



Your Health  
**IDAHO**  
2023 ANNUAL REPORT

# TABLE OF CONTENTS

<b>2</b>	<b>ABOUT THIS REPORT</b>
<b>3</b>	<b>MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR</b>
<b>5</b>	<b>KEY ACCOMPLISHMENTS</b>
<b>6</b>	<b>YEAR IN REVIEW</b>
<b>7</b>	<b>A DECADE OF IMPACT</b>
9	Medicaid Unwinding
9	The Customer Experience
10	One Brand, One Campaign, Reaching Out to Idahoans
10	10 Years of Partnerships
<b>12</b>	<b>YOUR HEALTH IDAHO BY THE NUMBERS</b>
<b>15</b>	<b>LOOKING AHEAD</b>

## 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

**Janice Fulkerson**, Chair of the Board,  
Unify Consulting, Fletcher Group

**Heidi Hart**, Vice Chair,  
Terry Reilly Health Services

**Tara Malek**, Board Secretary,  
Smith + Malek, PLLC

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

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

**Bobby Cuoio**, The Hospital Cooperative

**Greg Donaca**, Delta Dental of Idaho

**Hyatt Erstad**, Erstad and Company

**Dr. Cynthia Fairfax**, Idaho Urologic  
Institute

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

**Sen. Linda Wright Hartgen**, Idaho State  
Legislature

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

**Carolyn Lodge**, 116 & West

**Trent Nate**, Select Health

**Dr. Nicole Odom**, Heritage Health

**Sen. James Ruchti**, Idaho State  
Legislature

**Peter Sorensen**, Blue Cross of Idaho

**Brett Thomas**, Valley Insurance Services

**Karan Tucker**, Retired Nonprofit Executive

*\*Non-voting members*

## YOUR HEALTH IDAHO TEAM

**Pat Kelly**, Executive Director

**Kelly Fletcher**, Director of Talent

**Kilee Lane**, Director of Finance

**Nichol Lapierre**, Director of Marketing,  
Communications, and Outreach

**Kevin Reddish**, Chief Information Officer

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

**Bobby Vernon**, Director of Customer  
Experience

## MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

When 2022 ended, the team at Your Health Idaho was ecstatic to see how our achievements would push us forward in 2023. Our speed of innovation put into place technology and systems that have been some of the most impactful since Your Health Idaho's inception in 2013. In March, we celebrated 10 years of serving Idaho and impacting Idahoans in ways many thought were unachievable. As the year progressed, we embraced change and met challenges head-on.

2023 began with just enough time for the team to take a breath before ramping up for the end of the Medicaid Continuous Coverage requirement, known as Medicaid Unwinding. We knew this would be an emotional time for the tens of thousands of Idahoans who were losing their Medicaid coverage and for many stepping into the unfamiliar world of private insurance. Working with our partners at the Department of Health and Welfare and our Consumer Connectors, the team was ready to assist Idahoans with the transition. By the end of the unwinding, we sent over 400,000 notices with the information Idahoans needed and provided a path to affordable coverage.

As Medicaid Unwinding got underway, we wanted to ensure the Your Health Idaho team had the tools, knowledge, and support they needed to be successful. Beginning in February and for the remainder of the year, we actively recruited new team members to become and remain fully staffed, and we ensured the team had the resources needed to serve Idahoans. True to Your Health Idaho's roots, we were flexible, pivoted when required, and reevaluated processes to apply lessons learned. Consumer Advocate training was refined to better match the skills needed within the customer service center. All of these changes allow us to support a flawless customer experience.

The year also saw a change to the Your Health Idaho Board of Directors. After 10 years of providing guidance, since Your Health Idaho's inception in 2013, Stephen Weeg retired as board chair. We are grateful for his dedication and service to Idaho and Idahoans and all he provided to the team. We will continue to flourish with leadership changes and new board members whose wealth of knowledge and expertise is already benefiting Your Health Idaho and those we serve.

As our tenth year of serving Idahoans ends, we are grateful and humbled by the hundreds of thousands of lives we have touched. Taking the time to reflect on the past 10 years will help us navigate the next 10. As Your Health Idaho continues to serve Idahoans, we stand by our commitment to providing a flawless customer experience and maintaining the lowest operating cost of any state-based marketplace in the country.

With very best regards,

*Janice Fulkerson*

**Janice Fulkerson, Chair**

*Pat Kelly*

**Pat Kelly, Executive Director**

*Our Your Health Idaho representative is an excellent person to work with and provides amazing customer service. He was able to answer all of my questions, and even provided additional information to assist me although it was out of his scope of work. I appreciate the time and patience he gave me, and I would 100% love to work with him again in the future!*

**- YHI Consumer | Customer Service Survey**



# KEY ACCOMPLISHMENTS

**99,000**

IDAHOANS ENROLLED  
IN COVERAGE THROUGH  
YOUR HEALTH IDAHO

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MORE THAN

**880**

CERTIFIED CONSUMER  
CONNECTORS

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**62%**

OF NEW ENROLLMENTS  
WERE COMPLETED USING  
SELF-SERVICE TOOLS

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YOUR HEALTH IDAHO  
CONTINUES TO HAVE THE  
**LOWEST OPERATING COST  
OF ALL STATE-BASED  
MARKETPLACES**

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**88%**

OF ENROLLED IDAHOANS  
QUALIFIED FOR LOWER  
MONTHLY PREMIUMS

**55%**

OF ENROLLEES HAVE BEEN  
ENROLLED WITH YOUR  
HEALTH IDAHO FOR FOUR  
OR MORE YEARS

# YEAR IN REVIEW

2023 marked 10 years of Your Health Idaho providing access to affordable, quality health insurance in Idaho. One of our most significant accomplishments is knowing that hundreds of thousands of Idahoans have the peace of mind that comes with having comprehensive health insurance when unexpected illnesses and accidents happen. Starting with only four team members in 2013 and reaching over 70 in 2023, Your Health Idaho has accomplished goals and impacted Idaho in ways many thought were not achievable.

It was also the year the federal government ended the Medicaid Continuous Coverage requirement, known as Medicaid Unwinding. The requirement put in place during the Public Health Emergency (PHE) for the COVID-19 pandemic required Idahoans with Medicaid coverage to not be disen-

rolled, even if they were no longer eligible. When Medicaid Unwinding began on February 1, the Department of Health and Welfare and the Your Health Idaho teams were ready to work together to ensure Idahoans had the information they needed to make educated choices about their health insurance coverage. Our commitment to providing a flawless customer service experience paved the path for how we would support Idahoans transitioning to a marketplace plan.

Real-time eligibility continued to drive a positive experience for Idahoans, allowing them the ease of applying for a tax credit and enrolling in coverage at the same time. Idahoans used to wait days or even weeks to receive their tax credit eligibility and amount. They now receive the information within minutes of submitting their application—and in today's busy world, who couldn't use extra time to

focus on other priorities? To further enhance the customer experience, our new telephony platform provided a live chat feature utilized throughout the year by tens of thousands of Idahoans.

When Open Enrollment began on October 15, Your Health Idaho was ready. We had the systems and people in place to kick off one of the best Open Enrollments periods in Your Health Idaho history.

Over the past 10 years, Your Health Idaho has built the foundation for a flawless customer experience. We can see the results of our hard work and dedication through our Net Promoter Score (NPS). The Your Health Idaho team continues to defy normal customer service standards, becoming a world-class customer service center and achieving an elite score of 69 for 2023.



# A DECADE OF IMPACT

PROVIDED ALMOST

**375,000**

IDAHOANS WITH ACCESS  
TO AFFORDABLE HEALTH  
INSURANCE COVERAGE

HELPED CREATE  
**OVER 1,000 JOBS**  
IN THE COMMUNITY

NEARLY

**\$60M**

TO LOCAL IDAHOAN  
BUSINESSES

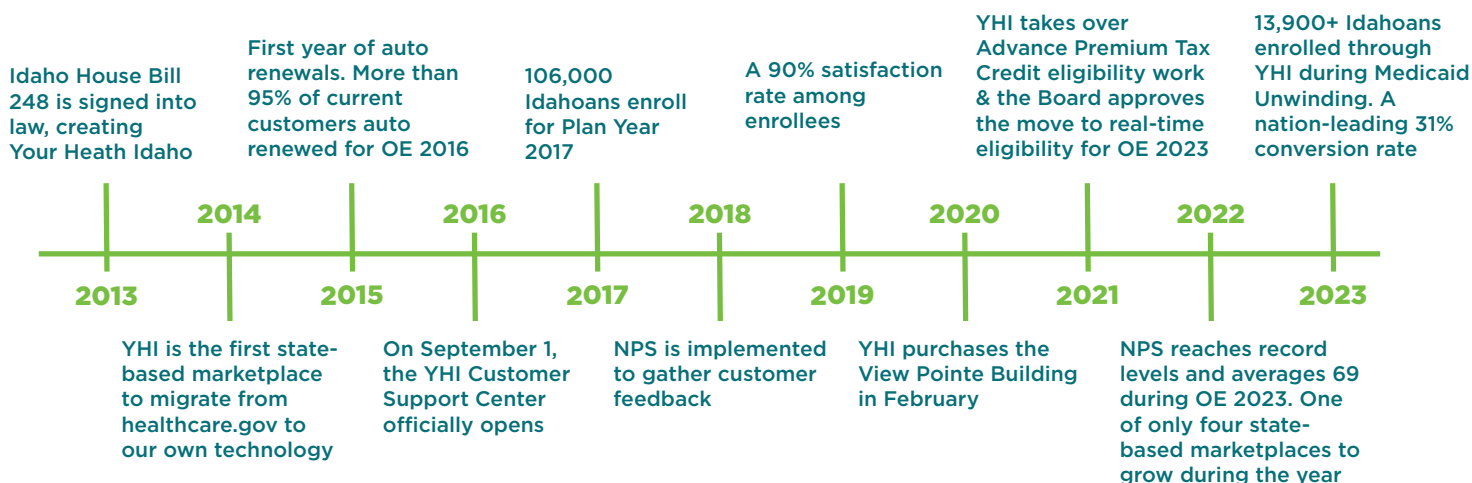
**\$44M**

SAVED BY IDAHOANS  
THROUGH LOWER  
ASSESSMENT FEES

OVER **\$90M**

IN COMMISSIONS PAID  
TO YOUR HEALTH IDAHO  
CERTIFIED AGENTS

## YOUR HEALTH IDAHO HIGHLIGHTS



*I always have good experiences with the Your Health Idaho customer service representatives. They are kind and courteous and very thorough in helping with the issue or question I am calling in for!*

**- YHI Consumer | Customer Service Survey**



## MEDICAID UNWINDING

The Department of Health and Welfare (DHW) and Your Health Idaho were ready to assist the tens of thousands of Idahoans who no longer qualified for Medicaid coverage but may have become eligible for a tax credit. On February 1, DHW began re-evaluating eligibility for more than 153,000 Idahoans who fell into this group.

To ensure Idahoans had the information needed to make an educated decision about their health insurance needs, Your Health Idaho and DHW worked closely to inform them of their options. Every Idahoan who was no longer eligible for Medicaid coverage was sent a “handshake” letter, creating a warm handoff from DHW to Your Health Idaho. An expedited approval policy for a Special Enrollment Period was put into place for those who lost Medicaid coverage. Because Your Health Idaho wanted Idahoans to have every opportunity to enroll in a marketplace plan, an

additional Special Enrollment Period was approved, extending the time to November 30.

During the six months of the unwinding and the additional Special Enrollment Period that followed, the Your Health Idaho team once again rose to the occasion. Prepared to handle the increase in volume, Consumer Advocates assisted thousands of Idahoans while many more utilized self-service tools. Real-time eligibility provided tax credit eligibility within minutes, minimizing gaps in coverage. Along with working directly with Idahoans, Your Health Idaho reached out to health centers, pharmacies, clinics, and other organizations across the state to provide information that could be passed along to their patients and customers. By the end of November, Your Health Idaho had provided more than 13,900 Idahoans with the path to health insurance coverage they may have otherwise gone without.

**NATION-LEADING 31%  
CONVERSION RATE**

**OVER 9.5M IMPRESSIONS  
FOR THE TARGETED *LOST  
MEDICAID?* DIGITAL AD  
CAMPAIGN**



**55K**

**PHONE CALLS AND  
LIVE CHATS ANSWERED**

**400K**

**NOTICES SENT**

**13,900**

**IDAHOANS ENROLLED**

## THE CUSTOMER EXPERIENCE

Striving for a flawless customer experience has always been Your Health Idaho’s true north. As Your Health Idaho has grown and matured over the past 10 years, we’ve made a point of not becoming complacent. We continuously strive to improve the process and speed up the pace of innovation.

A key element to providing a flawless customer experience resides within the Consumer Advocate team. Inspired by the impact on Idahoans’ lives, the team is driven to do more and do better. Many Consumer Advocates were trained and dedicated to the live chat feature, while others were uptrained to handle complex situations. We hired additional permanent and seasonal team members

early in the year to ensure we were staffed to handle the increased volume due to Medicaid Unwinding and Open Enrollment.

In 2023, Your Health Idaho focused on making the enrollment process more accessible for the Hispanic community. Beginning in September, consumers could complete their application in Spanish and make it their language of choice for notices and correspondence sent to their secure account. Removing the language barrier allowed many more Idahoans and those assisting them to complete the process using self-service tools.

The 1332 State Innovation Waiver granted to the Idaho Department of Insurance in 2022 once again helped reduce the cost of health insur-

ance premiums for Idahoans who purchased coverage through the marketplace—providing additional savings to those who need it most.

The efficiencies gained with the implementation of real-time eligibility continued to grow. The addition of live chat has provided Idahoans with another way to interact with Consumer Advocates. The customer experience for consumers and Consumer Connectors continues to be second to none among state-based marketplaces. The dedication to serving Idahoans is evident in every interaction, and consumers have confirmed that level of service, with Your Health Idaho achieving a Net Promoter Score of 69 for 2023.

# ONE BRAND, ONE CAMPAIGN, REACHING OUT TO IDAHOANS

2023 was the second year of the Your Health Idaho *Always Present* campaign, reaching Idahoans beyond Open Enrollment. The campaign ran from February 1 through September 30 and focused on major life events that would qualify Idahoans for a Special Enrollment Period to enroll in health insurance. The theme, *For All Those...*, touched upon life changes that open a Special Enrollment Period. Outdoor and digital ads continued with the recognizable Your Health Idaho teal color and the messages of *Quality Health Insurance* and *\$0 per Month*.

As the Medicaid Continuous Coverage requirement came to an end in February, the decision was made to launch a digital campaign targeting 45 zip codes with 10 or more Idahoans who lost their Medicaid coverage. The *Lost Medicaid?* campaign began on April 3 and ran through September 30, extending our reach to Idahoans who lost their coverage due to Medicaid Unwinding. The combination of the *Always Present* and *Lost Medicaid?*

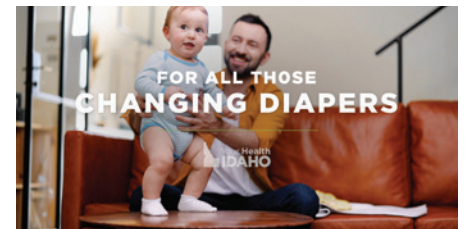
campaigns produced the best results to date in our advertising efforts, contributing to a steady increase in enrollments throughout the year.

With the decision to move to year-round advertising in 2021, the next logical step was to create one campaign that would span Open Enrollment from October through December and *Always Present* from February through September. On October 15, 2023, the YHI Danger Ranger—a spokesperson who embraces the fun, lighthearted nature of Your Health Idaho campaigns—was introduced. The YHI Danger Ranger appeared in commercials, social shorts, and social ads for Open Enrollment and will resume in February 2024 for the *Always Present* campaign—one continuous campaign, allowing for increased efficiencies in production and the overall spend.

Building upon the success of the *Lost Medicaid?* campaign, in October, we continued to target those Idahoans who lost their Medicaid coverage with

an added Open Enrollment message. This extended our reach and ensured all Idahoans were informed about their options to enroll in 2024 health insurance through Your Health Idaho.

Even the most successful campaigns cannot replace human interaction. To reinforce that Your Health Idaho is truly Idahoans supporting Idahoans, in 2023 we participated in or attended over 50 events. The Outreach team also traveled throughout the state, visiting Connectors, health centers, and other organizations, ensuring they had the materials needed for their own outreach efforts. Many new connections were made, and relationships started, which we will build upon in 2024 to strengthen Your Health Idaho's presence throughout Idaho.



## 10 YEARS OF PARTNERSHIPS

As Your Health Idaho celebrated 10 years of service this year, we know it could not have been achieved without our invaluable partnerships. From our Consumer Connectors and carrier partners to the Idaho Department of Insurance and Department of Health and Welfare, we value their input, knowledge, and decade-long partnership. Our technology partners, GetInsured and SharpenCX, continue to deliver the resources and know-how to keep our technology and systems operating with exceptional efficiency.

With over 70% of enrollments completed with the assistance of a Consumer Connector, the cadre

of certified agents, brokers, and enrollment counselors is an essential part of Your Health Idaho. As the local experts, they provided guidance in navigating the 141 medical and 21 dental plans available from 12 carriers to help Idahoans find the right coverage for them. With over 880 certified Consumer Connectors in 2023, Idahoans had resources throughout the state that provided assistance at no cost. A dedicated Connectors phone number was added so that they could spend more time assisting Idahoans and less time on hold. During Open Enrollment, top producers receive concierge service via weekly appointments with the Connector team to

address questions or issues for their clients, another way to allow more time with clients and less waiting to speak with a Consumer Advocate. We are excited to see the number of certified Connectors continue to grow.

To further engage with Hispanic and other underserved communities, 2023 was the pilot year for a Co-op Marketing program with certified agents and brokers. These were partners who already had ties to the community and worked with Your Health Idaho on outreach efforts to ensure every Idahoan was aware of the affordable health insurance options available through Your Health Idaho.



*Working with Your Health Idaho to help my clients transition from Medicaid to private insurance this past year has been seamless and hassle free. They made every effort to ensure this process was simple for brokers and members alike. It's clear to me that Your Health Idaho's primary concern is that Idahoans have access to quality and affordable healthcare when they need it. I really appreciate that—not just as an insurance broker, but also as a consumer and citizen of this great state.*

**– Brett | Certified Connector, Magic Valley**



It's giving quality  
insurance coverage as  
low as \$0 per month.

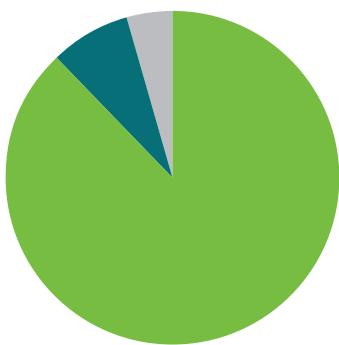
Enroll by Dec. 15



# YOUR HEALTH IDAHO BY THE NUMBERS

## 2023 FINANCIALS

ALL FIGURES IN MILLIONS



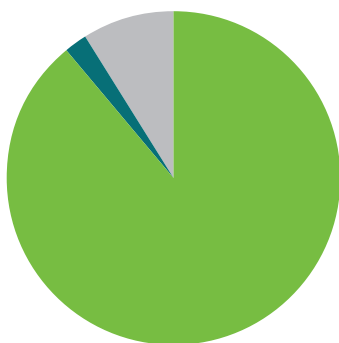
### REVENUE

Assessment Fee Revenue	\$10.3
Rent Revenue	\$0.9
Other Revenue	\$0.5

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<b>TOTAL REVENUE</b>	<b>\$11.7</b>
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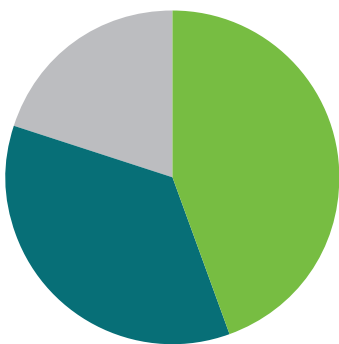
### EXPENSES

Operating Expenses	\$11.2
Other Expenses	\$0.3
Capital Expenditures	\$1.1

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<b>TOTAL EXPENSES</b>	<b>\$12.6</b>
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### ASSETS

Cash and Cash Equivalents	\$10.0
Property and Equipment	\$8.0
Other Assets	\$4.5

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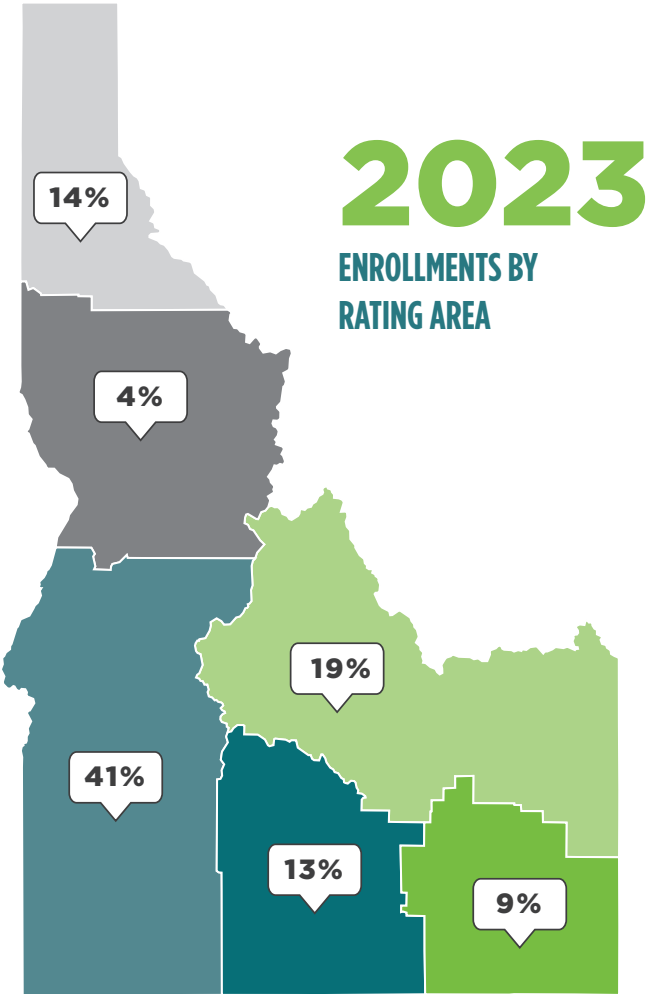
<b>TOTAL ASSETS</b>	<b>\$22.5</b>
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### LIABILITIES

**\$5.6**

# PLAN SELECTION HIGHLIGHTS



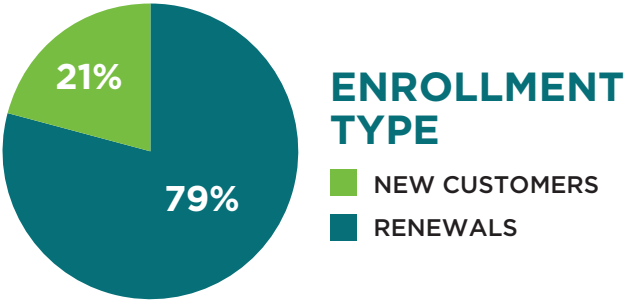
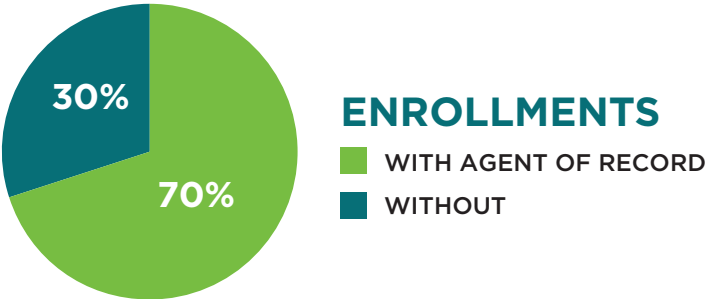
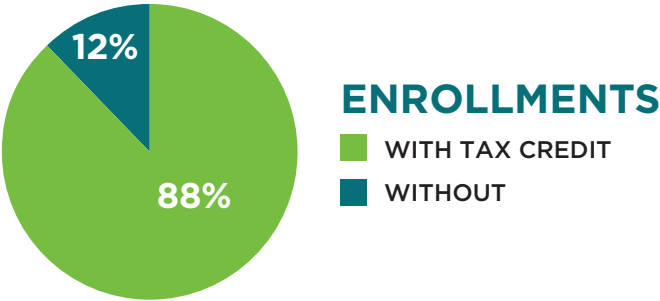
## AGE



## GENDER



## ENROLLMENTS BY METAL TIER



*My Your Health Idaho representative patiently answered all of my questions, helped me navigate the Your Health Idaho webpage, helped me understand what was needed in my claim, and explained what to expect next in the process (i.e., what to look out for via email and via my portal). I am grateful for the calm and informative guidance that they provided. Thank you.*

**- YHI Consumer | Customer Service Survey**



# LOOKING AHEAD

2023 was a productive year filled with growth for Your Health Idaho as an organization and as a team. As we look forward to 2024, we will use the lessons learned to improve how we serve Idahoans, striving to do more and do better.

Your Health Idaho's true north has always been to provide a flawless customer experience. Continuing to improve efficiencies and providing additional self-service and decision-making tools will help us do just that.

We have seen the power of real-time eligibility and will explore additional ways to harness that power even further. In early 2024, consumers and Connectors will be able to use a caller verification process before speaking with a Consumer Advocate, allowing them to get right to the reason they called. Your Health Idaho team member training will be expanded and enhanced to better prepare Consumer Advocates to assist Idahoans. The Consumer Connector-certified training course will be evaluated and improved, taking into consideration feedback from the Connectors. Improving and enhancing the courses will help them excel in assisting Idahoans.

What better way to empower Idahoans than to put the decision-making tools into their hands? In 2024, we will do just that. We know that applying

for and selecting a health insurance plan can be overwhelming. To help reduce any uncertainties and questions during the process, Your Health Idaho is working with our technology partner, GetInsured, to add enhancements to not only the application process but also the shopping experience. Providing additional prompts and highlighting cost savings will ensure Idahoans provide the correct information and select the right plan for their lifestyle and budget.

The Your Health Idaho team has taken a moment to look back, not only at 2023 but at the last 10 years, to see how far we have come and to guide where we go next. We will continue to evaluate the systems and technology to ensure we provide Idahoans and our partners with the tools they need to interact with Your Health Idaho and make decisions in a way that works best for them. As 2024 approaches, we are excited to continue serving Idahoans and see where the year will take us.

