



**Idaho Health Insurance Exchange
DBA Your Health Idaho**

**Marketplace Committee Meeting Minutes
Wednesday, September 4, 2024**

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Representative Rod Furniss (via videoconference)
- Mr. Trent Nate (via videoconference)
- Mr. Peter Sorensen (via videoconference)
- Ms. Jennifer Palagi for Director Adams (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho
- Ms. Stephanie Husler, Your Health Idaho
- Ms. Shannon Hohl, DOI (via videoconference)

1. Call to Order

Following proper notice in accordance with Idaho Code Section 74-204, the Marketplace Committee meeting of the Idaho Health Insurance Exchange (Exchange) was called to order by Mr. Thomas (Chair) at 10:08 a.m., Wednesday, September 4, 2024, at the offices of Your Health Idaho. In accordance with Idaho Code Section 74-203 (1), the meeting was open to the public and streamed in video conference format via GoToMeeting and the Idaho Public Television web site. Members of the public were encouraged to access the audio stream by dialing into a telephone number and view the materials by accessing a meeting link that were included in the notice of meeting posted on the Exchange Board's website, social media platforms, and at the meeting location.

2. Roll Call

Chair Thomas called roll and determined Mr. Cuoio, Representative Furniss, Mr. Nate, and Ms. Palagi for Director Adams were present, resulting in a quorum. Mr. Sorensen joined at 10:13 a.m. Ms. Kraemer was absent.

3. Prior Meeting Minutes

Chair Thomas asked if there were any changes to the minutes from the prior meeting and there were none.

Motion: Mr. Nate moved to approve the meeting minutes from the May 30, 2024, Marketplace Committee meeting as presented today. **Second:** Mr. Cuoio. **The motion carried.**

4. Review Agenda

Chair Thomas reviewed the agenda, no changes were made.

5. Review Roadmap

Chair Thomas reviewed the roadmap, no changes were made.

6. Enrollment Update / Customer Experience

a. PY24 Enrollment Update

Mr. Kelly gave an overview of enrollment, saying effectuations are 3% above the Fiscal Year 2025 (FY25) budget. With over 119,000 enrollments, this is the strongest in-year retention in Your Health Idaho (YHI) history. Assessment fees fiscal year to date are 2.4% above budget driven by higher member months.

Mr. Nate and Mr. Kelly discussed possible drivers for the mid-year growth which include stronger retention and enhanced subsidies. Mr. Kelly will follow up with additional detail for the Board meeting.

b. Customer Profile

Ms. Husler presented the customer profile and noted there has not been significant change quarter over quarter. The biggest change was in metal tier mix which saw the largest shift year over year with an 11% increase in gold and a 7% increase in silver since 2023.

c. Operations

Mr. Vernon reported a 15% year-over-year increase in enrollments through August while experiencing a 21% decrease in inbound customer volume. This is

due primarily to efficiencies in data matching, first call resolution, and turnaround time management.

Net Promoter Score (NPS) has increased 8% year over year with a score of 69.

d. Appeals Update

Ms. Husler stated quarter two appeals are down 1% year over year. We added a second appeals coordinator and turnaround times have continued to drop, down 41% year over year. An increase in invalid appeals this month is driven by appeals outside of our jurisdiction or appeals submitted in an untimely fashion.

7. PY25 Preparations

a. Certification and Training Update

Mr. Vernon said changes have been made to Connectors' annual certification training based on feedback from Connectors in previous years. Existing Connectors will receive a shorter, condensed training and enrollment counselors' training is specific to their role. There was discussion amongst the committee that care should be taken to keep the topics focused on the subject at hand during the training instead of troubleshooting individual cases.

b. Talent and Training

Mr. Vernon reported satisfactory staffing levels at YHI, including bilingual and seasonal advocates. Team members are being cross trained to build redundancy and QA remains a focus for Customer Advocates (CAs).

c. Redeterminations and Renewal Timeline

Ms. Husler provided an overview of the Open Enrollment 2025 (OE25) timeline, which includes the following:

August 4	Signed carrier participation agreements due to YHI
September 13	Idaho Department of Insurance (DOI) to provide final Qualifying Health Plan (QHP) recommendations to YHI
September 20	QHP certification notices provided
September 28	Redeterminations and renewals begin
October 1	Anonymous shopping begins
October 1	All final rate changes posted on DOI website
October 10	Redetermination and renewals complete
October 15	Open Enrollment (OE) begins, consumer renewal notices sent
December 16	OE ends

d. Technology Updates

Ms. Husler gave an update on the affordability estimator that was launched on the YHI website on August 26, 2024. Consumers enter their income and other information into the estimator and get an estimate of what coverage might be most affordable for them.

Ms. Husler reviewed the technology roadmap. Key items include custom dental grouping, compliance actions, process automation, and improvements to noticing.

e. Enrollment Entity RFA Update

Mr. Vernon reported on the Enrollment Entity RFA process, saying one entity had been selected for the upcoming contract year: the Idaho Community Health Center Association. Mr. Kelly explained the outreach that had been done to enrollment entities ahead of the RFA being issued and that the YHI team planned to try to streamline the application process for the coming years.

8. Marketing and Outreach Update

Mr. Kelly stated the Your Health Idaho, Danger Ranger, and Always Present advertising campaign continues to do well with nearly 15,000,000 impressions. The campaign will run through the end of September then the new campaign will begin, with 15- and 30-second spots in both English and Spanish.

The three-member Outreach team continues to build relationships with and educate Idahoans, with 14 events in September. Throughout the meeting, committee members were encouraged to share any opportunities for outreach.

9. CMS / Policy Update

Ms. Husler presented updates to federal policies, which included the Notice of Benefit and Payment Parameters (NBPP) for 2025, the Deferred Action for Childhood Arrivals final rule, and Section 1557 of the ACA final rule was issued. For state policy updates, the short-term plans rule was finalized.

10. Review Committee Charter

Mr. Kelly stated committee charters are reviewed each year, both internally and by legal counsel. There is one minor suggested change this year in verbiage to be consistent with other YHI committee charters.

Motion: Mr. Nate moved that the Marketplace Committee recommend to the Board approval of changes to the Marketplace Committee charter as presented today. **Second:** Mr. Cuoio. **The motion carried.**

11. Annual Committee Self-Evaluation

Mr. Kelly reviewed the annual committee self-evaluation and survey results with the committee. The outcome of the survey indicates committee members feel overall that the work the committee is doing is efficient and effective.

12. Next Meeting

The next committee meeting will be held at the end of November or beginning of December. Ms. Sparks will reach out to schedule.

13. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 10:51 a.m.

Signed and respectfully submitted,

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Brett Thomas

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Brett Thomas, Committee Chair