



ANNUAL REPORT 2024

Idaho's Health Insurance Marketplace
YourHealthIdaho.org

TABLE OF CONTENTS

2	ABOUT THIS REPORT
3	MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR
4	YEAR IN REVIEW
5	THE TEAM AT YOUR HEALTH IDAHO
5	KEY ACCOMPLISHMENTS
6	CUSTOMER EXPERIENCE
9	MARKETING
10	OUTREACH
11	PARTNERS
12	YOUR HEALTH BY THE NUMBERS
15	LOOKING AHEAD

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

Alex Adams,* Director, Idaho Department of Health and Welfare

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

Senator Linda Wright Hartgen, Idaho State Legislature

McKenzie Kraemer, Meadowlark Marketing

Trent Nate, Select Health

Dr. Nicole Odom, Heritage Health

Senator James Ruchti, Idaho State Legislature

Peter Sorensen, Blue Cross of Idaho

Brett Thomas, Valley Insurance Services

Julie Triepke, Unleashed Potential, LLC

*Non-voting members

YOUR HEALTH IDAHO EXECUTIVE 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 & Board Liaison

Bobby Vernon, Director of Customer Experience

MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

As 2023 came to an end, record-breaking enrollment and a nation-leading Medicaid unwinding conversion rate stood at the top of a long list of accomplishments, and the Your Health Idaho team looked forward to a much-deserved break. True to the team's nature, they were ready to jump in and continue the momentum into 2024. With Open Enrollment 2024 leading us to nearly reach our strategic enrollment goal a year early, we needed to develop new goals to carry Your Health Idaho through to 2030. These strategic goals will provide our true north and are anchored by three pillars: Idahoans' Experience, Enrollment Growth, and Low-Cost Promise.

Your Health Idaho team members and partners have been and always will be our greatest asset in our ability to service Idahoans. We sought out new tools and additional resources to ensure their and Your Health Idaho's success. We made investments in our technology and the professional growth of team members and continued to strengthen our partnerships. Flexibility and adaptability were key as improvements were implemented based on lessons learned. The hard work and dedication led to a year of record enrollment, retention, and customer satisfaction, reflected through our Net Promoter Score (NPS) of 72.

As we do our part to lower the uninsured rate within Idaho, 2024 was another year of consistent growth and strong retention, leading to enrollment stability throughout the year. The momentum of year-round advertising, along with outreach efforts, has taken Your Health Idaho's brand awareness to new heights. As we head into 2025, one out of every 12 Idahoans get their health or dental insurance through Your Health Idaho. Knowing we can still do more for Idahoans, we will apply the lessons learned over the past year to foster sustainable long-term enrollment growth.

One constant throughout the years has been to remain true to our mission statement — maintain maximum control of Idaho's health insurance marketplace at minimal cost to its citizens. We take pride in having the lowest operating cost of all state-based marketplaces while delivering \$44 million in savings to Idahoans. We know that for Your Health Idaho to continue to grow and be successful in serving Idahoans, we have to invest in our team, partner experience, technology, and other areas, and we will do so with fiscal responsibility.

The year also brought about changes to the board of directors. We are thankful to those who have provided their insights and guidance over the years and have welcomed new board members who provide unique viewpoints.

As our 11th year comes to an end, we are proud of the accomplishments and commitment of this team to serve Idahoans, providing a flawless customer experience while 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

YEAR IN REVIEW

2023 marked the celebration of 10 years of Your Health Idaho. This milestone coincided with the most successful Open Enrollment period in our history, along with the successful conclusion to Medicaid Unwinding. These achievements allowed us to enter 2024 with a sense of accomplishment and a focus on enhancing our existing resources while also introducing tools for Idahoans, our team, and partners. We aimed to make 2024 an even greater success.

This past year, we had record customer retention, meaning more Idahoans stayed insured throughout the year than ever before. The success of new self-service tools and customer resources, combined with the ease of real-time eligibility and greater affordability through enhanced tax credits, greatly contributed to our retention rates.

Brand awareness grew exponentially following the completion of our first yearlong marketing campaign and active participation in events across the state.

The change in strategy for Open Enrollment 2025, which focused on educating Idahoans about Your Health Idaho, led to our most successful campaign to date. We plan to build on this momentum as we transition into the “Always Present” campaign in 2025.

We continued to invest in our technology, especially in consumer-facing areas, to provide an easier and better experience from start to finish. We deployed “learn more” pop-up explanations throughout the application to ensure Idahoans better understood the most complex questions, provided the correct information, and received the appropriate tax credit amount. We improved the customer experience by enhancing the plan selection process and introducing a new employer coverage affordability calculator. This calculator provides Idahoans with an easy way to determine if their employer-sponsored coverage is considered unaffordable, which may qualify them for a tax credit.

Investing in our team is an investment in our most valuable resource. We introduced new tools that have improved our team’s consistency and efficiency in assisting Idahoans, enhancing the customer experience. In our commitment to serving all Idahoans, we added bilingual team members to our support center. Our dedication is reflected in our NPS, which has stayed at the elite level for over two years.

Fiscal responsibility remained at the forefront of all decisions, commitments, and investments as we continue to maintain the lowest operating cost of any state-based marketplace.



THE TEAM AT YOUR HEALTH IDAHO

At Your Health Idaho, we have a dedicated team committed to serving the people of Idaho. Our exceptional service is what sets us apart, and we are committed to supporting our team. This year, we implemented several updates aimed at streamlining the work of our customer advocates. Gaining efficiencies within the Customer Support Center is another way to ensure a flawless customer experience for Idahoans while adhering to our Low-Cost Promise.

We know we are only as good as our team. Team members are provided with the opportunity for professional development that focuses on soft and technical skills, which will help them excel in their current roles and prepare them for their next roles. We take pride in our work culture and are proud that the entire Your Health Idaho team does too. Your Health Idaho was recognized by the Idaho Business Review as the 2024 top midsize company in the Treasure Valley and has received the Idaho Business Review Empowering Women award and a Bronze Stevie Award for Sales & Customer Service.



**FOR IDAHOANS,
BY IDAHOANS**

KEY ACCOMPLISHMENTS

47%

of enrollees have been enrolled with Your Health Idaho for 4 or more years

85%

customer retention, highest in Your Health Idaho history

91%

of enrolled Idahoans qualified for lower monthly premiums

120K

Idahoans enrolled in coverage through Your Health Idaho

90%

of new enrollments were completed using online tools

73

NPS score for 2024

CUSTOMER EXPERIENCE

Idahoans are at the forefront of everything we do. As each year unfolds, Your Health Idaho remains committed to fostering innovation and enhancing the customer experience from beginning to end. This unwavering dedication has led us to introduce several impactful updates this year designed to elevate the experience of those who count on us.

USER EXPERIENCE IMPROVEMENTS WITHIN THE APPLICATION AND PLAN DISPLAY

Inputting accurate information in the application is crucial to a successful eligibility and enrollment process. We made numerous improvements, including revising the language for clarity and adding “learn more” informational pop-ups for a better understanding of application questions.



Dental custom grouping allows families to choose the best plan for each family member rather than following the one-size-fits-all approach used in prior years. This update adds to the ease of the enrollment process.

To ensure Idahoans who qualify don't miss out on savings, our new Cost-Share overlay increases the awareness of their Cost-Share Reductions and savings by detailing the out-of-pocket cost impacts and highlighting the value of Silver-tier plans.

Idahoans can now compare their current plan to other plans if they would like to make a change, ensuring their coverage meets their needs and budget.

Plan tiles now include the network name during the shopping experience, lowering the cost of care by ensuring Idahoans select a plan with their preferred provider in network.

New provider search tools enable consumers to accurately search for their preferred providers during the shopping process, ensuring those providers are in their plan's network.

DEDICATED BILINGUAL CUSTOMER ADVOCATES

To better serve Idaho's Hispanic population, Your Health Idaho has hired full-time Spanish-speaking customer advocates, reducing the need for a third-party translation service and creating a better experience for Idahoans who prefer to navigate the process in Spanish.



A **16%** decrease in year-over-year volume, even with a **21% increase in enrollments**, due to operational efficiencies, first-call resolution, and turnaround time management

TECHNOLOGY UPDATES

We now have the ability to remove eligibility for consumers who do not reconcile their Advanced Premium Tax Credit for two years to ensure only those eligible receive a tax credit.

NEW SELF-SERVICE TOOLS

A new online help center provides consumers with access to articles, FAQs, and resources related to the application and enrollment process, allowing consumers to act at their convenience at any time of the day. A collaborative effort led to the development of an employer-sponsored coverage affordability calculator. This tool allows Idahoans to quickly determine the affordability of their employer-sponsored coverage and if they may be eligible to receive a tax credit and enroll in a health plan through Your Health Idaho.

WEBSITE REDESIGN

The website is an essential part of each customer's enrollment journey. A new layout increases efficiency and enhances usability by ensuring consumers can easily find answers to their questions and clearly showing the next steps to complete the enrollment process.

MARKETING

The year began with the continuation of our “Always Present” campaign featuring the “Your Health Idaho Ranger Danger,” which ran from February through September. The “Always Present” campaign is part of our year-round advertising efforts that began in 2022. This initiative was designed to keep Your Health Idaho visible to Idahoans even after the Open Enrollment period ends and has had a significant impact on the stability of enrollments over the past three years. With the percentage of enrollments occurring through Special Enrollment periods growing by 10% in 2024, “Always Present” will continue to be an integral part of our campaign strategy while we adhere to our fiscally conservative business principles.

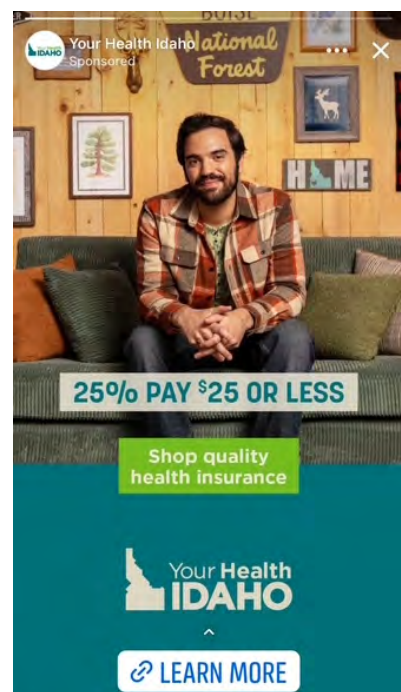
This past fall, we transitioned from “Your Health Idaho Ranger Danger” to our “Coverage Convos” paid advertising campaign in preparation for Open Enrollment 2025. This new campaign takes an educational approach so those unfamiliar with Your Health Idaho can gain a clear understanding of what we do and how we can help them. We also moved away from our previous message of “\$0 per month” and incorporated “25% pay \$25 or less” as one of our core messages.

In addition to this shift in concept, we expanded our promotional efforts by adding new social media channels and a targeted digital campaign with an employer-sponsored coverage affordability message. “Coverage Convos” launched in October and has had a positive reception, with more people engaging with our ads than ever before, increasing the efficiency of our paid advertising campaign.



15%

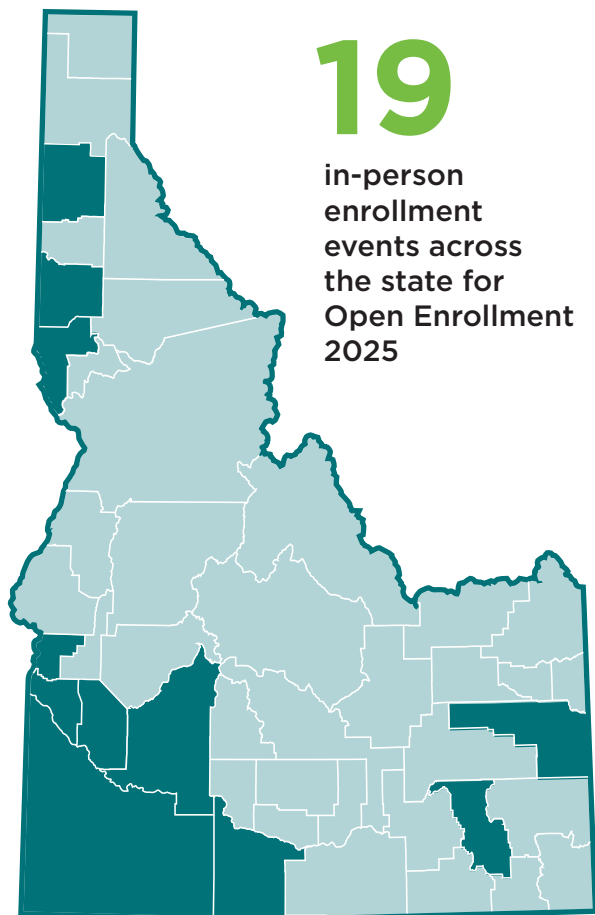
of enrollments occurred
through Special
Enrollment Periods
during the year



OUTREACH

In 2024, Your Health Idaho recognized the need for support in rural and urban areas outside the Treasure Valley. As a result, we took significant steps to reach Idahoans in every corner of the state.

The outreach team strategically participated in events across the state, including those in North Idaho and Eastern Idaho. With the affordability of employer-sponsored coverage being a significant topic of discussion, the team prioritized outreach to industry groups, human resources organizations and departments, and local government employers, such as counties and school districts. The team participated in, presented at, or attended 73 events, a 52% increase from 2023.



Your Health Idaho hosted Enrollment Centers in the highlighted counties.



This year was also the inaugural year for in-person pop-up enrollment events, which provided Idahoans with assistance from a Your Health Idaho-certified agent — no appointment necessary. We held these enrollment events during Open Enrollment for 2025 in 19 locations around the state. We collaborated with agents who have strong ties within their communities, further contributing to the success of these events.

2024 was the year of expanding our reach and fostering connections. These initiatives not only contributed to the stability of enrollments and the success of **another** record-breaking year but also enhanced our visibility statewide.

PARTNERS

Our established partnerships share Your Health Idaho's commitment to providing Idahoans with exceptional service and support. Our collaboration allows us to meet the ever-changing needs of our communities and effectively and efficiently improve the overall experience for Idahoans.

PARTNER ORGANIZATIONS

Since the inception of Your Health Idaho, our partners at the Idaho Department of Insurance and the Idaho Department of Health and Welfare have been with us every step of the way. While our collaborative efforts have evolved over the years, the expertise and insights these partners provide remain invaluable. Our partnership with health insurance carriers continues to contribute to our collective success.

CONSUMER CONNECTORS

Over 1,150 Your Health Idaho-certified agents, brokers, and enrollment counselors are among our most valuable partners, with 71% of enrollments completed with their assistance. With over 149 medical and 24 dental plans to choose from, their expert guidance helps ensure Idahoans choose the right plan for themselves and their families. This year, we took feedback from our Consumer Connectors into account and introduced three training options for our annual Consumer Connector Certification Training: one for returning agents, another for new agents, and a third for enrollment counselors. This allowed returning agents who met specific criteria to complete a condensed version of the training. Consumer Connectors also played a crucial role in the success of our in-person pop-up enrollment centers by assisting attendees with their enrollment.

More than
1,150
Certified Consumer
Connectors



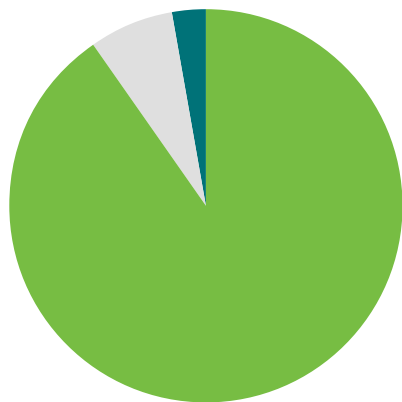
TECHNOLOGY PARTNERS

Your Health Idaho relies on the efficacy of our systems to deliver a world-class experience to Idahoans. Our partnership with GetInsured began in 2014 when it developed our marketplace technology platform; we continue to collaborate with GetInsured to improve the customer experience and provide an efficient and effective eligibility and enrollment experience. Additionally, SharpenCX provides our telephony system, ensuring a consistent and stable connection between our customer advocates and Idahoans. We would not be where we are today, serving Idahoans the way we do, without our partners.

YOUR HEALTH IDAHO BY THE NUMBERS

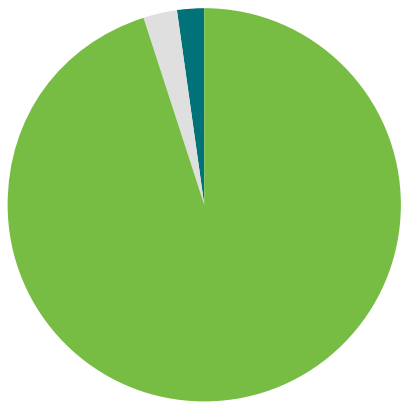
2024 FINANCIALS

ALL FIGURES IN MILLIONS



REVENUE

Assessment Fee Revenue	\$13.2
Rent Revenue	\$1.0
Other Revenue	\$0.4
<hr/>	
Total Revenue	\$14.6



EXPENSES

Operating Expenses	\$13.5
Other Expenses	\$0.4
Capital Expenses	\$0.3
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Total Expenses	\$14.2



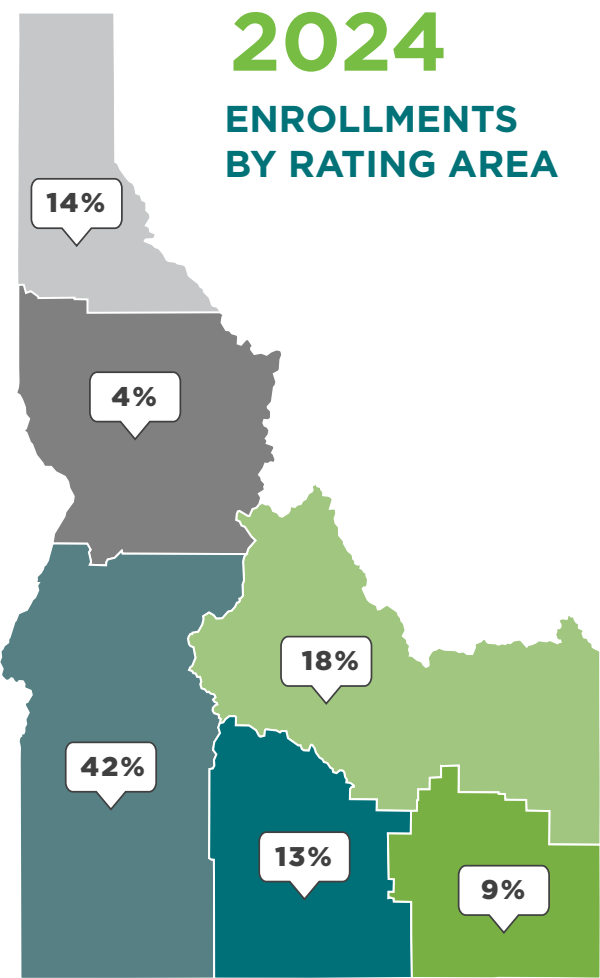
ASSETS

Cash and Cash Equivalents	\$10.0
Property and Equipment	\$7.8
Other Assets	\$4.2
<hr/>	
Total Assets	\$22.0

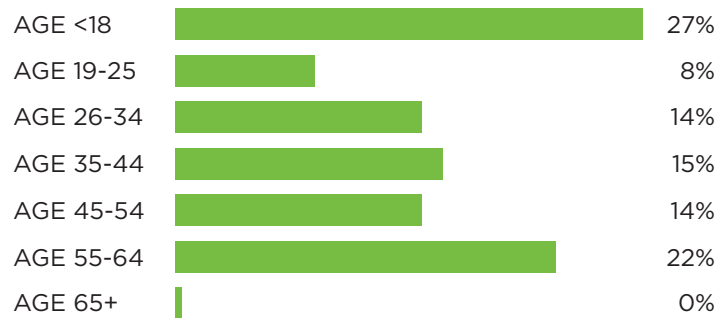
LIABILITIES **\$5.1**

YOUR HEALTH IDAHO BY THE NUMBERS

PLAN SELECTION HIGHLIGHTS



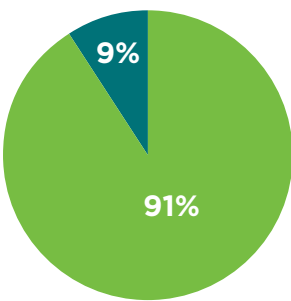
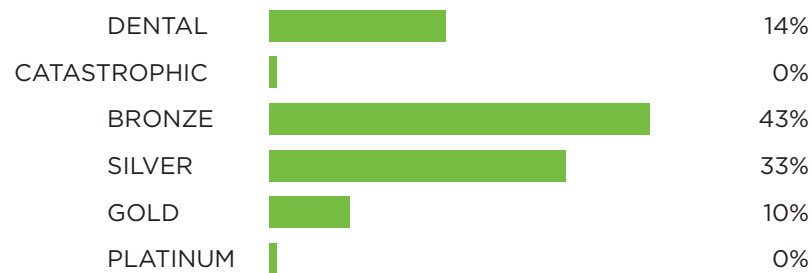
AGE



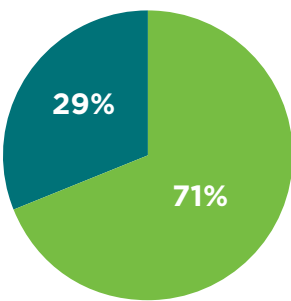
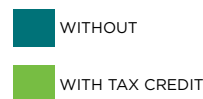
GENDER



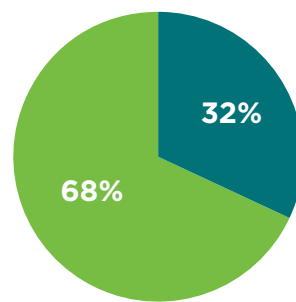
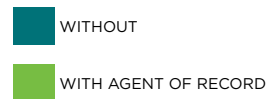
ENROLLMENT BY METAL TIER



ENROLLMENTS



ENROLLMENTS



ENROLLMENT TYPE



“Both representatives that helped me today were kind and helpful. Each had empathy and were quick to respond or research solutions and options for me.”

-YHI Consumer | Customer Service Survey



LOOKING AHEAD

Your Health Idaho is for Idahoans, by Idahoans. In 2024, we pushed to improve the way we serve both consumers and our team. Our focus was all about improving the customer experience, educating Idahoans, and investing in our team. For 2025, we will build on the momentum we created from all our wins while also identifying areas of opportunity for growth. Guided by our strategic goals, we will continue to be fiscally responsible, build relationships with partners, and find ways to best serve Idahoans.

In 2024, we emphasized the importance of being present in communities throughout the state. This year, we will continue to work diligently and think creatively to reach even more Idahoans, aiming to further reduce the uninsured rate in Idaho. Our investment in marketing and outreach significantly increased our brand awareness and visibility. This investment was fruitful, and we will continue to expand our reach in 2025.

Idahoans are the heart of everything we do. Your Health Idaho will continue to do more and do better as we seek out new ways of providing a flawless customer experience. Health insurance can be confusing and intimidating, and we will continue to collaborate with our partners to improve the process by offering additional decision-making tools, self-service options, and resources. Our goal is to ensure that Idahoans have the resources they need to go through the enrollment process with confidence.

We will keep investing in our team, ensuring they have the tools necessary to efficiently and effectively provide the service that Your Health Idaho is known for.

To keep the organization's best interest at the forefront, Your Health Idaho takes the time necessary to evaluate operational decisions. In 2025, we will begin operating on a per-member, per-month fee instead of the percent-of-premium basis we've used since 2013. This will provide greater predictability in revenue so that we can continue to invest in Your Health Idaho for years to come.

As we look forward to 2025, we are prepared to maintain flexibility and pivot as needed as the new administration implements changes and new policies. Our focus will continue to be serving Idahoans, and we will provide them with the timely information needed to make informed choices about their health insurance coverage. We are prepared and ready.

Next year may bring significant changes, but as always, we will continue to do what is best for the Idahoans we serve, putting them first. Your Health Idaho has set a high standard for other state-based marketplaces and will continue to do so while remaining fiscally responsible.

