



ANNUAL REPORT 2025

Idaho's Health Insurance Marketplace
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.

YOUR HEALTH IDAHO BOARD OF DIRECTORS

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

Heidi Hart, Vice Chair, Terry Reilly Health
Services

Greg Donaca, Treasurer, Delta Dental of Idaho

Tara Malek, Secretary, Malek + Malek

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

Sen. Treg Bernt, Legislative Senate Member

Dr. Karen Cabell, Kootenai Health

Dir. Dean Cameron,* Director, Idaho
Department of Insurance

Dir. Juliet Charron,* Director, Idaho
Department of Health and Welfare

Bobby Cuoio, The Hospital Cooperative

Hyatt Erstad, Erstad & Company

Dr. Cynthia Fairfax, Idaho Urologic Institute

Rep. Rod Furniss, Legislative House Member

McKenzie Kraemer, Meadowlark Marketing

Trent Nate, Select Health

Dr. Nicole Odom, Heritage Health**

Sen. James Ruchti, Idaho State Legislature

Kevin Settles, Bardenday Restaurant &
Distillery

Peter Sorensen, Blue Cross of Idaho

Brett Thomas, Valley Insurance Services

Julie Triepke, Unleashed Potential, LLC**

YOUR HEALTH IDAHO EXECUTIVE TEAM

Pat Kelly, Executive Director

Kelly Fletcher, Director of Talent

Kilee Lane, Director of Finance

Nichol Lapierre, Chief Marketing Officer

Kevin Reddish, Chief Information Officer

Julie Sparks, Executive Assistant & Board
Liaison

Bobby Vernon, Director of Customer
Experience

*Non-voting members

**Term ended in 2025

MESSAGE FROM THE CHAIR AND EXECUTIVE DIRECTOR

2024 was a year of steady growth, propelling us into 2025 with record-breaking enrollment. The team carried that momentum throughout the year, ending with strong in-year retention. With more Idahoans keeping their coverage through the year, it helped them stay healthy, go to work, take care of their families, and participate in their communities.

A Net Promoter Score of over 90 from our agent, broker, and enrollment counselor partners confirms they have the tools needed to serve Idahoans, and we will continue to find innovative ways to support them in 2026.

The past year was also marked by uncertainty and unprecedented change. Your Health Idaho faced the expiration of the enhanced Premium Tax Credits, while being challenged with many federal policy changes, and the implementation of the Marketplace Affordability and Integrity rule. Each of these required flexibility within our operations, among the team, and across the organization's partners. True to our spirit of rising to any challenge, Your Health Idaho team members met these demands head-on and remained committed to providing access to quality health and dental insurance to Idahoans.

As Your Health Idaho has continued to grow and evolve as a marketplace, so must our mission. With careful thought and consideration, a new mission statement was crafted, and a new vision statement was created, focusing on the needs of Idahoans and our commitment to serving them more efficaciously. Guided by our strategic goals, we continue to serve Idahoans the Idaho way through fiscal responsibility, world-class customer service, and by providing the tools and resources they need to make educated decisions when it comes to their health insurance needs.

Another focus of 2025 was meeting Idahoans where they were. The Your Health Idaho Outreach team more than doubled the number of events they held or participated in across the state, helping Idahoans understand their health and dental insurance options, which was never more important than it was in 2025. Our agent and broker partners helped Idahoans navigate the process and find the coverage that best fit their budget and medical needs.

This year shed light on the perseverance of the team and their dedication to serving Idahoans. We have evaluated our systems, identified areas for improvement, and leveraged lessons learned to continue to approach our work with transparency and open communication. As we enter 2026, we are prepared and aligned to provide Idahoans with the information they need to make an educated decision about their health insurance needs.

2025 can be described in one word: resiliency. 2026 will be the year of opportunity and determination.

With very best regards,

Janice Fulkerson

Janice Fulkerson, Chair

Pat Kelly

Pat Kelly, Executive Director

YEAR IN REVIEW

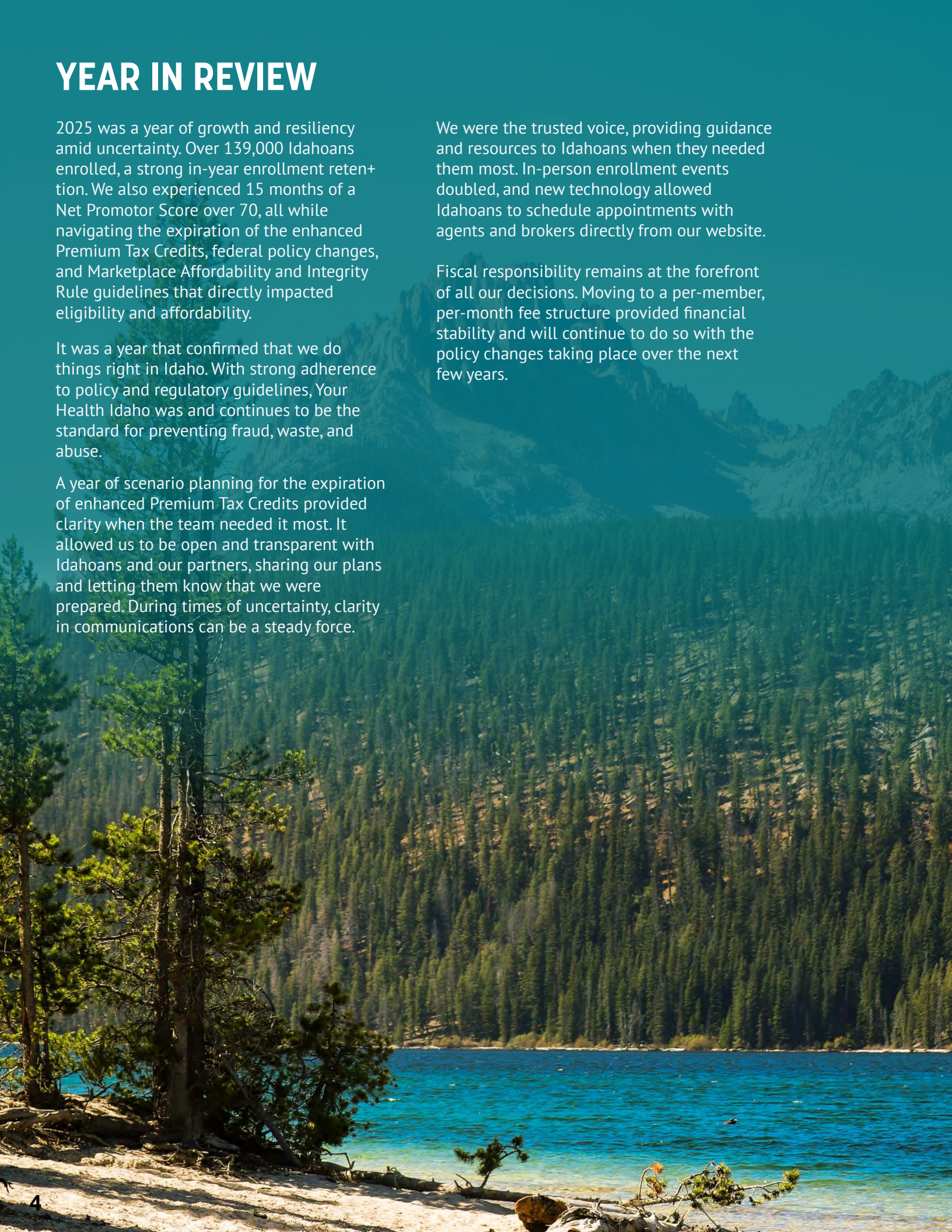
2025 was a year of growth and resiliency amid uncertainty. Over 139,000 Idahoans enrolled, a strong in-year enrollment retention. We also experienced 15 months of a Net Promotor Score over 70, all while navigating the expiration of the enhanced Premium Tax Credits, federal policy changes, and Marketplace Affordability and Integrity Rule guidelines that directly impacted eligibility and affordability.

It was a year that confirmed that we do things right in Idaho. With strong adherence to policy and regulatory guidelines, Your Health Idaho was and continues to be the standard for preventing fraud, waste, and abuse.

A year of scenario planning for the expiration of enhanced Premium Tax Credits provided clarity when the team needed it most. It allowed us to be open and transparent with Idahoans and our partners, sharing our plans and letting them know that we were prepared. During times of uncertainty, clarity in communications can be a steady force.

We were the trusted voice, providing guidance and resources to Idahoans when they needed them most. In-person enrollment events doubled, and new technology allowed Idahoans to schedule appointments with agents and brokers directly from our website.

Fiscal responsibility remains at the forefront of all our decisions. Moving to a per-member, per-month fee structure provided financial stability and will continue to do so with the policy changes taking place over the next few years.

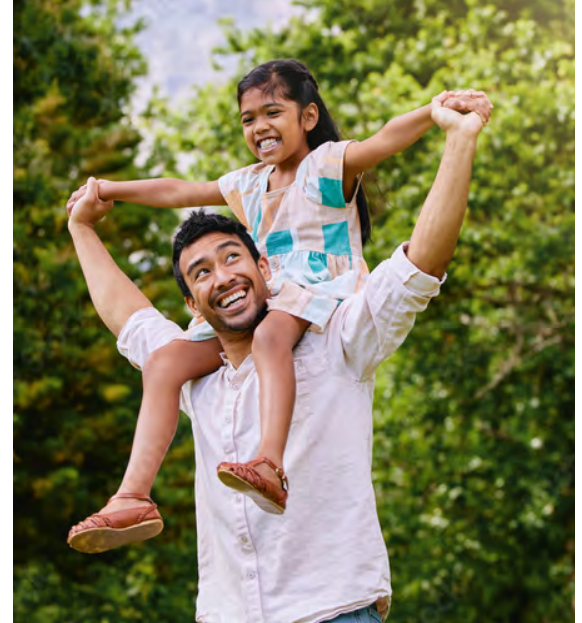


MISSION AND VISION

As Your Health Idaho has evolved into the marketplace it is today, the team determined it was time to craft a new mission statement that reflects who we have become. During the process, a vision statement was created to serve as a reminder of our purpose and direction. With guidance and support from the board of directors, the updated mission statement, along with a new vision and promises, Your Health Idaho is poised to continue serving Idahoans.

Our Promise:

- Deliver a flawless customer experience
- Be fiscally responsible
- Educate and inform Idahoans on quality health insurance options
- Provide local, expert assistance at no cost
- Support our partners with the tools to effectively serve Idahoans
- Foster an environment where team members can flourish

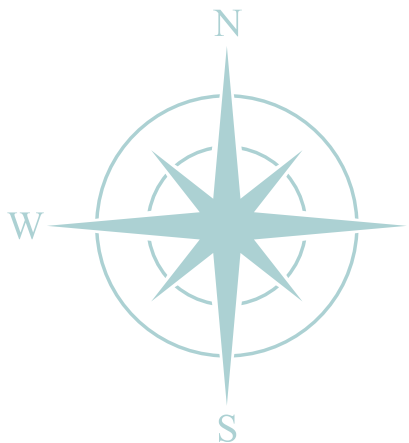


Our Mission:

**PROVIDE QUALITY HEALTH INSURANCE CHOICES
THAT ARE TAILORED FOR IDAHOANS.**

Our Vision:

**ROOTED IN SERVING IDAHOANS—CREATING A
STRONGER AND HEALTHIER IDAHO.**



COMPASS Values

- | | |
|---------------------------|----------------------|
| • Customer Driven | • Accountable |
| • Open & Transparent | • Servant Leader |
| • Measure What Matters | • Sustainable |
| • Positive & Professional | • Do the Right Thing |



139K

Idahoans
Enrolled

80%

Customer
Retention

46%

Of Idahoans have
been enrolled for
4 + years

YOUR HEALTH IDAHO TEAM

Your Health Idaho's true north of providing a flawless customer experience guides each and every interaction our team members have with Idahoans. We remain committed to providing the tools and resources that allow them to excel in their personal and professional development.

The culture at Your Health Idaho starts and ends with a team mentality. Team members believe that they can't be successful on their own; it takes all of us working together.

While Your Health Idaho has received many awards and recognitions, nothing can compare to the positive sentiments expressed by Your Health Idaho team members.



FOR IDAHOANS BY IDAHOANS

“Great work atmosphere. A strong sense of purpose. The willingness to look at adverse circumstances and not be intimidated by them, but determine how to turn them into positives. The wise stance that not everything will be perfect.”

“This organization is a great place to work because it truly values its people—supporting growth, encouraging collaboration, and fostering an environment where everyone feels appreciated, empowered, and connected to a meaningful purpose.”

CUSTOMER EXPERIENCE

We aim to continually improve our communication and interaction with Idahoans to ensure they have the information to make educated decisions about their health insurance needs. This year, more than ever, it was essential for Idahoans to understand the impacts of the expiration of the enhanced Premium Tax Credits and other federal policy changes.

Health insurance can be complicated, and providing tools to help Idahoans navigate the process is always a priority. In 2025, the launch of real-time scheduling with an agent or broker directly from the Your Health Idaho website provided another tool for Idahoans to use during their shopping experience. Idahoans have the option to meet in person or virtually, and book the appointment directly on the agent's or broker's calendar. This removed extra steps and the worry of having to find help on their own, increasing the number of Idahoans who received assistance from these local experts. These tools ensure that Idahoans will continue to connect to expert, no-cost assistance for years to come.



76
Net Promoter Score
for 2025

15 consecutive
months of an NPS
greater than 70

**“Best company I’ve
ever worked with in
healthcare.”**

-Your Health Idaho Customer Survey

Simple improvements that had significant impacts:

- Communication templates for team members to ensure consistency
- Expanded SMS messages to relay important information
- Provided enhanced training for team members
- Continued to refine and execute on our enhanced Premium Tax Credits scenario planning
- Equipped the team with talking points to help Idahoans understand the changes
- Created federal policy page on YourHealthIdaho.org and a Frequently Asked Questions section with up-to-date information

PARTNERS

No team member can succeed alone, and the Your Health Idaho team would not be able to thrive without our many partners. During this year of uncertainty, the Idaho Department of Insurance and our carrier partners played a vital role in implementing new policies and regulations. The Idaho Department of Health and Welfare continued to be an integral part of the eligibility process for referrals and Idaho families whose members are split in their eligibility for a tax credit, Medicaid, or CHIP.

To ensure that Idahoans receive only the tax credit amount they are eligible for, to improve the customer experience, and to gain operational efficiency, Your Health Idaho partnered with the Idaho Department of Labor to implement a new supplemental income verification interface that accurately determines eligibility. Our long-time technology partners, GetInsured and SharpenCX, have worked with us throughout the past year to make certain our platforms and systems serve Idahoans effectively.

We could not ask for better partners to help guide Idahoans through the process than our Consumer Connectors: Your Health Idaho-certified agents, brokers, and enrollment counselors.

Throughout the year, we engaged with them across the state to ensure they had up-to-date information on federal policies, the Marketplace Affordability and Integrity Rule, and the expiration of the enhanced Premium Tax Credits. Never shying away from delivering challenging news, our transparent communication approach guaranteed that these professionals were well-equipped to serve their clients.

With the policies and changes affecting eligibility and the increase in monthly premiums due to the expiration of the enhanced Premium Tax Credits, our Consumer Connectors not only helped Idahoans navigate through all the noise but they also invested the necessary time to find coverage that met both their clients' budget and medical needs.

72%

of enrollments have an
Agent of Record

944

Certified Connectors
for 2025



To make sure Consumer Connectors had the necessary tools to serve Idahoans, upgrades were made in 2025 to the enrollment counselor portal and to the Books of Business of agents and brokers. The result was increased efficiency in how they managed their clients.

OUTREACH

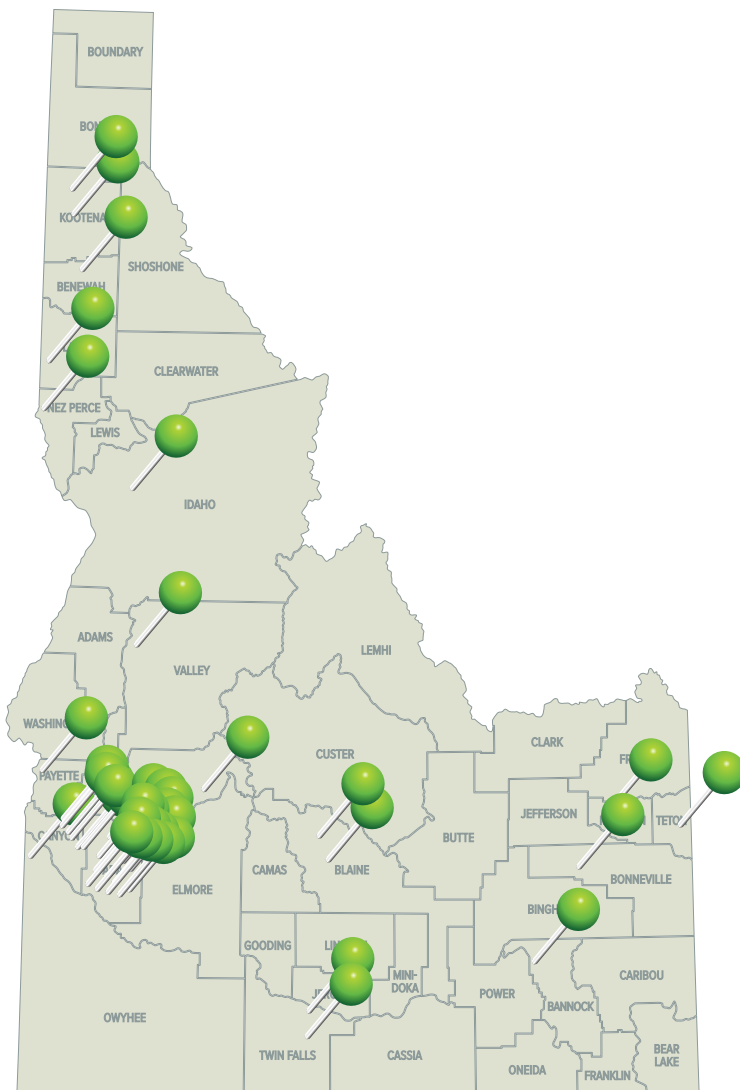
In 2025, the Your Health Idaho Outreach team experienced growth in both size and event participation. The team grew by 25%, while participation increased 58%. Operating efficiently enabled the team to travel across the state to participate in industry conferences and conventions, educating attendees on unaffordable employer-sponsored coverage. In addition, they participated in community fairs and festivals to answer questions and boost brand awareness.

It was also the second year of in-person pop-up enrollment events. Hosting 41 events from Hayden to Driggs to Twin Falls and throughout the Treasure Valley, the team more than doubled the number of events from last year. These events provided Idahoans with the opportunity to enroll in coverage while working with a certified agent or broker, at no cost, and with no appointment needed.

The team may be small, but they are mighty and played an integral part in Your Health Idaho's success.



58%
increase in event
participation



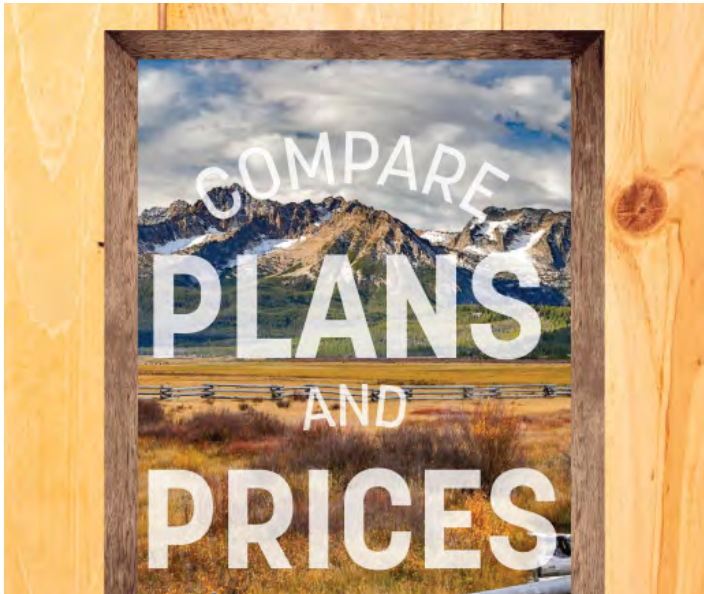
With more than 41 enrollment events, including 13 new locations, Idahoans had more than twice as many opportunities to enroll in person than last year.

MARKETING

In 2022, we began investing in our year-round advertising campaign. That investment in a single, ongoing campaign has proven to be not only fiscally responsible, but continues to raise brand awareness and has become an essential part of our marketing strategy.

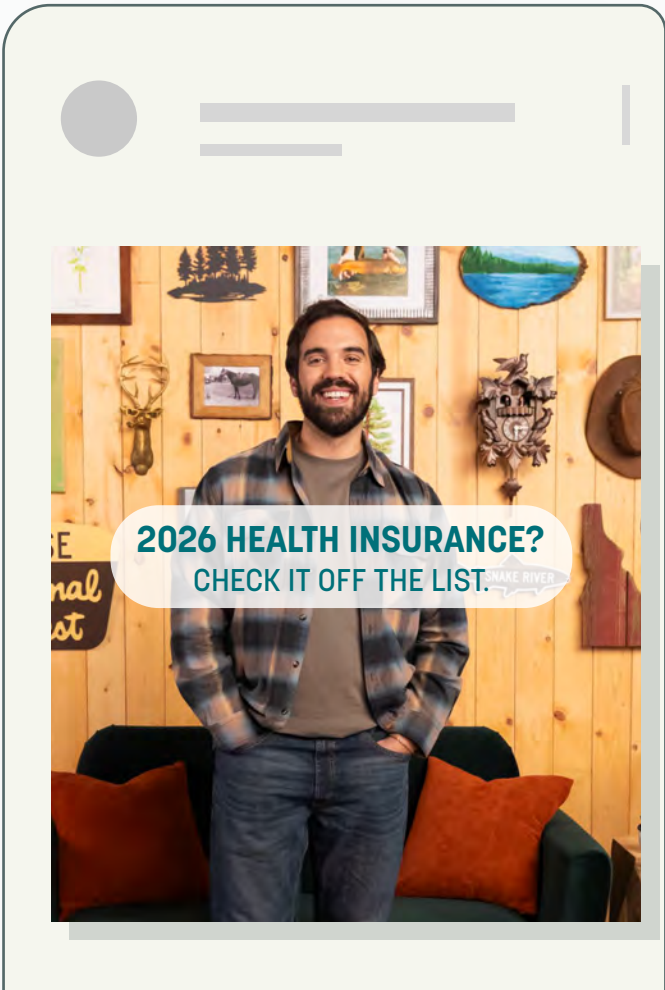
The Coverage Convos theme continued in 2025 for our Open Enrollment and Always Present paid advertising campaign. The consistent theme boosted brand awareness, and the familiar image also offered reassurance in a year of change that Your Health Idaho remains the place where Idahoans can find quality coverage. While the overall message stayed focused on education, we were mindful about how affordability was addressed, considering the increased costs Idahoans will face in 2026 with the expiration of the enhanced Premium Tax Credits.

With the expiration of the enhanced tax credits and changes in eligibility due to federal policy and the Marketplace Affordability and Integrity Rule, there was increased interest from both local and national media outlets. Your Health Idaho is recognized across the country as a marketplace that does things right, and we used this opportunity to educate the public about the impacts on Idahoans, and to clarify that fraud, waste, and abuse were not issues in Idaho.



44%
Increase

In Click Through
Rate for paid
advertising
campaign



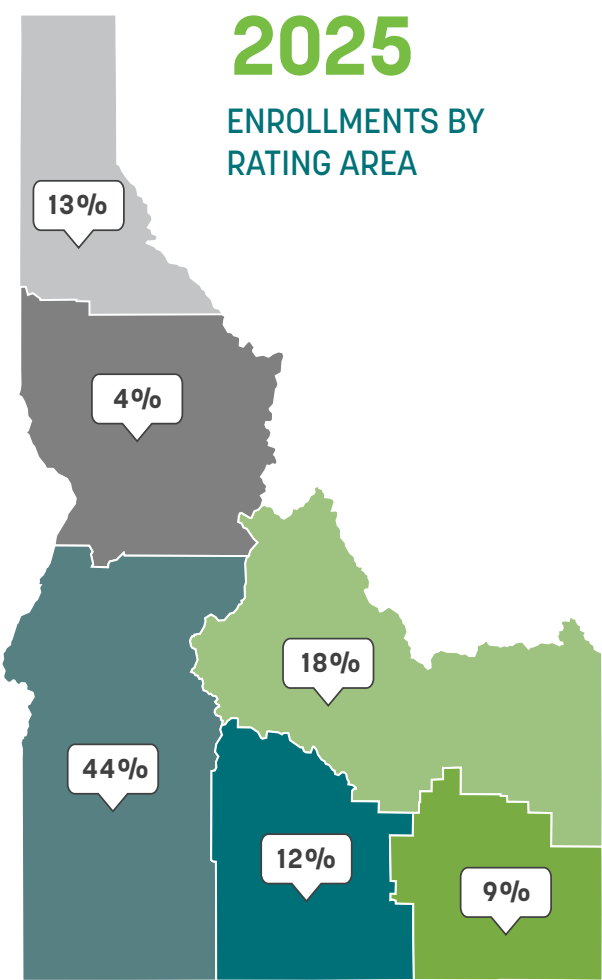
26
Million
impressions

Garnered from
Open Enrollment
paid advertising
campaign



YOUR HEALTH IDAHO BY THE NUMBERS

PLAN SELECTION HIGHLIGHTS



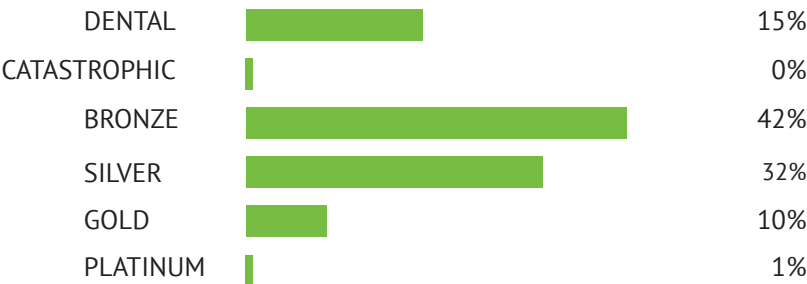
AGE



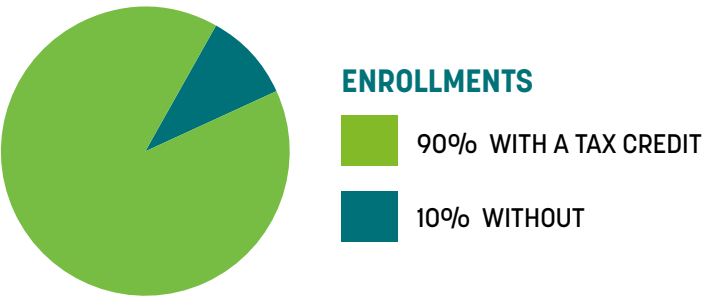
GENDER



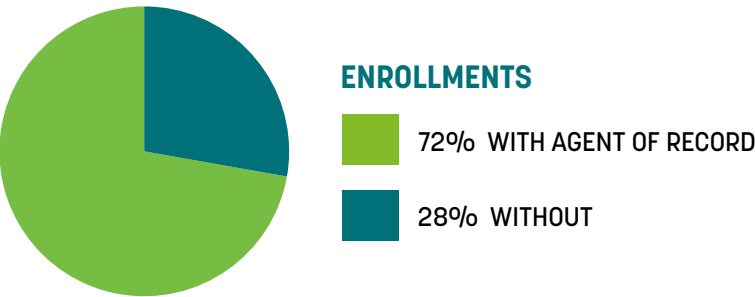
ENROLLMENT BY METAL TIER



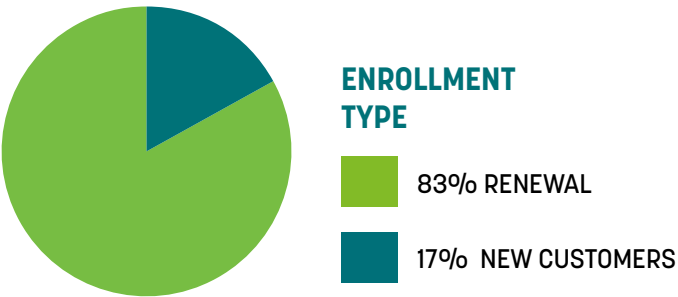
ENROLLMENTS



ENROLLMENTS



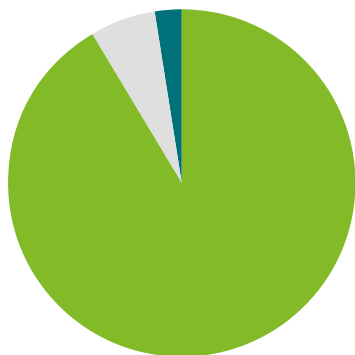
ENROLLMENT TYPE



YOUR HEALTH IDAHO BY THE NUMBERS

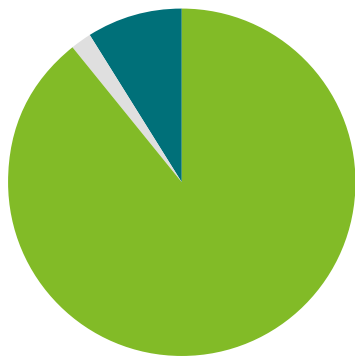
2025 FINANCIALS

ALL FIGURES IN MILLIONS



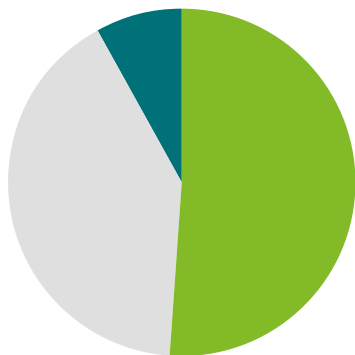
REVENUE

| | |
|------------------------|--------|
| Assessment Fee Revenue | \$15.0 |
| Rent Revenue | \$1.0 |
| Other Revenue | \$0.4 |
| <hr/> | |
| Total Revenue | \$16.4 |



EXPENSES

| | |
|--------------------|--------|
| Operating Expenses | \$14.4 |
| Other Expenses | \$0.3 |
| Capital Expenses | \$1.4 |
| <hr/> | |
| Total Expenses | \$16.1 |



ASSETS

| | |
|---------------------------|--------|
| Cash and Cash Equivalents | \$10.3 |
| Property and Equipment | \$8.2 |
| Other Assets | \$1.6 |
| <hr/> | |
| Total Assets | \$20.1 |



LIABILITIES

| | |
|------------------------|-------|
| Short-term Liabilities | \$1.5 |
| Deferred Lease | \$1.0 |
| <hr/> | |
| Total Liabilities | \$2.5 |

LOOKING AHEAD

As 2025 came to a close, we reflected on our growth and resilience. The lessons we learned will propel us into 2026 and keep us steadfast in our commitment to Idahoans. We will continue to identify areas where we can: gain efficiencies, enhance the customer experience, remain fiscally responsible, strengthen existing partnerships, and cultivate an environment that supports the growth and success of our team members.

While the uncertainty of an enhanced Premium Tax Credit extension carries into the new year, we won't let it hinder our ability to deliver for Idahoans by keeping them informed. We will ensure our systems and technology perform to a high standard, ready to implement the federal policy changes. We are prepared to work closely with the Idaho Department of Insurance and the Department of Health and Welfare to administer the choice waiver and Idaho House Bill 345.

We will continue to expand our presence across the state, with a focus on rural and underserved communities. We will also explore new ways to reach more Idahoans as we grow our brand awareness. With additional federal policies set to take effect in 2026, it will be more important than ever to let Idahoans know about the resources and tools that allow them to make educated choices when it comes to their health and dental insurance needs. Navigating the process can be complex, and we will make certain that Idahoans are connected to local, certified agents and brokers, reminding them that the assistance is available at no cost.

Investing in the professional and personal growth of the Your Health Idaho team will remain a priority for 2026. It will ensure that our team members are prepared to handle whatever comes their way, and that they are ready to serve Idahoans by providing a flawless customer experience.

As we begin our 14th year, we will continue to set the standard for preventing fraud, waste, and abuse, while elevating what it means to be one of the top State-based marketplaces in the country. We are Idahoans, serving Idahoans, the Idaho way.

Our Mission:

Provide quality health insurance choices that are tailored for Idahoans.

Our Vision:

Rooted in serving Idahoans—creating a stronger and healthier Idaho.



