



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

**Marketplace Committee Meeting Minutes
Wednesday, September 2, 2026**

Committee Members Present

- Mr. Bobby Cuoio, Chair (via videoconference)
- Ms. Sherry Jansen (via videoconference)
- Mr. Gary Louie (via videoconference)
- Mr. Trent Nate
- Director Juliet Charron (via videoconference)

Others Present

- Mr. Pat Kelly, Your Health Idaho
- Mr. Kevin Reddish, Your Health Idaho
- Ms. Nichol Lapierre, Your Health Idaho
- Mr. Bobby Vernon, Your Health Idaho
- Ms. Cathy Crites, Your Health Idaho
- Ms. Kelly Fletcher, Your Health Idaho
- Ms. Julie Sparks, Your Health Idaho
- Ms. Stephanie Husler, 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. Cuoio (Chair) at 10:02 a.m., Wednesday, September 2, 2026, 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 Microsoft Teams. 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 Cuoio called roll and determined Ms. Jansen, Mr. Louie, and Mr. Nate were present, resulting in a quorum. Director Charron joined the meeting at 10:12 a.m. Representative Furniss was absent.

3. Prior Meeting Minutes

Chair Cuoio 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 June 1, 2026, Marketplace Committee meeting as presented today. **Second:** Ms. Jansen. **The motion carried.**

4. Review Agenda

Chair Cuoio reviewed the agenda, no changes were made.

5. Review Roadmap

Chair Cuoio reviewed the roadmap, no changes were made.

6. Enrollment Update | Customer Experience

a. PY26 Enrollment Update

Mr. Kelly presented an update on enrollments for Plan Year 2026 (PY26), saying year-to-date enrollment is 8.9% above budget.

b. Customer Profile

Ms. Husler presented the customer profile. Data gathered on July 1, 2026, reflects stability in key metrics such as gender, age, and representation by an agent or broker. Metal tier selection trends have largely reversed from prior years, with the overall percentage shifting from silver to bronze plans due to affordability. Gold and bronze plans have shown higher retention rates, which is represented in the metal tier mix. The committee discussed the similarities between the current metal tier mix and the trends before the enhanced tax credits were implemented. Consumers enrolled with Advanced Tax Credits (APTCs) have remained stable since the initial decline in January and mid-year fluctuations align with seasonality seen in prior years.

c. Operations

Mr. Vernon stated inbound volume in the Customer Support Center (CSC) showed a year-over-year increase of 7.4% January through April and a year-over-year decrease of 10.9% May through August. A review of Net Promoter Score (NPS) shows a year-to-date score of 75, which is 25 consecutive months with a score greater than 70 and five consecutive months with a score of at least 75.

d. Appeals Update

Ms. Husler said quarter two ended with an 11.5% decrease in appeal volume compared to 2025. Volume for July 2026 was consistent with July 2025 and the average turnaround time for the current quarter is five days. There is a decrease in upheld decisions due to consumers filing more valid appeals.

7. PY27 Preparations

a. Certification and Training Update

Mr. Vernon reviewed the annual Certified Partners training that was released in August. Partners are expected to complete the training before October 15, and specific sections were developed for different Partner groups. Technology training, which will teach Partners how to use the Everest system, was recommended to be completed before September 1. All training this year is self-paced.

b. Talent and Training

Ms. Fletcher reviewed the plans for hiring and the seasonal Customer Advocate (CA) class schedule. Your Health Idaho (YHI) is focused on targeted recruiting and on-the-spot job offers for CAs.

e. Redetermination and Renewal Timeline

Ms. Husler provided an overview of the Open Enrollment 2027 (OE27) timeline, which includes the following:

May 26	Qualifying Health Plan (QHP) form filings are due in the System for Electronic Rate and Form Filing (SERFF)
June 1	QHP rates and binders are filed in SERFF. YHI provides 2027 carrier participation agreements
July 6	Carrier plan preview begins
July 15	Final day for Carriers to submit rate filing corrections in SERFF
August 3	Proposed rate changes posted on Idaho Department of Insurance (DOI) website;
August 3	Signed carrier participation agreements due to YHI
September 18	DOI to provide final QHP recommendations to YHI
September 22	QHP certification notices provided to Carrier from YHI
October 1	All rate changes posted on DOI website
October 1	Anonymous shopping begins
October 15	2027 Open Enrollment (OE27) begins
December 15	OE27 ends

The committee discussed the benefits of Anonymous Shopping.

f. Technology Updates

Ms. Husler presented the technology roadmap, explaining how it has changed to reflect Everest's monthly release schedule. Through the end of 2026, the Everest roadmap focuses on stabilization and supporting critical business milestones, which include renewals and related hub verifications, drug search, an enrollment counselor portal, and 2026 1095-A implementation. During the first Open Enrollment on the Everest platform, YHI's focus will be on understanding end-user experience and developing the 2027 roadmap accordingly.

8. Marketing and Outreach Update

Ms. Lapierre said the new YourHealthIdaho.org website launched August 1 and the team is pleased with the result. Production for the Open Enrollment and Always Present campaign for 2027 is nearing completion. The campaign features business owners who are from Idaho.

The Outreach team is targeting 45 Open Enrollment in-person Pop-up enrollment events, adding locations to rural areas and preparations are underway. Event participation is going strong, with 12 events in August and 15 scheduled for September.

a. Creative Services RFP

Ms. Lapierre stated YHI has worked with the current creative services vendor since 2017. YHI is going through significant change to enhance the user experience, which means the organization's needs are changing. The YHI team would like to issue a Request for Proposal (RFP) to evaluate options to find the right fit for future needs. The committee discussed the overlap between the current and new vendors if the RFP is approved.

Motion: Mr. Nate moved that the Marketplace Committee recommend to the Board approval to issue a Request for Proposal (RFP) to select a creative services vendor and authorize the Proposal Evaluation Team (PET) to select the vendor and authorize the Executive Director and Marketplace committee chair to execute the contract at an amount reasonably consistent with the current budget. The amount for this new contract will be in addition to the approved FY27 budget.

Second: Mr. Louie. **The motion carried.**

9. CMS | Policy Update

Mr. Kelly said the 2027 Notice of Benefit and Payment Parameters (NBPP) did not go into effect due to court actions. Items that will impact YHI include failure to reconcile

and attestation acceptance when income verification for income under 100% of the Federal Poverty Level is not available. Provisions for the DOI were also stayed, including catastrophic plans eligibility expansion, quantitative time and distance network adequacy standards, and allowing non-network plans. The prior enrollment verification rule is in the review stages with YHI's federal partners.

Changes at the state level include House Bill 345, which had provisions focused in the Medicaid space. The Idaho Department of Health and Welfare (DHW) and DOI submitted the amended 1332 waiver to include Coverage Choice provisions. The letter of completeness was received March 26, and the federal comment period has closed. If approved, target implementation is plan year 2027.

The Centers for Medicare and Medicaid Services (CMS) issued a new proposed rule to implement the restrictions on provider taxes in the 2025 reconciliation bill. The proposed rule raised questions for marketplaces as to whether assessment fees are considered provider taxes and, therefore, are subject to the provider tax provisions in the bill. Based on discussions with legal counsel, YHI's assessment fees do not meet the definition of provider taxes and are not subject to the restrictions included in the proposed rule. YHI will continue to monitor this rule.

10. Annual Committee Self-Evaluation

Chair Cuoio 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. The committee discussed ways they might encourage feedback and conversations during meetings.

11. Committee Charter Review

The committee charters are reviewed annually by the YHI team and legal counsel. There are no recommended changes at this time.

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 committee members regarding availability.

13. Adjourn

There being no further business before the committee, the Chair adjourned the meeting at 10:52 a.m.

Signed and respectfully submitted,

Bobby Cuoio, Committee Chair

Date

DRAFT