarding the APTC eligibility process that will be incorporated into our technology in the coming year as we move toward becoming a one-stop shop for health insurance.


## PARTNERING WITH EXPERTS

At Your Health Idaho, we have always prided ourselves on our resourcefulness, our tenacity, and our willingness to do whatever it takes to get the job done. The truth is, no matter how hard we work, Your Health Idaho would not be nearly as successful without the incredible partnerships that have been forged over the years – none of which are more important than the symbiotic relationship that exists between Your Health Idaho and the Consumer Connector community. This group of highly trained insurance agents, brokers, and enrollment counselors is on the front lines, guiding Idahoans on their path to coverage.

One of the reasons this relationship has been so successful over the years

is due to the time invested on both sides to develop and implement annual certification training. This robust and comprehensive training program includes important exchange history, policy education, and technology demonstrations. For the second year in a row, the annual certification was conducted virtually. Your Health Idaho offered multiple live virtual trainings ahead of open enrollment. The trainings were well attended, and we were able to apply some of the lessons learned from 2020 to build upon the successes of the previous year. When all was said and done, more than 800 agents, brokers, and enrollment counselors completed certification for plan year 2022.

In late 2021, Your Health Idaho launched the Broker Mobile App designed specifically to help agents and brokers better serve their clients. Developed in partnership with our technology vendor, GetInsured, the Broker Mobile App allows agents and brokers to access and manage their exchange book of business on the go. While the app has only been available for a few months, the feedback so far has been positive, and we look forward to growing the participation rate in the coming year.



“WHEN I AM WORKING WITH EMPLOYERS LOOKING AT OFFERING EMPLOYER-BASED BENEFITS, I ALWAYS DISCUSS THE SMALL BUSINESS HEALTH OPTIONS PROGRAM (SHOP) AND SMALL BUSINESS TAX CREDIT. ONE EMPLOYER I SET UP TOOK ADVANTAGE OF THE TAX CREDIT WITH THEIR SHOP PLAN AND WAS PLEASANTLY SURPRISED (AS WAS HIS TAX PROFESSIONAL) WHEN HIS TAX BILL WAS SIGNIFICANTLY LOWERED BECAUSE OF THE TAX CREDIT! HE WAS THRILLED THAT HE WAS ABLE TO OFFER GREAT BENEFITS TO HIS EMPLOYEES AND GET SOME TAX RELIEF BECAUSE OF IT.”

- DOUG F.  
YHI-CERTIFIED AGENT



## CONNECTING WITH IDAHOANS

For Your Health Idaho, one of our most meaningful areas of focus is the interaction with current and potential consumers through community events and organizations. Much like the previous year, 2021 proved challenging in this pursuit, as many events were once again moved to virtual environments or canceled altogether.

Despite these challenges, the Your Health Idaho team took the lessons learned from 2020 and maximized efforts to fit the current landscape. Your Health Idaho increased our online presence with virtual event sponsorships and grab bags, en-

hanced digital collateral materials, and added to a growing catalog of online community education courses. Although different than the outreach and education efforts of years past, the Your Health Idaho team adapted quickly and made the most of the opportunity to engage with Idahoans and raise awareness of the health insurance exchange.

When the American Rescue Plan Act was passed, and the enhanced tax credits became available, the Marketing and Outreach team hit the ground running to get the word out across our many partners. In addition to earned media and news coverage,

Your Health Idaho invested in a fiscally conservative, but effective, paid advertising campaign to let Idahoans know about the enhanced savings and Special Enrollment Period. These efforts helped boost enrollments throughout the Special Enrollment Periods and ensured that Idahoans knew exactly where to go to get the health coverage they needed.

## INVESTING IN THE YOUR HEALTH IDAHO BRAND

The ongoing impacts of the pandemic have caused drastic shifts in customer behavior, particularly in the virtual world. Consumers are shopping differently, accessing media differently, and seeking entertainment on new and different channels. Given these shifts in behavior, we felt a responsibility to reassess and reexamine our attempts to not only reach new customers, but to retain our current enrollments as well.

In partnership with our creative services agency, Drake Cooper, Your Health Idaho embarked on a two-part messaging survey in early summer 2021. The goal of the survey was two-fold: to determine awareness of Your Health Idaho across target audiences and tease out what messages would be the most effective for those traditionally hard-to-reach groups. The results were surprisingly simple. Idahoans know they need health insurance; they want health insurance; they simply don't think they can afford it.

From there, Drake Cooper took over and went to work developing the

Open Enrollment 2022 campaign. Staying true to the Your Health Idaho brand and tone while maintaining a clear and simple message has produced one of the most clever and concise campaigns to date: Health, yeah! This tongue-in-cheek campaign not only captures the lighthearted nature that Your Health Idaho has become known for, but it also emphasizes the feeling of relief and peace of mind that come with finding affordable health insurance coverage.

When open enrollment began on November 1, it was clear we were on the right path as YourHealthIdaho.org saw the highest single-day on-site activity in the history of the exchange.

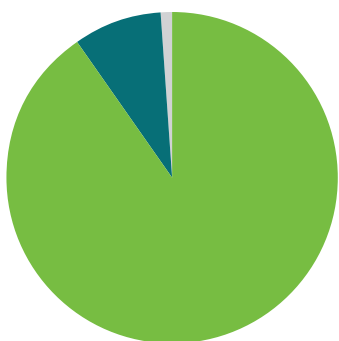
Taking the time to invest in the messaging strategy has already paid dividends, but we aren't stopping there. As Your Health Idaho prepares for the year ahead, we plan to expand our paid advertising campaign and have more of a presence year-round. By raising brand awareness and visibility, we expect even more Idahoans will be saying "Health, yeah!" next year.



# YOUR HEALTH IDAHO BY THE NUMBERS

## 2021 FINANCIALS

ALL FIGURES IN MILLIONS



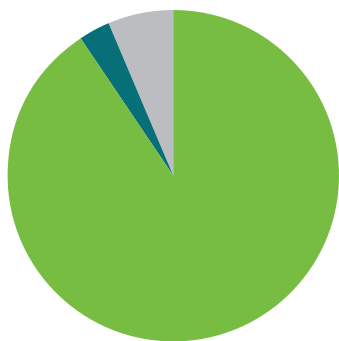
### REVENUE

|                        |       |
|------------------------|-------|
| Assessment Fee Revenue | \$9.4 |
| Rent Revenue           | \$0.9 |
| Other Revenue          | \$0.1 |

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|                      |               |
|----------------------|---------------|
| <b>TOTAL REVENUE</b> | <b>\$10.3</b> |
|----------------------|---------------|

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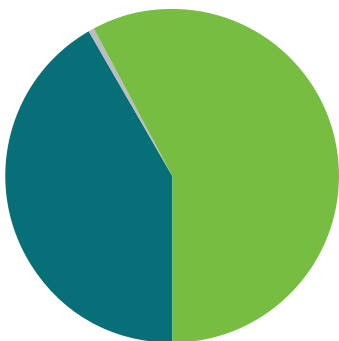
### EXPENSES

|                      |       |
|----------------------|-------|
| Operating Expenses   | \$8.8 |
| Other Expenses       | \$0.3 |
| Capital Expenditures | \$0.6 |

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|                       |              |
|-----------------------|--------------|
| <b>TOTAL EXPENSES</b> | <b>\$9.7</b> |
|-----------------------|--------------|

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### ASSETS

|                           |        |
|---------------------------|--------|
| Cash and Cash Equivalents | \$10.0 |
| Property and Equipment    | \$7.2  |
| Other Assets              | \$0.1  |

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|                     |               |
|---------------------|---------------|
| <b>TOTAL ASSETS</b> | <b>\$17.3</b> |
|---------------------|---------------|

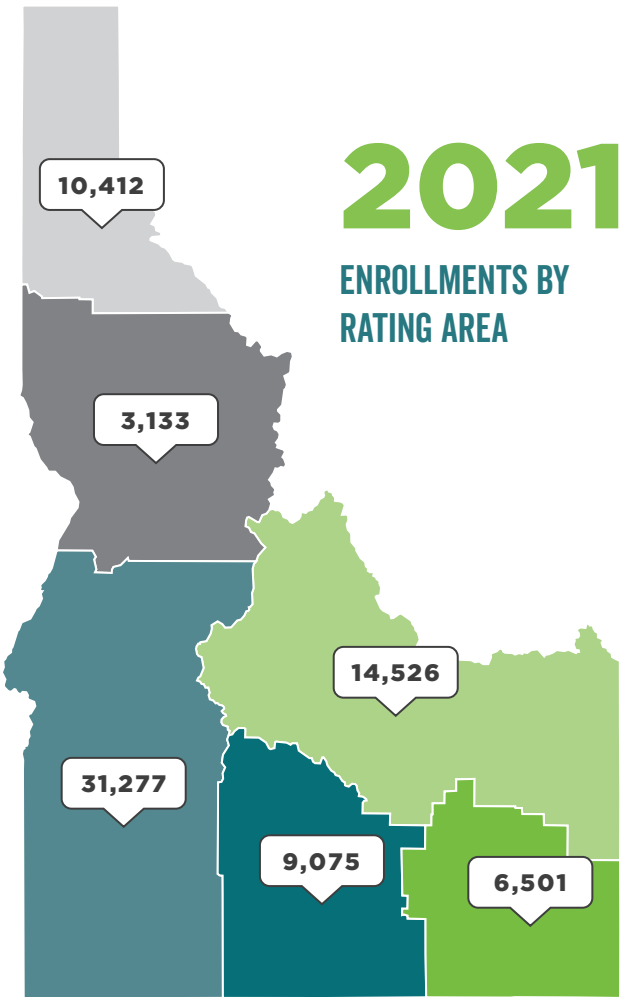
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### LIABILITIES

|              |
|--------------|
| <b>\$0.7</b> |
|--------------|



# PLAN SELECTION HIGHLIGHTS



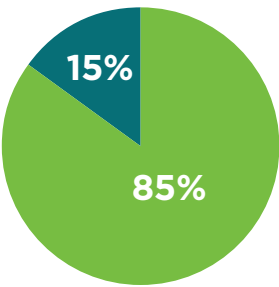
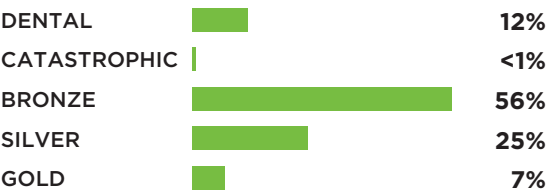
## AGE



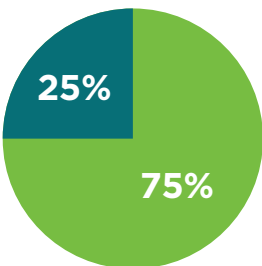
## GENDER



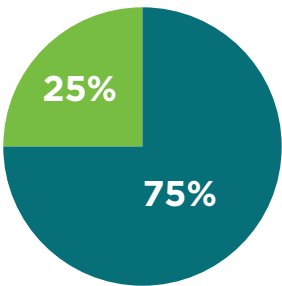
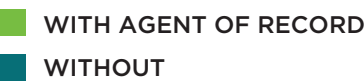
## ENROLLMENTS BY METAL TIER



## ENROLLMENTS



## ENROLLMENTS



## ENROLLMENT TYPE







# LOOKING AHEAD

As we prepare to leave 2021 behind and embrace the new year, there is a sense of excitement buzzing just below the surface at Your Health Idaho. In 2022, we plan to embark on what could be our greatest endeavor since transitioning from the federal marketplace in 2014.

Plans are already in place for Your Health Idaho to integrate APTC eligibility into our current technology platform, and we are targeting to go live in the early summer of 2022. By bringing the APTC eligibility into the fold, Your Health Idaho will truly become a one-stop shop for Idahoans looking to enroll in affordable, comprehensive health insurance coverage. A process that currently takes days to complete will now take just minutes.

The process to bring this workstream in house is no small feat. We are in constant communication with the team at GetInsured to ensure the necessary requirements are met and that all potential barriers are identified. We are also working closely with the Idaho Department of Health and Welfare, which currently handles APTC eligibility, to understand how best to make the switch and ensure a seamless transition across the platforms. The Department has been a valued partner of Your Health Idaho for the past eight years and will continue to play a key role in the success of the exchange. However, the maturation of Your Health Idaho behooves us to take this next step toward improving the customer experience.

In the coming year, we will also keep a close eye on the public health emergency and the Idahoans who are currently covered under protected Medicaid. When the public health emergency ends, we will work closely with the Idaho Department of Health and Welfare to identify which Idahoans could be eligible for APTC and advise them of their options for coverage through the exchange.

At the federal level, we expect there will be much more discussion around affordability and access to healthcare. There are several bills making their way through Congress that could have implications for the Affordable Care Act and, therefore, Your Health Idaho. We remain nimble and ready to adapt should those policies come to fruition.

The past 12 months have brought challenges no one could have foretold, and we have been humbled by hard lessons learned. Bearing those lessons in mind, we remain optimistic about what the future holds for Your Health Idaho. Staying true to our core principles of local control and fiscal conservatism, we are grateful for the opportunity to serve our friends and neighbors for another year. We look forward to all that 2022 has in store.

