

Agreed-Upon Procedures
June 30, 2026

Idaho Health Insurance Exchange dba
Your Health Idaho

Idaho Health Insurance Exchange dba Your Health Idaho

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Independent Accountants Report

To the Board of Directors
Idaho Health Insurance Exchange dba Your Health Idaho
Boise, Idaho

We have performed the procedures enumerated in the Description of Procedures below, on Idaho Health Insurance Exchange dba Your Health Idaho's (Your Health Idaho) compliance with Title 45 part 155 of the Code of Federal Regulations (CFR), for the year ended June 30, 2026. Your Health Idaho's management is responsible for compliance over processes identified by management for the year ended June 30, 2026.

Your Health Idaho has agreed to and acknowledged that the procedures performed are appropriate to meet the intended purpose of compliance with Title 45 part 155 of the Code of Federal Regulations (CFR), for the year ended June 30, 2026 and we will report on findings based on the procedures performed. This report may not be suitable for any other purpose. The procedures performed may not address all the items of interest to a user of this report and may not meet the needs of all users of this report and, as such, users are responsible for determining whether the procedures performed are appropriate for their purposes.

The procedures and the associated findings are identified in the Summary of Programmatic Procedures and Summary of Findings.

We were engaged by Your Health Idaho to perform this agreed-upon procedures engagement and conducted our engagement in accordance with attestation standards established by the American Institute of Certified Public Accountants and the standards applicable to attestation engagements contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*). We were not engaged to and did not conduct an examination or review engagement, the objective of which would be the expression of an opinion or conclusion, respectively, on Your Health Idaho's compliance with Title 45 part 155 of the Code of Federal Regulations (CFR) for the year ended June 30, 2026. Accordingly, we do not express such an opinion or conclusion. Had we performed additional procedures; other matters might have come to our attention that would have been reported to you.

We are required to be independent of Your Health Idaho and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our agreed-upon procedures engagement.

This report is intended solely for the information and use of the finance committee and management of Your Health Idaho and is not intended to be and should not be used by anyone other than this specified party.

Eide Bailly LLP

Boise, Idaho
September 21, 2026

This section of the report describes the procedures that were performed for Idaho Health Insurance Exchange dba Your Health Idaho (Your Health Idaho). Our findings with respect to the procedures performed are described in the section, *Summary of Findings, Observations, and Recommendations*, which follows.

Summary of Programmatic Procedures

Our testing consisted of specific procedures and objectives to evaluate instances of noncompliance and to perform procedures to test Your Health Idaho's compliance and program effectiveness of the subparts of Title 45 Part 155 of the CFR:

- General Functions (Subpart C)
- Eligibility Determinations (Subpart D)
- Enrollment Functions (Subpart E)
- Certification of Qualified Health Plans (Subpart K)
- Oversight and Program Integrity Standards (Subpart M)
- State Flexibility (Subpart N)
- Quality Reporting Standards (Subpart O)

We obtained and read documentation from Your Health Idaho:

- House Bill No. 248, the Idaho Health Insurance Exchange Act
- Your Health Idaho's Policy Manual
- Your Health Idaho's Plan of Operations
- Your Health Idaho's Privacy and Security Awareness Policy
- Your Health Idaho's Roles and Responsibilities Policy
- Your Health Idaho's Public Records Retention Policy
- Your Health Idaho's Training Modules and Exams
- Your Health Idaho's Conflicts of Interest Policy
- Your Health Idaho's Certification and Accreditation, and Security Assessment Policy
- Your Health Idaho's Sample Notices to Consumers
- Your Health Idaho's Navigator and In-person Assister Training and Certification Program
- Your Health Idaho's Accounting Policy and Procedure Manual
- Your Health Idaho's Employee Manual
- Your Health Idaho's By-Laws
- Your Health Idaho's IT Policies
- Your Health Idaho's Policy for Procurement: Contracting for Personal Service
- The State Department of Insurance QHP Standards for Your Health Idaho
- Your Health Idaho's Appeals Policy
- Your Health Idaho's Risk Assessment Policy
- Your Health Idaho's Governance and Policy Documents
- Your Health Idaho's Procurement Policy including Delegation of Authority

We interviewed the following Your Health Idaho's staff, performed walkthroughs of data systems and operations to understand management and staff responsibilities and processes as they relate to compliance with Title 45 Part 155 of the CFR:

- Your Health Idaho's Director of Finance
- Your Health Idaho's Chief Information Officer

We analyzed samples from Your Health Idaho's eligibility, enrollment and qualified healthcare providers and performed on-site walkthroughs of operations and data examination to evaluate compliance with Title 45 Part 155 of the CFR:

- A listing of enrolled participants at June 30, 2026, was provided to us from Your Health Idaho's operations. A random sample of 60 enrolled participants was selected to test the compliance of Title 45 Part 155 of the CFR Subpart D, Eligibility Determinations, and Title 45 Part 155 Subpart E, Enrollment Functions.
- Management indicated there were no new qualified dental plan or health plans in FY26.
- We performed walkthroughs with Your Health Idaho. We performed interviews of staff to understand operational functions and the application process as it applies to Your Health Idaho's compliance with Title 45 Part 155 of the CFR.

Summary of Findings

This section of the report summarizes our findings, observations, and recommendations as a result of performing the procedures described in the section, *Description of Procedures*.

There were no findings for the year ended June 30, 2026.