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Idaho Health Insurance Exchange
DBA Your Health Idaho

Marketplace Committee Meeting Minutes
Tuesday, June 3, 2025

APPROVED

Committee Members Present

- Mr. Brett Thomas, Chair (via videoconference)
- Ms. McKenzie Kraemer, Vice Chair (via videoconference)
- Mr. Bobby Cuoio (via videoconference)
- Mr. Trent Nate (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Kelly Fletcher, Your Health Idaho
- Ms. Kilee Lane, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Ms. Stephanie Husler, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho

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 2:03 p.m., Tuesday, June 3, 2025, 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. Members of the public were encouraged to access the virtual meeting via a link that was 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 Ms. Kraemer, Mr. Cuoio, and Mr. Nate were present, resulting in a quorum. Representative Furniss, Mr. Sorensen, and Director Adams were absent.

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3. Prior Meeting Minutes

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

Motion: Ms. Kraemer moved to approve the meeting minutes from March 4, 2025, 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. PY25 Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2025 (PY25), saying Your Health Idaho (YHI) has strong retention so far this year, with enrollments 10,000-11,000 higher than budget.

b. Customer Profile

Ms. Husler presented the customer profile and noted that the data used was gathered on April 1, 2025. There was no material change quarter-over-quarter in gender, financial assistance, and agent utilization, although this will probably be the last customer profile before there is significant change in the marketplace. There was growth in the under 25 and 45-54 age groups. There were increases in dental, gold, and platinum plans year-over-year.

7. Operations and Customer Experience

Mr. Vernon stated the Customer Support Center (CSC) is tracking 9% lower overall inbound volume year over year despite a 14% increase in total enrollments. A review of Net Promoter Score (NPS) shows a 3% increase year over year, going from 71 in 2024 to 73 in 2025.

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To keep connectors updated, YHI continues to run monthly bulletins and quarterly webinars and presentations. There are currently 1,116 Connectors certified through YHI.

a. Appeals Update

Ms. Husler said quarter one appeal volumes were down 15% year-over-year and turnaround times were down 26%. The ability to resolve requests during Open Enrollment (OE) resulted in an increase in dismissed appeals.

8. PY26 Preparations

a. Training Update

Mr. Vernon reviewed the upcoming Connector training and some of the changes made to the training.

b. 2026 Open Enrollment Timeline

Ms. Husler gave an overview of the OE26 timeline, which includes the following:

June 1	Qualified Health Plan (QHP) rates and binders are filed in SERFF, YHI provides 2026 carrier participation agreements
August 1	Proposed rate changes are posted on the Idaho Department of Insurance (DOI) website
August 4	Signed carrier participation agreements are due to YHI
September 19	DOI to provide final QHP certification recommendations to YHI
September 20	YHI begins renewals
September 22	QHP certification notices provided to Carriers from YHI
October 1	All rate changes are posted to DOI website, Anonymous Shopping period begins
October 15	2026 OE begins
December 15	2026 OE ends

9. Technology Roadmap

Ms. Husler reviewed the technology roadmap. Key items include displaying reasons for ineligibility to consumers, implementation of changes from the program integrity rule, the annual 1095-A compliance changes, and the creation of agent-specific URLs. Another item planned is Time Tap, which will allow consumers to book an appointment directly with an agent or broker. There was discussion about the pilot plan for this and how agents would be selected to participate.

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10. Marketing and Outreach Update

Ms. Lapierre gave an update on marketing and outreach, discussing the positive performance of the Always Present advertising campaign and the activities of the Outreach team. The Coverage Convo theme will continue for 2026.

11. CMS / Policy Update

Mr. Kelly stated a proposed rule for Marketplace Integrity and Affordability was issued by the Centers for Medicare and Medicaid Services (CMS) on March 10, 2025. Items of greatest impact to YHI are the proposal of action taken when tax filers fail to reconcile the Advanced Premium Tax Credit (APTC) after one year and the alignment of the open enrollment period across all states and marketplaces to November 1 through December 15. The committee discussed the potential impacts of the proposed rule, including those items that were codified into reconciliation. There are also changes for when a consumer can attest to the income of the application when federal data sources confirm a different amount than what is on the application. There were discussions about the anonymous shopping time frame and people who file extensions on tax returns.

The Reconciliation bill adds new requirements that were not included in the Program Integrity rule. Effective for Plan Year 2026 (PY26) is the resuming of federal funding for Cost Sharing Reductions (CSRs) and the removal of caps on repayment of any excess APTC received (APTC recapture). In PY28, conditional eligibility will require consumers to actively verify information prior to awarding APTC/CSR and APTC/CSR cannot be backdated once information is verified. Additionally, consumers will be required to actively verify their application information to renew their coverage. These actions will create barriers to enrollment and YHI is working through operational changes needed to minimize any negative impact. The committee discussed the potential impacts of this bill, along with the impacts of the expiration of the enhanced tax credits at the end of 2025.

12. FY26 Variable Pay Goals

Mr. Kelly presented the proposed goal categories for Fiscal Year 2026 (FY26) that are germane to the Marketplace Committee and exclude impacts from the Program Integrity rule and changes due to reconciliation. The expiration of the enhanced tax credits, coupled with the Program Integrity rule, is anticipated to put significant downward pressure on historical goal benchmarks. Lower targets for FY26's variable pay goals reflect those pressures. The Idahoans' Experience goal will continue to be measured on NPS and the Enrollment goal will be measured by plan selections at the end of OE26. There are no changes proposed to individual accountability goals.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the FY26 Goals as presented today. **Second:** Mr. Cuoio. **The motion carried.**

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13. Contract Addendums

a. Risch Pisca SOW

Risch Pisca is our legislative and regulatory affairs vendor. YHI would like to continue to work with them as the education liaison for state and federal regulation and legislation. Deliverables will include state legislative and regulatory updates and issues tracking, interpretation, and strategic counsel on policy reform. SOW #9 includes a 5% increase, the first increase since YHI engaged with Risch Pisca, bringing the annual cost to $50,400, which is included in the approved FY26 budget. The only other changes to the agreement are the addition of clauses required by the State.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Risch Pisca SOW #9 in an amount not to exceed $50,400. This amount is included in the FY26 Budget. **Second:** Mr. Cuoio. **The motion carried.**

b. Drake Cooper

Drake Cooper will continue working with YHI as the provider of Creative Services. Deliverables include both OE and Always Present campaign strategy, asset design and production, media services, and campaign performance reporting. SOW #14 is at a not-to-exceed amount of $1,004,854, which is included in the approved FY26 budget.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Drake Cooper SOW #14 in an amount not to exceed $1,004,854. This amount is included in the approved FY26 budget. **Second:** Mr. Cuoio. **The motion carried.**

c. DHW MOU

The Idaho Department of Health and Welfare provides services centered on Health Care Assistance and support. Services include referrals for potential APTC customers, with YHI determining eligibility. The amendment includes any automation changes and would extend the current term to August 31, 2026. Costs are included in the approved FY26 budget.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the DHW MOU in an amount consistent with the FY26 Budget as presented today. **Second:** Mr. Cuoio. **The motion carried.**

d. Enrollment Entity RFA

Enrollment entities provide enrollment counselors who assist Idahoans in understanding their eligibility and the application process but recommend agents

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and brokers for plan selection. The entities reach out to underserved populations who may have limited English skills or limited access to computers. They report on the monthly total of people served, their demographic information, and their geographic information. The annual Request for Applications (RFA) will be issued in July for a total amount not to exceed $303,850, which is included in the approved FY26 budget.

New for 2025, YHI is moving from an email/document process to an online application webform. Pending approval, there will also be the addition of a one-year extension for the agreement, eliminating some of the administrative load.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board release of the Enrollment Entity RFA and request the Board authorize the RFA Review Team to select the enrollment entities and authorize the Executive Director and the Marketplace Committee Chair to execute the Enrollment Entity contracts at an amount not to exceed $303,850 collectively. This amount is included in the approved FY26 budget. **Second:** Mr. Cuoio. **The motion carried.**

e. Secondary Income Verifications

The NBPP for 2025 requires states to pay for secondary income verifications. YHI entered into a Memorandum of Understanding (MOU) with the Idaho Department of Labor (DOL) to provide income verifications. Implementation was delayed due to cost negotiations and resourcing and is scheduled for the 25.9 release. The MOU is proposed to be extended under current terms through 2030.

Motion: Ms. Kraemer moved that the Marketplace Committee recommend to the Board approval of the Idaho Department of Labor MOU in an amount consistent with the approved FY26 Budget, and it is anticipated the Board will include amounts in each subsequent year's budgets. **Second:** Mr. Cuoio. **The motion carried.**

14. Executive Session

Motion: Chair Thomas moved that the Committee, pursuant to Idaho Code Section 74-206(1), convene in Executive Session to consider records that are exempt from disclosure as provided by law and under YHI's public records policy and Idaho's public records act pursuant to Idaho Code 74-206 (1)(d).

Executive Session Roll Call: Chair Thomas took a roll call vote and determined Ms. Kraemer, Mr. Cuoio, and Mr. Nate were present and agreeable, resulting in a quorum.

The committee entered into executive session at 3:08 p.m. and reconvened at 3:34 p.m. p.m. No final actions nor decisions were made while in executive session.

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15. Next Meeting

The next committee meeting will be held at the end of August or beginning of September. Ms. Sparks will reach out to committee members regarding availability.

16. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 3:34 p.m.

Signed and respectfully submitted,

DocuSigned by:
Brett Thomas
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9/4/2025

Brett Thomas, Committee Chair

APPROVED