



Your Health
IDAHO
2022 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
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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
Trent Nata, SelectHealth
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

*Term ended December 2022
**Non-voting members

YOUR HEALTH IDAHO TEAM

Pat Kelly, Executive Director
Kelly Fletcher, Human Resources Manager
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

The early weeks of 2022 arrived much as 2021 had ended, with the Your Health Idaho team working feverishly to wrap up open enrollment. With a perfect storm of increased demand for health insurance, inefficient technology, and like many other businesses, ongoing staffing challenges, Your Health Idaho faced some of the biggest obstacles it has had since its formation in 2013. Through the tenacity and dedication of our team members, carrier partners, and agent and broker partners across the state, we had by and large resolved the vast majority of the open enrollment backlog by the middle of March. Your Health Idaho has prided itself on its service to Idahoans, and it was clear that we missed the mark. We knew our customers and partners deserved better.

The speed of innovation often accelerates through adversity, and for Your Health Idaho, that could not have been more true. Even before the challenges of open enrollment had fully materialized, we knew that Your Health Idaho's current operations and technology had to be transformed. In early July 2021, we embarked on a revolutionary journey that would transform and evolve our approach to serving Idahoans. While the successes of the past nine years were largely due to the strong partnerships forged between Your Health Idaho and the Idaho Department of Health and Welfare, we knew that delivering a one-stop application and shopping experience to Idahoans was the best path forward.

Improving the customer experience became the rallying cry for our team throughout 2022. With a dedicated team of business analysts, technology professionals, and our technology vendor, GetInsured, working nearly around the clock for months, we accomplished the almost seamless conversion to real-time eligibility in late June. Modernizing the telephony platform, our other direct link to Idahoans, was finalized in August. This ambitious timeline gave us the opportunity to accomplish these conversions, conduct training, and get acclimated to the new systems, all before open enrollment began.

Your Health Idaho has always been focused on delivering solutions that fit Idahoans best. Quite simply, local control. Working with our partners at the Idaho Department of Insurance, and our carrier partners, Idaho launched open enrollment on October 15, a full two weeks before any other state in the country. Idahoans working together to find Idaho solutions, while continuing to deliver more than \$43 million in savings since 2013.

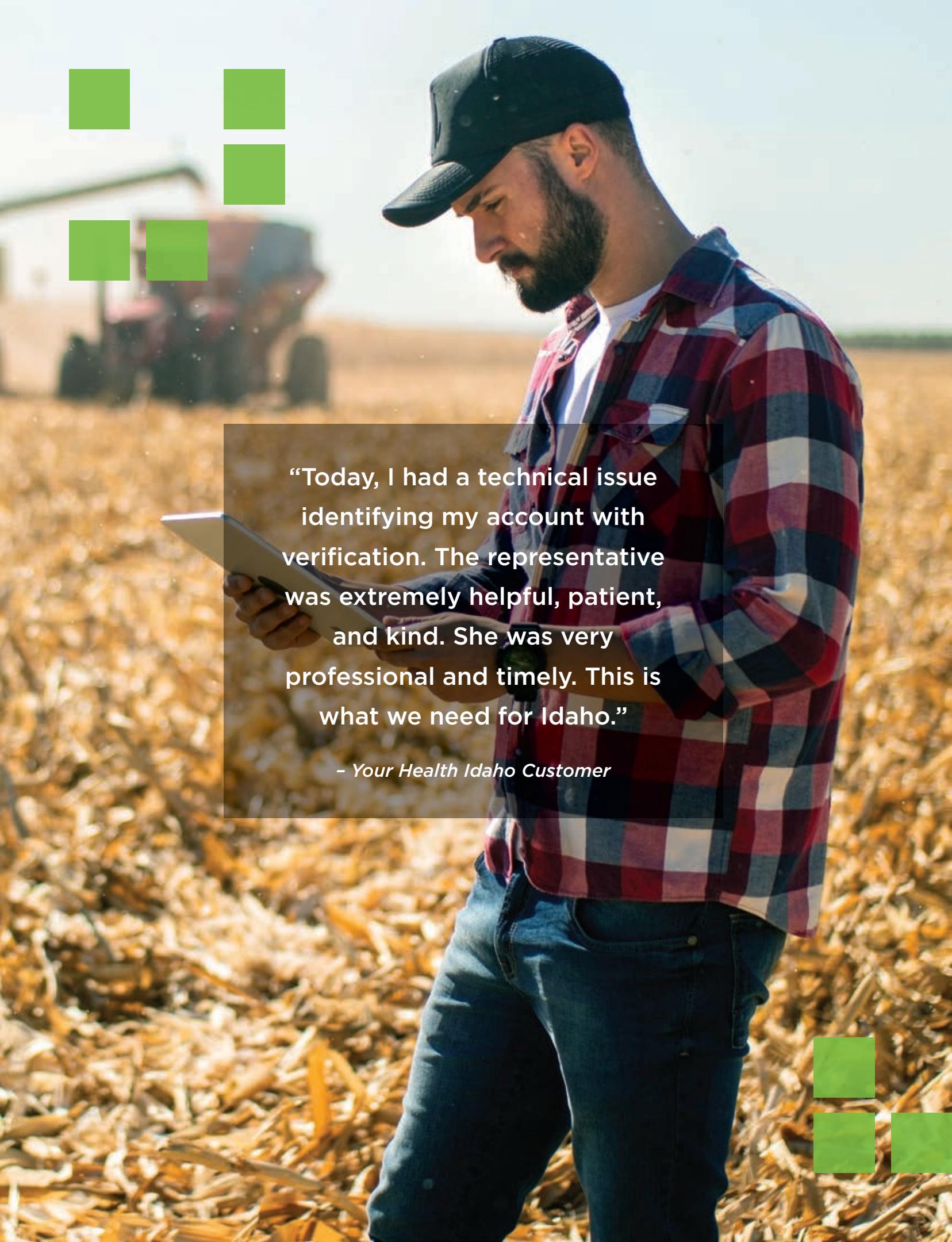
It was the act of thinking like our consumers that enabled the Your Health Idaho team to innovate and deliver a world-class customer experience. Customer satisfaction is higher than ever, and the streamlined application process is delivering needed savings to hardworking Idahoans facing record-high inflation in other areas of their lives. With enhanced tax credits, delivered in real time, Idahoans have the peace of mind that comes with having comprehensive health insurance.

Every year brings new challenges and obstacles big and small. One of our greatest strengths is our ability to learn the lessons each of those challenges has to teach us. We have adapted our business practices. We have supported each other through new trainings and messaging, and implemented new strategies to help us enhance our growth, all while honoring our long-term commitment to Idahoans to operate the most financially conservative exchange in the country.

With very best regards,

Stephen Weeg
Stephen Weeg, Chair

Pat Kelly
Pat Kelly, Executive Director



KEY ACCOMPLISHMENTS

78,000

IDAHOANS ENROLLED IN
COVERAGE THROUGH YOUR
HEALTH IDAHO.

More than 750 agents, brokers, and enrollment counselors completed the 2022 Your Health Idaho certification program. These highly trained experts offer no-cost help to Idahoans navigating the enrollment process.

42%

OF CUSTOMERS HAVE BEEN
ENROLLED FOR FIVE OR MORE
YEARS AND 1 IN 5 HAVE BEEN
WITH YOUR HEALTH IDAHO SINCE
ITS INCEPTION EIGHT YEARS AGO.

Your Health Idaho completed a conversion to real-time eligibility in 2022, which allows consumers to complete applications for tax credit eligibility, receive tax credit determinations within minutes, and enroll in coverage – all at one time, all in one place.

ALMOST
85%
OF ENROLLED IDAHOANS
QUALIFIED FOR LOWER MONTHLY
PREMIUMS; 1 IN 3 PAID
\$0 PER MONTH
FOR COVERAGE.

Your Health Idaho operating costs remain the lowest of all the state-based exchanges, saving Idahoans over \$43 million through 2022.

“Today, I had a technical issue identifying my account with verification. The representative was extremely helpful, patient, and kind. She was very professional and timely. This is what we need for Idaho.”

– Your Health Idaho Customer

YEAR IN REVIEW



“I have tons of wins. The best one is with the Family Glitch. I have a single mother who works for a school district. She has been paying over \$400 for her kids, but now can qualify for a tax credit. She almost fell out of her chair, and we did a happy dance.”

- Michelle S., Your Health Idaho-certified Agent

RISING TO THE CHALLENGE

Your Health Idaho devoted 2022 to rebuilding the foundations for a flawless customer experience.

The work resulting from the increased demand for health insurance during the 2022 Open Enrollment carried over into the new year, and the Your Health Idaho team stepped up and persevered. Despite the staffing and technology challenges that lay ahead of us, our commitment to Idahoans never wavered. Our team toiled seven days a week, 10 to 12 hours per day, and by the middle of March, they had cleared the enrollment backlog. Our team took a much-needed breath, albeit a short one.

At the same time, we continued the development of the system that would advance the Your Health Idaho mission of delivering a flawless customer experience to Idahoans – real-time eligibility. Working with our state and federal partners, as well as our longtime technology partner, GetInsured, an accelerated time frame for completing the project was established.

The first half of 2022 was focused on laying the groundwork for the new technology and the training it required; the second half of the year focused on the execution.

After working closely with the Idaho Department of Health and Welfare in preparation for transitioning the process of Advance Premium Tax Credit eligibility determination to Your Health Idaho, real-time eligibility went live in June. **Idahoans would now be able to apply for a tax credit and enroll in coverage at the same**

time, in the same place, and have an answer in a matter of minutes.

This was only possible because of our long-standing partnership and support from GetInsured and the Idaho Department of Health and Welfare.

We also knew we needed to upgrade our technology for our Customer Support Center to match the increased efficiency we had provided online and deliver a more seamless experience to Idahoans. With this in mind, six weeks after real-time eligibility went live, we deployed a new telephony platform for our Customer Support Center that allowed for more efficient call processing, a live chat feature, and SMS messaging capabilities.

As our new technologies were put into place, our Customer Advocates were trained on the new systems and given the tools they needed to be successful in providing a flawless customer experience. Our Consumer Connectors were also provided the training they needed to better serve their clients.

When open enrollment began for Idahoans on October 15, we migrated from simply handling phone calls and responding to emails to creating relationships with consumers. We eliminated many of the long-standing points of frustration customers had when completing their enrollments and began to use the tools that would help us understand and guide their journeys. The response from consumers, agents, brokers, enrollment counselors, and carriers has been overwhelmingly positive.



Scenes from our 2022 marketing campaign.



"The service was awesome! All my issues were resolved in a timely manner. I have used Your Health Idaho since it started in 2014, and it has always served me and my wife well. Thank you."

- Your Health Idaho Customer

ENHANCING THE CONSUMER EXPERIENCE

This year has been perhaps one of the most active Your Health Idaho has encountered when it came to the consumer experience. It demonstrated the strength and flexibility of the Your Health Idaho team when adapting to lessons learned, developing new outreach, deploying new technologies, and analyzing new data in order to optimize the consumer experience.

When Your Health Idaho deployed real-time eligibility in June 2022, the new technology platform made perhaps the most consequential improvement to the consumer experience in our nine-year history. Consumers who previously had to perform a two-step, two-organization process to receive a tax credit and gain coverage through the exchange now found themselves able to qualify for and receive a tax credit, and enroll, all at one time, all in one place. The process went from taking hours, sometimes days, to being completed in just minutes.

Continuing to build on the foundation for a flawless customer experience, a new telephony platform was deployed in the Customer Support Center. It provided Idahoans the choice to call in and speak with a Customer Advocate or utilize the live chat feature on the Your Health Idaho website. To ensure Idahoans were kept up to date on the statuses of their accounts and applications, the new platform enabled SMS messaging for the most urgent notices where action was needed. These targeted notifications helped decrease the number of consumers who may have lost their tax credits and their health coverage.

In August 2022, the Idaho Department of Insurance was granted the 1332 State Innovation Waiver, which helped further reduce the cost of health insurance premiums for all Idahoans who purchased health insurance on the individual market. The foresight of the Idaho Department of Insurance to apply for this innovation waiver provided much-needed

savings to Idahoans facing the crippling effects of record-high inflation.

Your Health Idaho was established to provide Idaho solutions to Idahoans, and this year, Your Health Idaho was the only exchange to start open enrollment two weeks early, on October 15. This provided Idahoans with additional time to enroll and select their health coverage, while also meeting the needs of our carrier partners and avoiding the historical disruption to the holiday season.

The earlier start also provided our Consumer Connectors more time to work with their current clients and be available to assist new ones. The benefit extended to our Consumer Advocates as well, allowing more timely responses throughout the open enrollment period.

Building the foundation for a flawless customer experience for Idahoans began in 2016, was taken to new heights in 2022, and will continue to be built upon by the Your Health Idaho team and our partners for years to come.

CONNECTING WITH IDAHOANS

Like many businesses across the state, the challenges Your Health Idaho faced during the last two years kept in-person outreach efforts to current and potential consumers to a minimum.

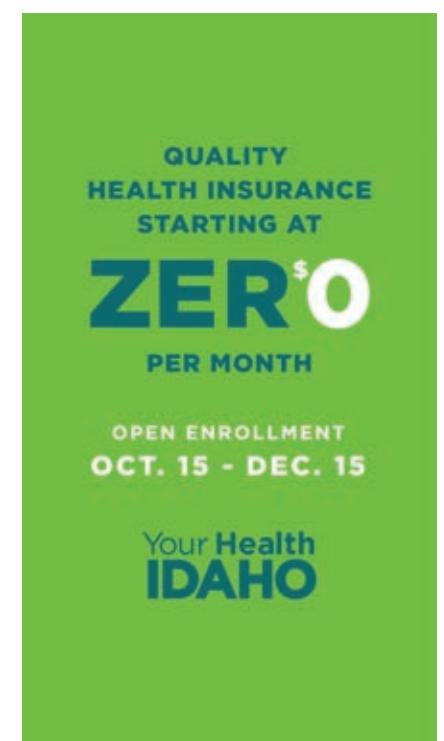
For the first time since 2019, this year saw renewed opportunities for in-person outreach to consumers throughout Idaho. After the constraints of the pandemic kept many of our outreach efforts limited to online/virtual events, this year, the Marketing and Outreach team was ready to get back into the community.

Throughout the year, our team engaged with regional hospital systems, community health centers, and non-profit organizations across the state. Building on and creating new relationships with community members provided the opportunity to further spread awareness of the importance of having health insurance

and the critical role Your Health Idaho plays in connecting consumers to that coverage. The team also reached out to our Consumer Connector network, along with other organizations, to help spread the word about the employer-sponsored coverage affordability rule change. Under this change, more Idahoans are now eligible for affordable health coverage through Your Health Idaho.

In our ongoing efforts to reach and support the Hispanic community, Your Health Idaho attended Hispanic cultural and community events throughout the year. This provided the opportunity to build the foundation for a long-term relationship with the Hispanic community and help reduce the number of uninsured Idahoans across the state.

We look forward to connecting with and serving more Idahoans the Idaho way in 2023.



Digital banners from our 2022 marketing campaign.



“The Customer Advocate was so wonderful. She caught a mistake on my application that was holding up the process and got it resolved immediately. She was so kind and helpful. It’s because of her we made the deadline. So, thank you!!”

– Your Health Idaho Customer

PARTNERSHIPS – THE CORNERSTONE OF OUR SUCCESS

At Your Health Idaho, we know that our partners are the key to our collective success, which is why we choose to work with the best. We surround ourselves with those who push us and make us better; from our technology vendors, GetInsured and SharpenCX, the Idaho Department of Health and Welfare, and the Idaho Department of Insurance, to our carrier partners, and over 750 Consumer Connectors.

Following Your Health Idaho Board approval in September 2021, real-time eligibility was launched in just nine months, compared to the typical time frame of 18 to 24 months. We could not have accomplished this without our long-standing partners at GetInsured and the Idaho Department of Health and Welfare. With the ambitious goal of getting the system in place and launched, and the Your Health Idaho team trained, our partners went above and beyond in their commitment to Idahoans. Even our newest partner, SharpenCX, ensured that our new telephony platform was in place on time and with full functionality to deliver for Idahoans in time for open enrollment. Real-time

eligibility and our new telephony platform went live as planned, our goals were achieved, and our teams were well prepared when open enrollment started on October 15.

As part of the Federal COVID-19 Public Health Emergency, Medicaid is required to provide continuous coverage to all Idahoans eligible for Medicaid coverage during the emergency. This requirement is set to end in April 2023. We have already begun putting a plan in place with the Idaho Department of Health and Welfare to make the transition for those who may now qualify for an Advance Premium Tax Credit as smooth as possible. Our long history and enduring partnership will ensure Idahoans have the resources and information they need to make the best decisions for their families.

This year saw over 750 Consumer Connectors become Your Health Idaho-certified. With 75% of Idahoans working with a broker, agent, or enrollment counselor, Consumer Connectors continue to be the cornerstone of our success. Because the frustrations and pain points from last

year's open enrollment were still fresh in everyone's mind, we had our work cut out for us to rebuild relationships, and we invested countless hours doing so. Traveling across the state to meet with key partners face to face, we confirmed our commitment to critical improvements. The annual training and certification included extensive information on real-time eligibility and the new telephony platform that would allow them to address multiple client issues in one call, and utilization of the live chat feature. A pilot outreach program was also put in place, just in time for open enrollment for the top agents and brokers in each region based on enrollment numbers. We will be offering this program to even more agents in the coming year, giving them additional access to our dedicated Connector team. We know that for Your Health Idaho to continue to grow, our Consumer Connectors are a vital part of that growth. As we look forward to 2023, we are committed to providing the tools and support that will allow their business to flourish for years to come.

YOUR HEALTH IDAHO BRAND YEAR-ROUND

In our continuing efforts to keep Your Health Idaho top of mind for Idahoans searching for health insurance, the decision was made to move to year-round advertising in 2021. Following Open Enrollment 2022, the first *Always Present* campaign was executed with the goal of maintaining and growing Your Health Idaho brand awareness and reaching Idahoans who may qualify for a Special Enrollment Period.

Building on the success of the Open Enrollment 2022 campaign with the messages of *\$0 per Month* and *Health, Yeah!*, and working with our advertising agency, Drake Cooper, we rolled out the 2022 *Always Present* campaign. Idahoans were

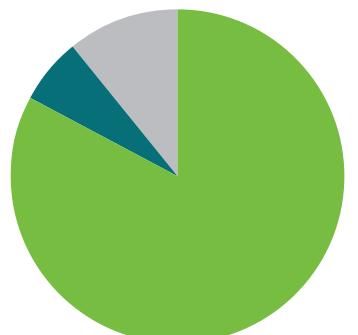
reached through traditional TV, streaming, social media, and online advertising during the spring and summer months. Throughout the campaign, we saw awareness of, and interest in, Your Health Idaho grow. This meant that more Idahoans were living with the peace of mind that comes from having comprehensive health insurance. The campaign's success drove the overall stability of enrollments throughout the year, which, in turn, provided a new benchmark for revenue stability for Your Health Idaho.

Staying true to the lighthearted nature that Your Health Idaho is known for, the 2023 Open Enrollment campaign was focused on *Living*

in the Moment: taking a moment to be brave, doing ordinary, everyday things because you have health coverage through Your Health Idaho. At the same time, we did not lose sight of the importance of the *\$0 per Month* and *Health, Yeah!* messages. Starting next year, we will strategically create one campaign that will cover open enrollment and the months that follow. Not only will this be more efficient, but it will also help create a level of brand awareness to ensure Idahoans will know exactly where to go to get the health insurance coverage they need, when they need it most.

YOUR HEALTH IDAHO BY THE NUMBERS

2022 FINANCIALS ALL FIGURES IN MILLIONS



REVENUE

Assessment Fee Revenue	\$9.3
Rent Revenue	\$0.7
Other Revenue	\$1.0
TOTAL REVENUE	\$11.0

EXPENSES

Operating Expenses	\$9.6
Other Expenses	\$0.7
Capital Expenditures	\$0.9
TOTAL EXPENSES	\$11.2

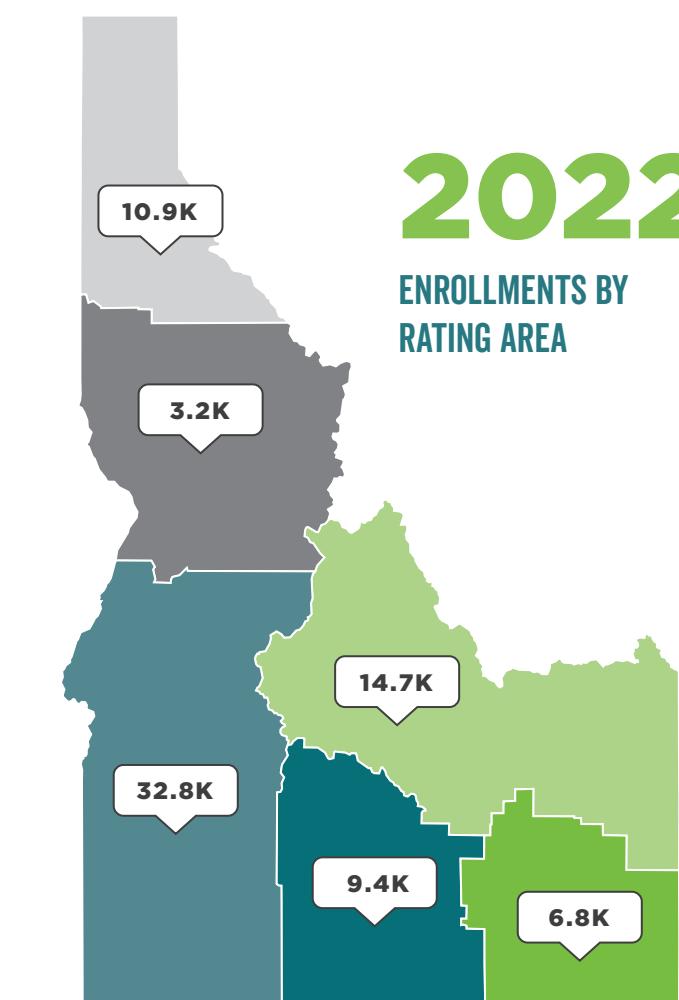
ASSETS

Cash and Cash Equivalents	\$10.4
Property and Equipment	\$7.5
Other Assets	\$4.8
TOTAL ASSETS	\$22.7

LIABILITIES

\$5.3

PLAN SELECTION HIGHLIGHTS



AGE

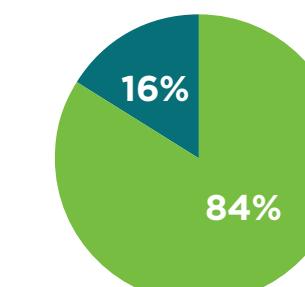
AGE < 18	23%
AGE 19 - 25	8%
AGE 26 - 34	14%
AGE 35 - 44	15%
AGE 45 - 54	15%
AGE 55 - 64	25%
AGE 65+	0%

GENDER

MALE	46%
FEMALE	54%

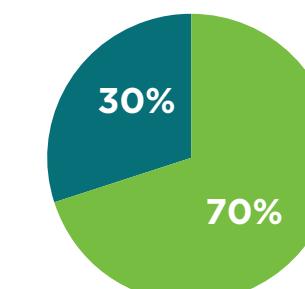
ENROLLMENTS BY METAL TIER

DENTAL	13%
CATASTROPHIC	0%
BRONZE	53%
SILVER	26%
GOLD	8%



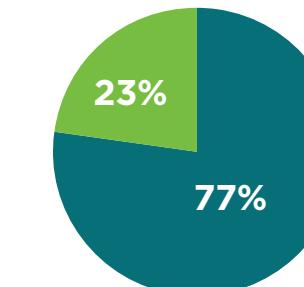
ENROLLMENTS

WITH TAX CREDIT
WITHOUT



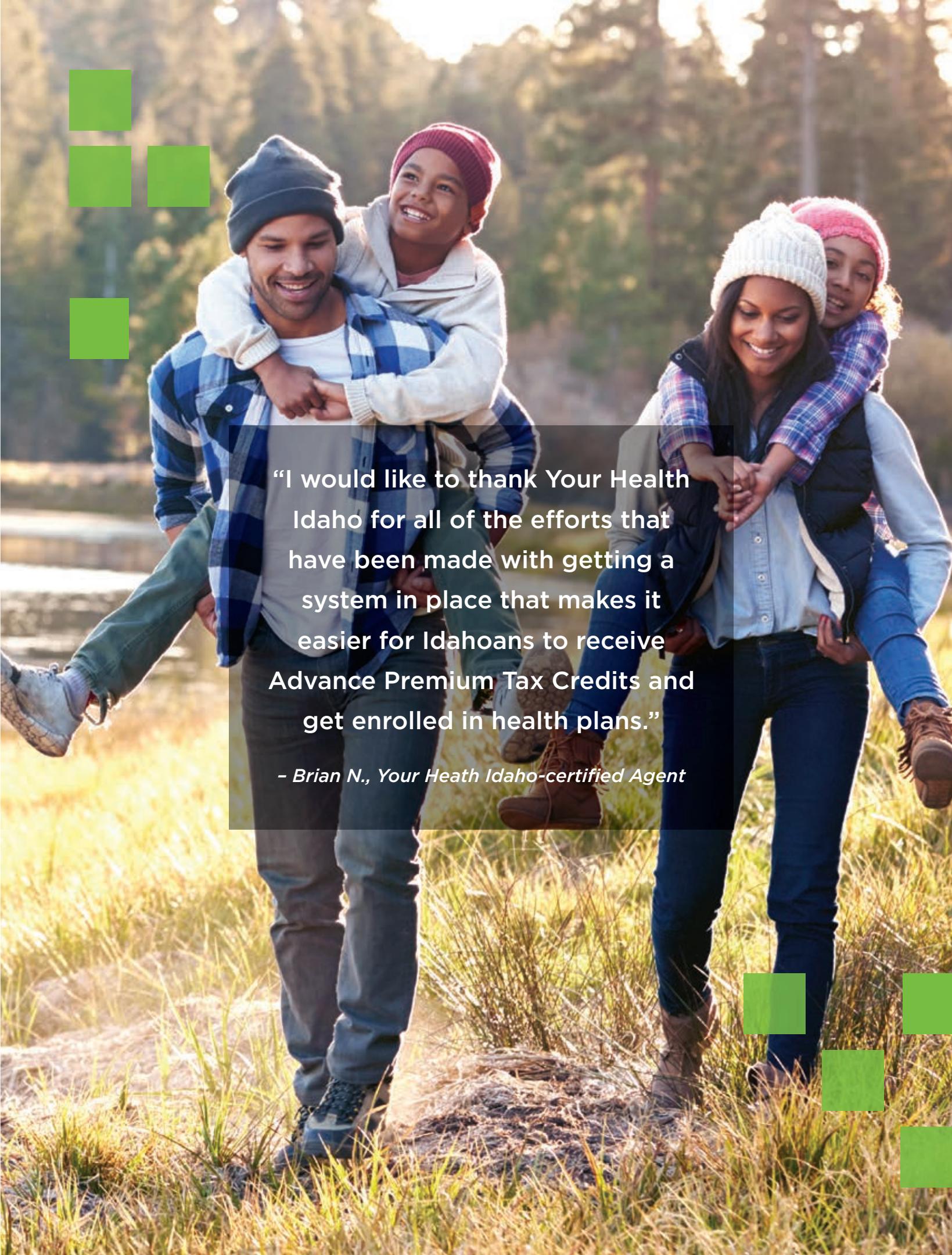
ENROLLMENTS

WITH AGENT OF RECORD
WITHOUT



ENROLLMENT TYPE

NEW CUSTOMERS
RENEWALS



“I would like to thank Your Health Idaho for all of the efforts that have been made with getting a system in place that makes it easier for Idahoans to receive Advance Premium Tax Credits and get enrolled in health plans.”

- Brian N., Your Health Idaho-certified Agent

LOOKING AHEAD

With Medicaid continuous coverage provisions set to end in April 2023, Your Health Idaho will work closely with the Idaho Department of Health and Welfare, as well as our carrier and Consumer Connector partners, so we will be prepared to identify and work with the tens of thousands of Idahoans who may be eligible for an Advance Premium Tax Credit. The Your Health Idaho team has a plan in place to advise them about their coverage options through the exchange to ensure their needs are met.

In addition to the benefits of the implementation of real-time eligibility in June, and the ability to anticipate and analyze the needs of consumers, conducting ongoing outreach is an opportunity we will expand upon in 2023 with our Consumer Connectors throughout the state. We expect that this will help prevent existing consumers from inadvertently losing their tax credits and health coverage and will have a positive impact on enrollment in the coming years.

Employer-sponsored coverage affordability rules were updated by the Internal Revenue Service in late 2022 with a fix stating that, beginning with 2023 health coverage, employees will be able to qualify for an Advance Premium Tax Credit if their portion of their employer-sponsored health insurance premium is deemed

unaffordable. Additionally, the affordability of adding family coverage will be a separate calculation. This separation of determining affordability will provide even more Idahoans the opportunity to access affordable health insurance. We stand ready to help both businesses and Idahoans understand their options for affordable coverage.

2023 will also see Your Health Idaho bring seasonal staffing efforts in-house, which in years past was conducted by outside staffing agencies. Bringing seasonal recruitment and hiring in-house will align with our fiscally conservative values, allow stronger vetting of our candidates for seasonal hires, and give us more control over our budget and overall personnel, all with the goal of delivering for Idahoans.

The past year has been one of tenacity, hard work, extensive change, and demonstrable commitment by Your Health Idaho's team members and our partners across the state. We are proud of what we have accomplished this year and are optimistic about what lies ahead. We feel better positioned than ever to remain true to our mission of maintaining maximum control of Idaho's health insurance marketplace at minimal cost to its citizens as we strive to deliver a flawless customer experience.

Your Health
IDAHO

YourHealthIdaho.org