

DELIVERING WHAT MATTERS

HEALTH INSURANCE, COVERAGE,
AND CHOICE FOR IDAHOANS



YourHealthIdaho.org

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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.

2018
YOUR HEALTH IDAHO
BOARD MEMBERS

- Stephen Weeg**, Chairman of the Board
- Dave Jeppesen**, Blue Cross of Idaho
- Representative Kelley Packer**, Idaho State Legislature*
- Kevin Settles**, Treasurer, Bardenay Restaurant and Distillery
- Russ Barron**, Director, Idaho Department of Health and Welfare**
- B. Hyatt Erstad**, Secretary, Erstad and Co.
- Senator Jim Rice**, Idaho State Legislature
- Tom Shores**, Shores Insurance
- Dean Cameron**, Director, Idaho Department of Insurance**
- Margaret Henbest**, Idaho Alliance of Leaders in Nursing
- John Rusche**, M.D.
- Representative Mat Erpelding**, Idaho State Legislature
- Karen Vauk**, Vice Chair, Idaho Food Bank
- John Livingston**, M.D.
- Fernando Veloz**, MS Administrative Services*
- Jerry Edgington**, SelectHealth
- Greg Donaca**, Delta Dental of Idaho
- Janice Fulkerson**, Unify Consulting/NorthPoint Recovery Holdings

YOUR HEALTH IDAHO
EXECUTIVE STAFF

- Pat Kelly**, Executive Director
- Layne Bell**, Controller
- Katrina Thompson**, Director of Marketing and Communications
- Kevin Reddish**, Chief Information Officer, Privacy and Security Officer

*Term ended December, 2018
**Non-voting members

MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

As healthcare exchanges across the country continue to experience change, Your Health Idaho stayed the course in 2018 through our sixth open enrollment. Your Health Idaho remained focused on our fundamental mission: to maintain maximum control of Idaho’s health insurance marketplace at minimal cost to its citizens. Despite the introduction of new federal policies and plan types, Your Health Idaho delivered what matters to Idahoans: choice of comprehensive health insurance plans and tools to make well-informed decisions.

Your Health Idaho continues to deliver on the vision established by Governor Otter and the state legislature six years ago as we provide Idahoans with a sustainable health insurance marketplace that brings choice to consumers while being steadfast in maintaining Idaho’s independence from the federal government. Through the end of 2018 we delivered \$28 million in savings to Idaho due to lower assessment fees compared to the federal marketplace.

In concert with our partners, we helped more than 103,000 Idahoans enroll in health insurance for the 2019 plan year. Also, we are pleased to report that 83 percent of our enrollees are returning customers. In providing access to nearly 300 plans offered through seven carriers, as well as offering tax credits to help offset the monthly costs of premiums, we helped nine out of 10 Idahoan enrollees save at least 80 percent on their health insurance. It is through this important work that we are able to touch the countless lives of Idaho families.

Our strong and steady enrollment numbers for the 2018 plan year demonstrate the continued value we bring in delivering plans that meet the coverage needs of Idahoans. We thank our many partners at the Department of Insurance, the health and dental carriers, the Department of Health and Welfare, Getinsured, and Consumer Connectors, as well as our board of directors and our dedicated team for their tremendous work and contributions this past year.

We know many Idahoans are still uninsured, and we stand firm in our commitment to provide Idahoans with access that helps enable them to shop, compare, and save on their health insurance plans and receive the coverage they need.

Recognizing change is inevitable, we continue to adapt as needed. Through it all, one thing is certain: We are a strong leader in our industry, not only in Idaho, but across the country, and we remain the trusted advisor to Idahoans as they make informed decisions about their health insurance. Looking forward, we will continue our efforts in providing vision and clarity in delivering what matters to Idahoans as the marketplace and the exchange continue to evolve.

We hope you are encouraged by our continued progress and our accomplishments shared in this year’s report. We appreciate your continued support and look forward to working with the Little administration and the legislature as together we help to make a difference in the lives and health of Idahoans.


With very best regards,

Stephen Weeg

Stephen Weeg, Chair

Pat Kelly

Pat Kelly, Executive Director

A man and a woman are working together at a lumber mill. The man, wearing a green t-shirt, a black baseball cap, and camouflage pants, is holding a large stack of cut wood. The woman, wearing a black long-sleeved shirt and jeans, is also working with the wood. They are standing next to a large pile of cut wood. In the background, there are trees and a body of water.

“Prior to the exchange, my husband, who is self-employed, had a very hard time finding affordable insurance for us and his staff. Because of his pre-existing conditions, many insurance options were not available to him. Your Health Idaho made it easy for us to compare plans and receive the coverage we needed, and we were able to work with a broker for free to provide guidance on selecting a plan. I really believe in Your Health Idaho and what the exchange provides.”

-Susan M., Pocatello

KEY ACCOMPLISHMENTS

CULTIVATING PARTNERSHIPS

Your Health Idaho was able to deliver a robust number of plans and coverage choices on the exchange to Idahoans in 2018, thanks to our strong partnerships with the Department of Insurance and seven carrier partners across the state. It is through these collaborative efforts that we were able to offer 293 health and dental insurance plans to Idahoans for the 2019 plan year. These plans offered not only a wide range of plan choice, but also coverage that helps meet the health insurance needs of Idahoans.

Your Health Idaho remains the only place where Idahoans can receive a tax credit to help reduce their monthly health insurance premiums. Our partnership with the Department of Health and Welfare continues to be instrumental as the department works with us in verifying and checking the eligibility of Idahoans who may qualify for a tax credit. Many Idahoans are surprised to learn that nine in 10 people qualify for a tax credit, delivering savings of 80 percent on their health insurance.

And most importantly, we recognize the outstanding efforts of our network of more than 900 certified Consumer Connectors across the state. As we prepared for our 2019 Open Enrollment, we were pleased to see a steady number of Consumer Connectors attend our statewide trainings. These trainings are an important part of our annual certification process to help make sure our partners understand Your Health Idaho policy, the Affordable Care Act, the application process, and more. Our partnership with these Consumer Connectors is vital, and we appreciate the work these partners provide in helping Idahoans in their own communities where they live and work.

HIGHLIGHTS

- > *Offered 293 health and dental insurance plans for the 2019 plan year through our partnership with the Department of Insurance and seven carriers.*
- > *Conducted 16 trainings for Consumer Connectors in communities across the state to educate them in how to work with Your Health Idaho's policies. This training is an integral part of Your Health Idaho's annual Consumer Connector certification program.*
- > *Certified more than 900 Consumer Connectors. These partners provide expert advice for free to Idahoans as they help them navigate the complexities of health insurance and assist them in selecting a plan.*




**STRENGTHENING
COMMUNITY
OUTREACH EFFORTS**

Your Health Idaho’s community outreach efforts in 2018 were very successful. We participated in more than two dozen events and community presentations across the state, including Fit One in Boise, the Chukars baseball game in Idaho Falls, and Race for the Cure in Coeur d’Alene. In addition, we facilitated several community presentations via our partnership with Boise Learns to help educate consumers on how to navigate health insurance. Also, we presented to various industry and community partner organizations, such as the Women’s and Children’s Alliance, the Mexican Consulate of Boise, and the United Way of Treasure Valley. Our reach this year has been far and wide as we shared the important mission of Your Health Idaho.

Our Open Enrollment Open Houses held in Boise, Twin Falls, Idaho Falls, and Lewiston, were a highlight of 2018. We had great participation from our Consumer Connector partners. They were a valuable source of information at our Open Houses, and were able to help answer consumer questions about health insurance and even enroll people in plans.

Also, Your Health Idaho worked with a variety of media outlets and partners around the state in 2018 as we shared information about the important work we were involved in. We were pleased to receive favorable press coverage during Open Enrollment 2019 and saw more than 50 stories shared by the media in communities statewide. This coverage helped us continue to be a valuable resource in educating Idahoans about the number of plans, choice in coverage, and the value of health insurance offered through Your Health Idaho.

HIGHLIGHTS

-  *Participated in more than two dozen community events and presentations across the state. These events helped educate Idahoans about Your Health Idaho and the benefits and value of having health insurance through the exchange.*
-  *Held four Open Enrollment Open Houses in communities across the state. Agents and brokers were on hand to help answer the many questions Idahoans had about health insurance and how to enroll for the 2019 plan year.*
-  *Presented at a variety of industry and community partner events to help spread the word about the important work Your Health Idaho is involved in across the state as we help Idahoans find the coverage they need.*

“From my perspective, I have seen Your Health Idaho help so many of my clients. Time and again, my clients have told me how easy the process was this year. Everything from applying over the phone to troubleshooting has been hassle free.”

-Gary O., YHI Certified Agent, Meridian



DELIVERING WHAT MATTERS TO OUR CUSTOMERS



Our performance is inspired by – and, in many ways, defined by – the impact we have on our customers’ lives. In 2018, we were able to enhance the customer experience for Idahoans and integrate that into everything we did. Our robust employee training program continued to be effective as our Customer Support Center representatives were properly trained and able to sharpen their skills and knowledge to deliver a great customer experience for Idahoans. This year we hired and trained our seasonal staff earlier. This helped provide further mentoring opportunities as they worked alongside our more seasoned team members to better prepare the team in handling and answering consumer calls and questions during Open Enrollment 2019.

As a result of our efforts, more than 103,000 Idahoans enrolled in health insurance for the 2019 plan year. In addition, our customer support center successfully handled more than 25,000 calls from Idahoans during Open Enrollment 2019. Also, we had a dedicated support team solely focused on meeting and serving the needs of our more than 900 Consumer Connectors across the state. This support team provided the necessary assistance to these partners as they worked with their clients to select health insurance plans through Your Health Idaho. Overall, we were able to create a better customer experience as we focused on efficiency and creating more of a self-serve environment for Idahoans.

Also, Your Health Idaho implemented a new customer service measurement tool in 2018. Our Net Promoter Score tool helped us better gauge the outcomes of our customer service experience. The tool helped provide real-time insight into customer service issues that came up, so they could be addressed and handled immediately. To date, we’ve earned a Net Promoter score of 30, which is well above industry standards and demonstrates our continued success in delivering excellent customer service to Idahoans.

HIGHLIGHTS

- > *Trained our support center team earlier in 2018. This provided new seasonal staff the opportunity to team up with our more seasoned team members to create a more robust training experience. Also, it helped ensure that our team was better prepared to handle calls during Open Enrollment 2019.*
- > *Enrolled more than 103,000 Idahoans in health insurance for the 2019 plan year. In addition, our support center handled more than 25,000 calls from Idahoans during Open Enrollment 2019.*
- > *Delivered a flawless customer experience, helping to better serve our customers. Our newly implemented Net Promoter Score of 30 demonstrated that our team was well trained and prepared to provide excellent customer service during Open Enrollment 2019.*

ENHANCING TECHNOLOGY CAPABILITIES

In 2018, Your Health Idaho worked hard to implement new technology enhancements to create a better online user experience for Idahoans. Our focused efforts on improving decision support tools, as well as improving the customer account linking processes, really helped our customers shop for plans and access their accounts with more ease.

We dedicated time and energy to redesign our website in 2018, making it mobile friendly and easy to navigate. Through the refresh, we were able to consolidate outdated navigation and web pages to create a modern and seamless user experience for Idahoans navigating the site. As a result, Idahoans spent 50 percent less time navigating the site, shopping for plans, and enrolling in health insurance.

Other important enhancements in 2018 were prescription drug and provider search tools. The prescription drug search tool enabled consumers to input their prescriptions, so they could price them as part of their health insurance plan. In addition, our provider search tool helped consumers verify that their doctors were in-network as they selected a plan. These new enhancements helped create a seamless user experience for Idahoans. Finally, our customers were able to opt in to receiving their 1095-A tax forms electronically. Over 10,000 of our customers selected this option, saving on future postage cost.

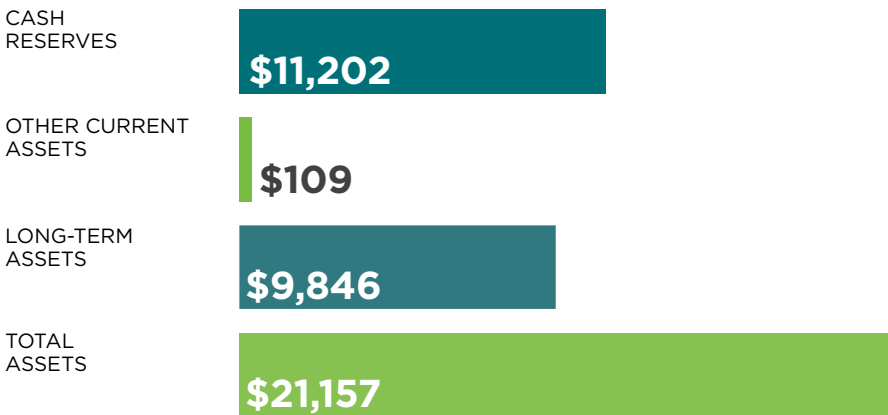
HIGHLIGHTS

- > *Redesigned Your Health Idaho's website to be mobile friendly and easy to navigate. After the redesign, Idahoans spent 50 percent less time in navigating the website, shopping for plans, and enrolling. This enabled our customers to easily find the information they were looking for and have a better online experience.*
- > *Implemented prescription drug and provider search, enabling Idahoans to price out their medications and find out if their doctors were in-network when selecting a health insurance plan.*
- > *Enabled opt-in for electronic 1095-A delivery. As a result, over 10,000 customers opted in, helping to reduce future postage costs to Your Health Idaho.*

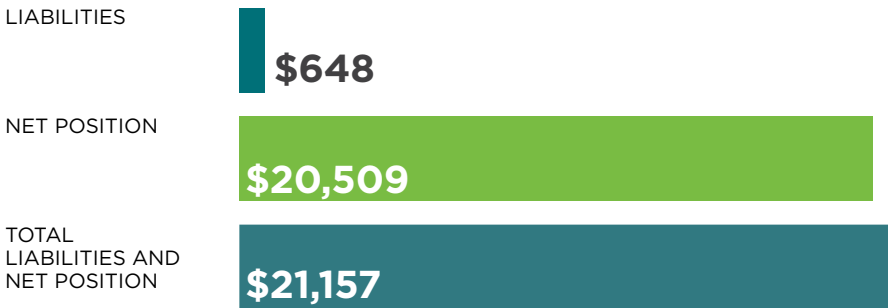


FINANCIAL STABILITY

ASSETS (IN THOUSANDS):



NET POSITION (IN THOUSANDS):



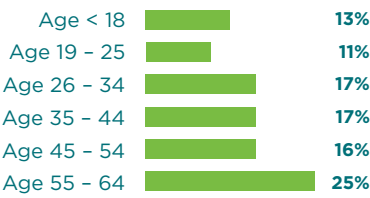
IN 2018, MORE THAN **90,000** IDAHOANS HAD COVERAGE THROUGH THE EXCHANGE

PLAN SELECTION HIGHLIGHTS:

TAX CREDIT



AGE



ENROLLMENT TYPE



GENDER



THE MISSION OF YOUR HEALTH IDAHO IS TO MAINTAIN MAXIMUM CONTROL OF IDAHO'S HEALTH INSURANCE MARKETPLACE AT MINIMAL COST TO ITS CITIZENS.

FUTURE OUTLOOK

In the coming months and year ahead, we anticipate and are planning for policy changes that may impact Your Health Idaho and the work we do. Because of this, we are prepared and have the financial stability to continue to evolve, adapt, and remain focused on delivering and meeting the needs of Idahoans.

PROPOSITION TWO

Proposition Two was passed unanimously by Idaho voters in fall 2018. Because of this, we are working alongside our many partners and stakeholders to help implement Medicaid expansion and ensure seamless integration with Your Health Idaho. Our commitment to conservative financial principles and planning for a myriad of policy outcomes means Your Health Idaho has the financial stability to absorb the impacts of Medicaid expansion with no long-term impacts to our financial sustainability. There is much work to be done on this front, and we understand the earliest Medicaid expansion could be implemented would be January 2020.

OTHER POLICY CHANGES

We are keeping a close eye on other policy changes, such as 1332 waivers. We continue to seek guidance and clarification around these policies through our various partnerships. Also, we are working to explore possible business opportunities for continued growth of the exchange and our ability to provide a wide range of choices when it comes to health insurance plans and coverage.

STAYING THE COURSE

Our goal is to stay the course and remain focused on our mission and maintaining maximum control of the state's health insurance marketplace at minimal cost to Idahoans. As the landscape of health insurance continues to evolve at the federal level, we will continue to promote the value of being insured, what coverage means to Idahoans, and ensure that we are delivering what matters. As we remain nimble and ready to adapt to change, we will continue collaborating with our partners and stakeholders to find solutions to better serve Idahoans.



“I worked with an individual who was laid off from his job and lost his employer-sponsored insurance. He was able to find affordable coverage through Your Health Idaho, and soon after was diagnosed with cancer. He is very thankful to have health coverage while he undergoes treatment. Without it, he likely would have had to file medical bankruptcy.”

-Anne M., YHI Certified Enrollment Counselor, Idaho Falls



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