



Your Health
IDAHO
2019 ANNUAL REPORT

TABLE OF CONTENTS

2	ABOUT THIS REPORT
3	MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR
5	KEY ACCOMPLISHMENTS
7	YEAR IN REVIEW
7	Planning for Medicaid Expansion
9	Upgrading the User Experience
9	Strengthening Partnerships
11	Meeting Idahoans Where They Live and Work
11	Serving our Customers
12	YOUR HEALTH IDAHO 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

Stephen Weeg, Chairman of the Board

Karen Vauk, Vice Chair, Idaho Food Bank

Kevin Settles, Treasurer, Bardenay
Restaurant and Distillery

B. Hyatt Erstad, Secretary, Erstad and Co.

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Department of Insurance

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Jerry Edgington, SelectHealth

Rep. Mat Erpelding,* Idaho State
Legislature

Janice Fulkerson, Unify Consulting/
NorthPoint Recovery Holdings

Heidi Hart, Terry Reilly Health Services

Margaret Henbest, MS, CPNP

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

John Livingston, M.D.

Carolyn Lodge, Davies Moore

Sen. Jim Rice, Idaho State Legislature

John Rusche, M.D.

Tom Shores, Shores Insurance

Paul Zurlo, Blue Cross of Idaho

**Term ended December 2019*

***Non-voting members*

YOUR HEALTH IDAHO TEAM

Pat Kelly, Executive Director

Cheryl Fulton, Executive Assistant
& Board Liaison

Meghan McMartin, Marketing &
Communications Manager

Frances Nagashima, Policy Integration
& Training Manager

Kevin Reddish, Chief Information Officer

Heidi Stockert, Director of Finance

Alanee Thomas, Human Resources
Manager

MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

As the national conversation around healthcare reached a fever pitch in 2019, Your Health Idaho stayed the course. With more than 103,00 Idahoans enrolled in a marketplace plan at the end of open enrollment, Your Health Idaho once again achieved the highest per-capita enrollment of all state-based exchanges, and the third highest in the country.

In 2019, Your Health Idaho also continued to save Idahoans money. The assessment fee applied to plans sold on the exchange is much lower than the federal platform, saving Idahoans over \$35 million since the exchange began operation in 2013. This savings is perhaps the best example of how Your Health Idaho's fiscally conservative approach aligns with what the legislature envisioned when the Idaho exchange was first created. Simply put, we don't spend more than we make, and we continue to save for a rainy day. This practical and fiscally conservative approach permeates every decision made at Your Health Idaho and has resulted in the lowest operating costs of any state-based exchange.

While noise at the federal level was hard to ignore, local attention was focused on Medicaid expansion, a topic that factored into nearly every conversation throughout 2019. Whether we were working to understand the impacts to enrollments and financial projections, or working with our partners to ensure a seamless transition from the exchange to Medicaid, Your Health Idaho held fast to our core mission: to maintain maximum control of Idaho's health insurance marketplace at minimal cost to its citizens.

It would have been easy to let customers navigate the enrollment process and transition to Medicaid on their own. It would have been easy for us to say no to technology enhancements and process improvements, and only focus on enrollments we knew we'd retain. But that isn't our way. That isn't the Idaho way. The main goal of Your Health Idaho has always been to serve Idahoans, whether they are enrolled on the exchange or not. Your Health Idaho is a resource for all Idahoans and 2019 saw that borne out across all levels of customer service; externally, internally, and across our partners and stakeholders.

This is not the first time Your Health Idaho has faced uncertainty, and it won't be the last. With an election year on the horizon and ongoing court proceedings at the federal level, 2020 is sure to bring more uncertainty and changes in the policy space. The next year will likely present a new set of challenges and opportunities. Through ongoing contingency planning and impact analysis, we are confident Your Health Idaho will remain a trusted resource for Idahoans searching for answers in the complex and ever-changing healthcare landscape.

With very best regards,



Stephen Weeg, Chair



Pat Kelly, Executive Director



KEY ACCOMPLISHMENTS

IN 2019, AN AVERAGE OF

95,000

IDAHOANS ENROLLED
IN COVERAGE THROUGH
YOUR HEALTH IDAHO.

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

Technology enhancements saw improvements to the shopping platform and optimized the experience for mobile devices.

MARKET RESEARCH INDICATED A **90% SATISFACTION RATE** AMONG 2019 ENROLLEES.

Nearly 800 agents, brokers, and enrollment counselors completed the 2019 Your Health Idaho certification program. These highly trained individuals offer free help to Idahoans navigating the enrollment process.

Your Health Idaho operating costs were once again the lowest of all state-based exchanges.

ONE IN FOUR
IDAHOANS ENROLLED IN 2019
PAID \$0
FOR THEIR MONTHLY
PREMIUM.



YEAR IN REVIEW

PLANNING FOR MEDICAID EXPANSION

In November of 2018, Idaho voters passed Proposition Two to expand Medicaid coverage for Idaho individuals and families making between 0 and 138% of the Federal Poverty Level (FPL). Prior to expansion, Idahoans with a household income from 100-400% of FPL were eligible to enroll on the exchange with a tax credit.

While Idaho chose not to expand Medicaid upon the passage of the Affordable Care Act in 2010, we knew it was always a possibility, and that as a result, enrollment on the exchange would be impacted. For that reason, when the voter initiative passed, Your Health Idaho was prepared.

During the 2019 legislative session, several Medicaid expansion sideboard bills were passed by Idaho lawmakers. Most notably for Your Health Idaho was the 1332 Coverage Choice waiver that would give Idahoans from 100-138% FPL a choice between enrolling on the exchange with a tax credit or enrolling in Medicaid. Throughout the year, the Your Health Idaho team spent many hours working with the Idaho Department of Insurance, the Idaho Department of Health and Welfare, and Governor Little's office to craft waiver language that would both meet the legislative intent and receive federal approval.

The Coverage Choice waiver was submitted to the federal government in July 2019. Upon review, it was determined that the waiver was incomplete. For Your Health Idaho, that meant preparing for the 2020 open enrollment season and the implementation of traditional Medicaid expansion.

Careful evaluation of the marketplace and uninsured population in Idaho revealed approximately 18,000 Idahoans who were enrolled with a tax credit on the exchange in 2019 would be eligible for Medicaid in 2020; roughly 20% of total enrollments. Although this is a large portion of overall enrollment and revenue, one of the key tenets of Your Health Idaho is fiscal conservancy. Because of this mindful approach to financial planning, Your Health Idaho has sufficient operating income and cash reserves to weather the loss of enrollments with minimal impact to our operations and financial sustainability.

In preparation for the changes, much of 2019 was spent working with our technology partner, GetInsured, and the Idaho Department of Health and Welfare to understand

the requirements and impacts to the customer experience. Your Health Idaho also joined the Idaho Department of Insurance, Idaho Department of Health and Welfare, and carrier representatives to ensure all parties were aligned regarding Medicaid expansion. With a shared goal of mitigating consumer confusion, this collaborative approach allowed for consistent messaging and timing of consumer notices.

Going forward, Your Health Idaho will continue to work with the Governor's office and our state and federal partners on the Coverage Choice waiver. Should the waiver be resubmitted and approved in 2020 or beyond, Your Health Idaho stands ready to pivot and execute the established contingency plans; always keeping the consumer experience front of mind.



UPGRADING THE USER EXPERIENCE

As an online marketplace, Your Health Idaho takes great care in cultivating the best possible customer and user experience. Without a brick and mortar location to serve Idahoans, the efficiency of the Your Health Idaho technology platform is paramount to our success.

In 2019, the efforts of our team were heavily focused on plan comparison and the shopping experience. Enhancements to the shopping platform gave Idahoans the ability to compare available plans against their current or previous coverage.

By comparing plans year over year, consumers can ensure that preferred providers are in network, prescriptions are covered, and that there are no surprises when it comes to out-of-pocket expenses.

Another major focus of 2019 was working with our technology partner, GetInsured, and the Idaho Department of Health and Welfare to ensure all parties were prepared for the implementation of Medicaid expansion in 2020. By keeping the customer experience front of mind, we were able to establish a process to move newly

eligible Idahoans from the exchange to Medicaid with as little disruption as possible.

Other areas of focus for 2019 included updating the customer dashboard and improving the customer experience for mobile users. We also implemented more automation for American Indian/Alaska Native and non-traditional household enrollments. Lastly, in an effort to reduce waste and improve sustainability, customer communication preferences now default to electronic delivery unless otherwise indicated by the consumer.

STRENGTHENING PARTNERSHIPS

If there's one thing that's become clear over the past seven years, it's that we can't do it alone. Our partners and stakeholders are an integral part of our success, and 2019 saw a recommitment to those relationships.

Your Health Idaho certified nearly 800 Consumer Connectors in 2019. This group of insurance agents, brokers, and enrollment counselors from around the state offers free help to Idahoans seeking coverage. These experts are truly the front line in serving Idahoans and helping them navigate the complex world of health

insurance coverage. Our customers clearly find value in their help as 75% of enrollments on the exchange are completed with help from a Consumer Connector.

In 2019, Consumer Connector training moved from a vendor managed program to a completely in-house operation, a change that was expected and planned for. The certification training was streamlined for consistency and clarity and now closely mirrors the training our internal teams receive. Timing of annual in-person training was also adjusted,

and we added a new location based on partner feedback. Heading into the 2020 enrollment season, a statewide network of certified Consumer Connectors was once again ready to serve Idahoans.



MEETING IDAHOANS WHERE THEY LIVE AND WORK

For years, market research and customer feedback has told us that when it comes to important decisions like health insurance, Idahoans want to talk to their friends and neighbors. That's why in 2019, our community outreach and education efforts were focused largely on building partnerships.

Throughout the year our team met with community health workers, hospital staff, and non-profits to continue to spread awareness of Idaho's health insurance exchange. These partnerships allow Your Health

Idaho to educate local community groups and provide them with the materials and support that are critical to assisting Idahoans.

Ahead of Open Enrollment 2020, Your Health Idaho co-hosted six enrollment events around the state with key community health partners. The events were held in locations that were previously underserved by our outreach efforts and each one offered free enrollment assistance and health screenings, demonstrating the connection between health insurance and preventive care.

Our goal with this new outreach format was to not only build upon our existing partnerships, but to also forge new relationships with critical community members that serve Idahoans day in and day out. The events were well attended and provided many lessons learned for future initiatives.

SERVING OUR CUSTOMERS

In 2019, Your Health Idaho doubled down on our goal of providing a flawless customer experience.

In addition to technology enhancements and process improvements, we also focused on the human factor of customer service; Idahoans serving Idahoans.

One way that we measure success is our Net Promoter Score (NPS), which provides real-time insight into customer sentiment. In 2019, our average NPS score hovered around 30, which is well above industry standards. But we didn't stop there. Our team focused on identifying trends in the survey results and following up with consumers who wanted to provide additional feedback. In turn, we have

been able to identify both immediate solutions and long-term process improvements that will help us serve our customers more effectively.

Throughout the course of the year we put ourselves under the microscope. We dedicated resources to quality assurance and identifying customer interactions that did not meet established services levels. This new analysis allowed us to find sticking points in the customer experience and provide coaching opportunities for our team members.

In 2019, Your Health Idaho also saw a complete overhaul of our internal and external training programs, aligning content across all audiences.

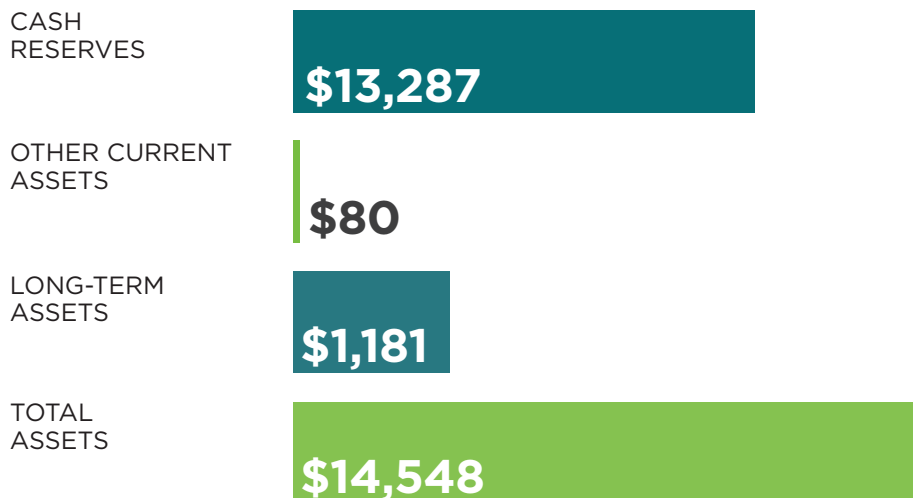
Those training principles were also applied to our seasonal workforce, which was brought on well ahead of the enrollment season. This ensures ample time for training and gives our seasonal team enough time to get comfortable with the system before peak activity.

Taking a proactive rather than reactive approach allows the Your Health Idaho team to anticipate the needs of our customers. We remain committed to serving Idahoans and will continue our pursuit of the flawless customer experience.

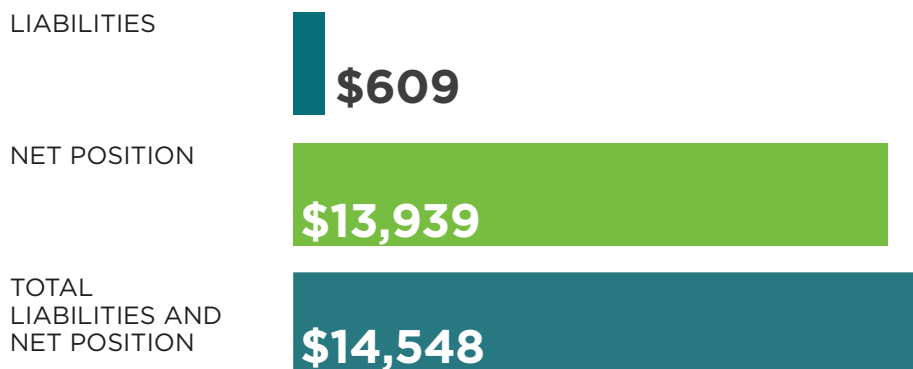
YOUR HEALTH IDAHO BY THE NUMBERS

2019 FINANCIALS

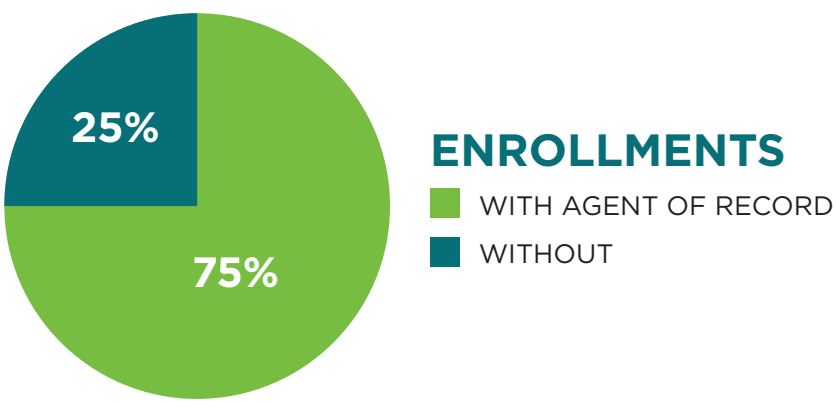
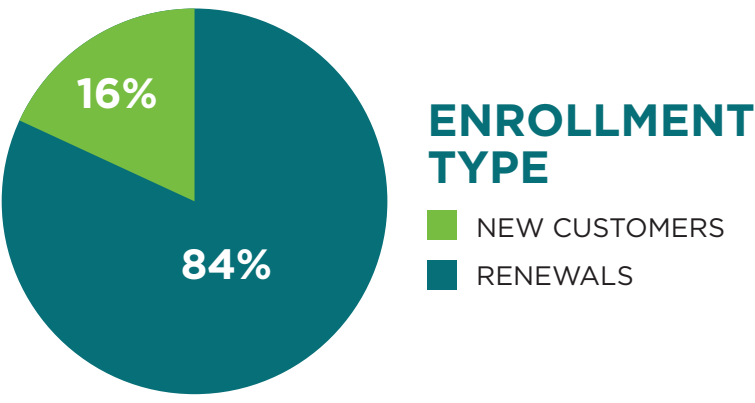
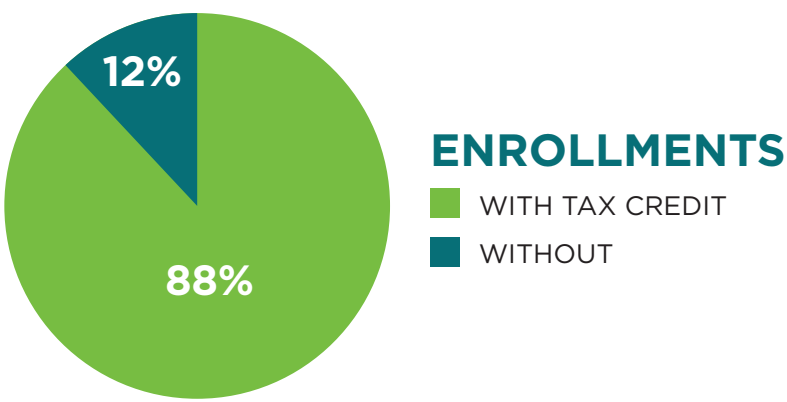
ASSETS (IN THOUSANDS):



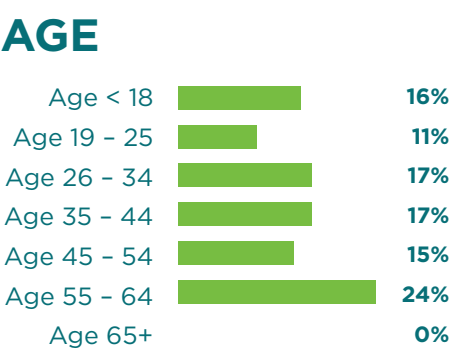
NET POSITION (IN THOUSANDS):



PLAN SELECTION HIGHLIGHTS



IN 2019, MORE THAN
95,000
IDAHOANS HAD
COVERAGE THROUGH
YOUR HEALTH IDAHO





LOOKING AHEAD

Over the past several years, as we have witnessed a national shift in the healthcare landscape, the Your Health Idaho mantra has always been *business as usual*. This is not a directive to rest on our laurels, but rather a reminder that amidst change, we must stay focused on our mission to maintain maximum control of the state's health insurance marketplace at minimal cost to its citizens.

For Your Health Idaho, *business as usual* means saving the state more than \$35 million in assessment fees and still maintaining the lowest operating costs of all state-based marketplaces. *Business as usual* at Your Health Idaho means Idahoans can shop and compare 116 medical and 13 dental plans in 2020 on a newly refreshed shopping platform. And *business as usual* means working tirelessly with our partners to ensure a smooth transition to expanded Medicaid for all affected Idahoans. For us, *business as usual* means serving Idahoans to the very best of our ability.

Looking ahead, Your Health Idaho will continue our *business as usual* approach as we navigate policy changes and explore new products and services which could include offering the Enhanced Short-term Plans approved by the legislature last fall. We are committed to working with our state and federal partners and will continue to seek their guidance as the health insurance conversation evolves. Whatever changes may come, our organization is nimble, and our team is ready to adapt.

As other states around the country explore the idea of transitioning from the federal platform to a state-based marketplace, Idaho is often held up as an example of how to do it right. Maintaining control at the local level has given Idaho unique flexibility to not only weather change, but to also innovate and develop new ways to better serve our customers. In the coming year, we look forward to once again serving our friends and neighbors in pursuit of our ultimate goal: a flawless customer experience.

