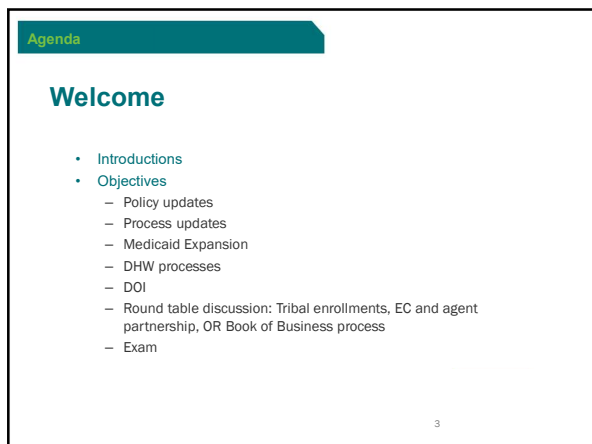




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Enrollment Management

OPEN ENROLLMENT

What is Open Enrollment (OE)?


- Open Enrollment is the annual period when people can enroll in a health insurance plan.

What are the dates?

- Open Enrollment for 2020 plan year coverage runs from **November 1 – December 16*, 2019**

Who determines the dates?

- Open Enrollment dates are determined by the Secretary of Health & Human Services




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Enrollment Management

OPEN ENROLLMENT

Plan Selection must be completed by **December 23!**



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What to Expect in 2020: Timeline

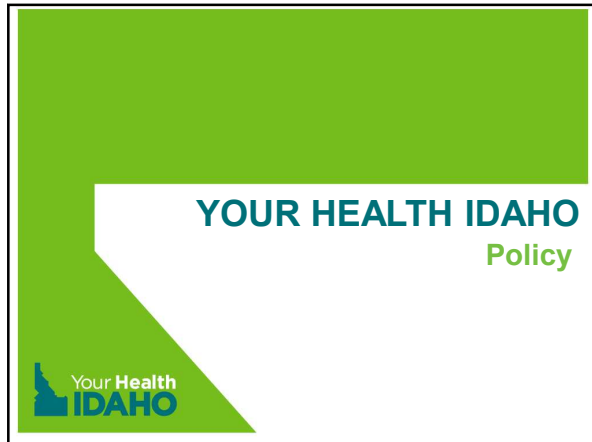
Your Health Idaho Key Dates

September YHI Board of Directors certify 2020 plans	December 16* Open enrollment ends
October 1 Anonymous shopping begins	December 21 YHI Call Center open
November 1 Open enrollment begins	December 23* Last day to select a plan
November 22 YHI Call Center open	January 1 2020 coverage begins
December 14 YHI Call Center open	January 31 Form 1095-A mailing deadline

*In keeping with standard business practices, when a deadline falls on a Sunday, or other legal holiday, the application period is extended to include the next day that is not a holiday.



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Enrollment Management

Policy Updates

APTC

- Because of Medicaid Expansion, cost-savings eligibility has shifted

Renewals

- Renewals will not include those who are re-determined as eligible for Medicaid

Medicaid Expansion

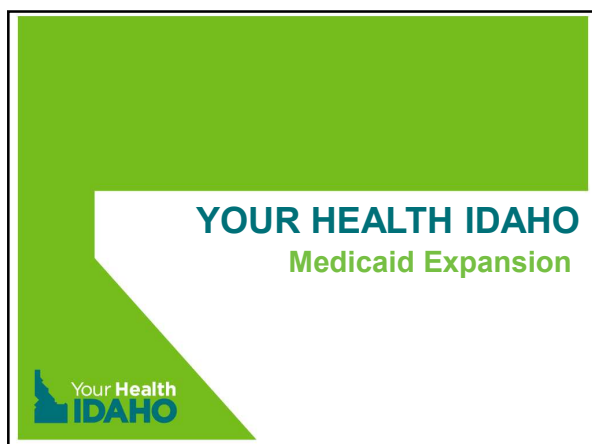
- See later slides

Enhanced Short-Term Plans/ Health Reimbursement Arrangements (HRAs)

- Not yet implemented in Idaho, still pending determinations

Your Health
IDAHO

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Medicaid Expansion

Medicaid Expansion

- Renewals
- Applications
- Notices
- SEPs



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Medicaid Expansion

MEDICAID EXPANSION

As of January 1, 2020:

- Eligible Idahoans with an annual household income up to 138% of Federal Poverty Level (FPL)qualify for Medicaid.
- Eligible Idahoans with an annual household income of 139-400% of FPL can enroll through YHI and receive APTC to lower their monthly insurance premiums.
- Eligible Idahoans with an annual household income greater than 400% of FPL can enroll in a plan from YHI but cannot receive APTC or other cost savings.

Medicaid and tax credit eligibility are determined by the Idaho Department of Health & Welfare (DHW).




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Medicaid Expansion

FAQs

- When does Medicaid Expansion take effect?
 - Enrollment period for expanded Medicaid starts November 1, 2019. Coverage begins January 1, 2020.
- What is the difference between Medicaid and YHI?
 - If consumer has coverage through YHI AND income-level falls between 0-138% of FPL, they will be enrolled in Medicaid effective January 1, 2020
 - The consumer will receive notice of the change from the DHW prior to January 2020.
- What if a consumer doesn't want Medicaid?
 - Consumer can decline Medicaid and enroll with YHI but will not be eligible for any type of cost savings.




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Medicaid Expansion

Primary Impacts

- Consumers enrolled on-exchange who qualify for Medicaid starting in 2020 will not be renewed for 2020
 - Can enroll in a full-price QHP if desired
- If a consumer loses Medicaid eligibility and gains APTC/CSR, YHI will not validate the QLE (can be auto-verified as loss of MEC)
- If a consumer is enrolled with APTC/CSR, then determined to be Medicaid eligible, YHI will disenroll at end of month after DHW notification
 - Can enroll in a full-price QHP if desired
- Those eligible for Pregnancy Medicaid will not also be APTC eligible, effective 1/1/2020




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Medicaid Expansion


MEDICAID EXPANSION

Recap

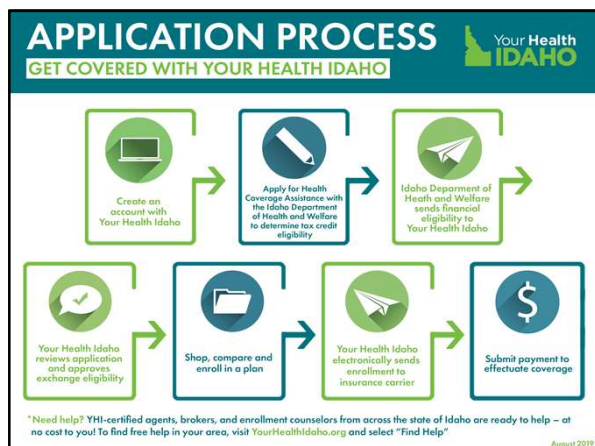
- YHI/DHW have contingency plans in place for waivers.
 - Can enroll in a full-price QHP if desired
- Medicaid will impact consumer enrollment options
- YHI is currently moving forward assuming full Medicaid expansion, as the law was passed (no waivers approved)



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**YOUR HEALTH IDAHO**
Process

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Process

Process Updates

Start a NEW Account:

- START AT YHI
- Complete application
- Add a Consumer Connector designation
- Go to idalink and complete application
 - Use same primary applicant
 - Use same email address
 - Confirm accuracy of SSN and personal information to ensure accurate and efficient linking.
- If completed correctly, financial eligibility should link automatically
- If there is a discrepancy in the information provided, your consumer will receive an Access Code via email

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Process

Process Updates

Start a NEW Account:

- NEW Access Code webpage process
 - Made to be simple for consumer use
 - If designation was completed upon starting the application, agent should also be able to speak to questions or call on behalf of consumer.


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Process

Consumer Experience

How to Set Up an Account

- How to start a new enrollment
- How to designate or de-designate
- How to apply for financial assistance
- How to link tax credit to enrollment
- How to support
 - Have documents
 - Review notices
 - Make payments




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Process

YHI Procedure Updates


Custom Grouping

- Allows households to enroll in plans that best meet individual member needs
- Adds convenience, particularly, for tribal households
- May create multiple deductibles and max out-of-pocket amounts that need to be met
- Will auto-populate APTC
- See the YHI Policy Manual for updated guidelines, terms and calculations
 - Insurance 5
 - Insurance 13
 - Renewals

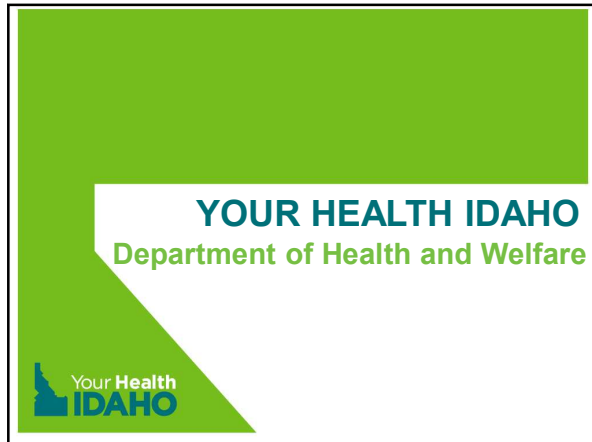


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AMERICAN INDIAN



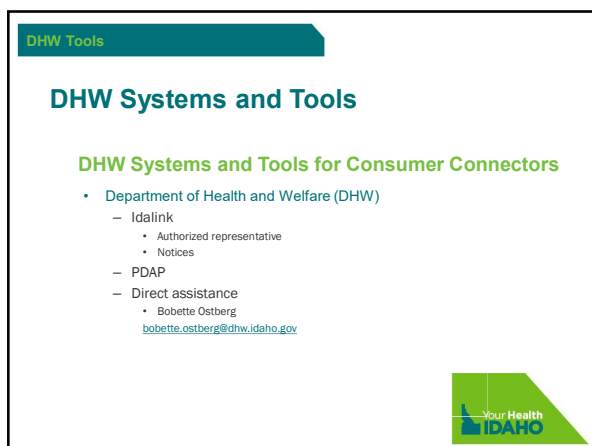
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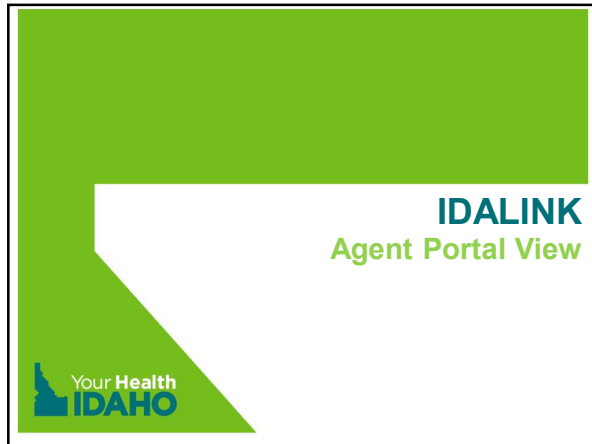
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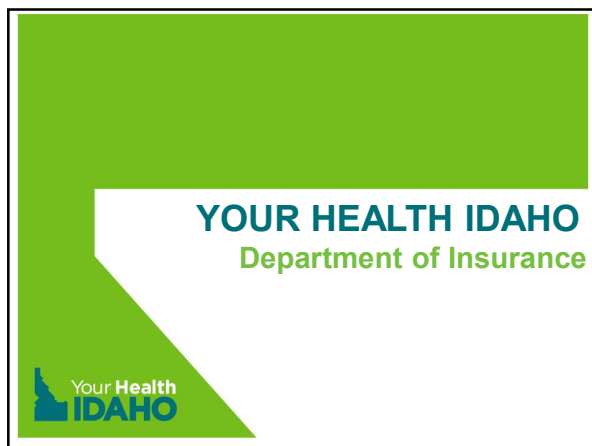
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Idaho Department of Insurance

Consumer Complaints – a Broker Perspective

What is a Consumer Complaint?

- Must be in writing and address dissatisfaction with a specific:
 - Insurance company
 - Producer/Bail Agent
 - Adjuster
 - Other licensed entity
- Does not have to be a statutory violation
- Investigation: review for violations of Idaho Insurance Code or insurance contract
- Inquiry: complaints against a non-licensure or a non-insurance issue




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Idaho Department of Insurance

Consumer Complaints – a Broker Perspective

How to File a Complaint

- DOI Website – www.doi.idaho.gov
 - Online consumer complaint form, OR
 - Form can be downloaded, printed and mailed (or faxed) to the department
- If your clients don't like to use the internet you (or we) can mail a form to them at their home
- Consumers can bring a complaint to our office if they would like




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Idaho Department of Insurance

Consumer Complaints – a Broker Perspective

How you can help

- If you help your client complete a complaint form, please make sure it's signed by them and uses their contact information. It's ok for you to assist them in the process, but a consumer complaint cannot be initiated by someone who is not a party to the insurance contract.



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Idaho Department of Insurance

Consumer Complaints – a Broker Perspective

How ELSE can you help?

- Procedurally – keep excellent records/documentation
- Don't leave unfinished business
- Let us know where you go §41-1008(6)
- Timely responses
- Maintain files §41-1036
- Keep it classy

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Idaho Department of Insurance

Consumer Complaints – a Broker Perspective

Keeping it Classy

- Producer responses are part of a FORMAL record.
Please:
 - Address your response to the DOI
 - Date the response
 - Sign the response
 - Provide documentation to support your response and/or demonstrate compliance

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Idaho Department of Insurance

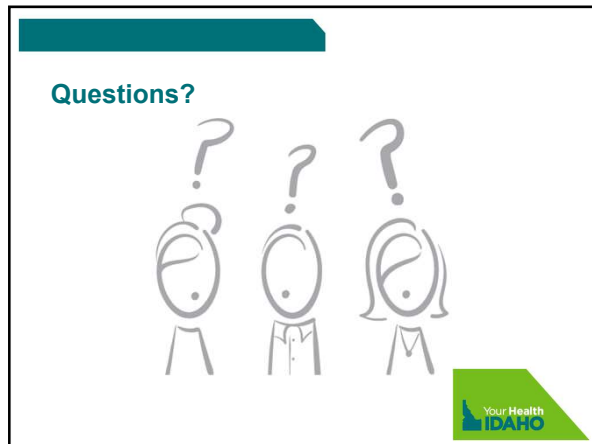
Consumer Complaints – a Broker Perspective

Possible Complaint Outcomes

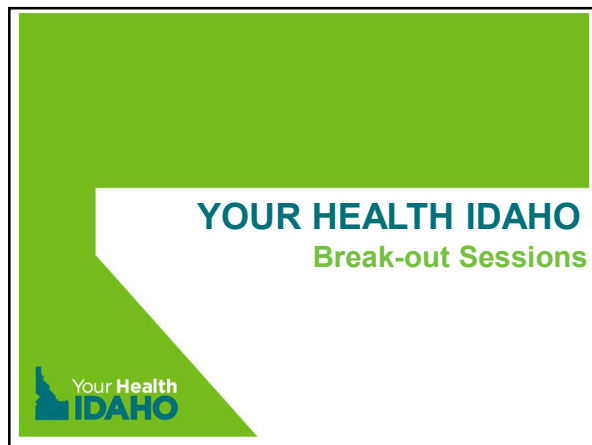
- No further action required
 - Company/Agent in compliance
- Refer to Legal – Administrative Action
- Refer to Investigations – Possible Fraud

Administrative Penalty	Fraud Penalty
Example: §41-1016 violation • Up to \$1,000 fine • Up to 12 month suspension • Revoke or refuse to issue license	Example: §41-293 violation • FELONY • Up to \$15,000 fine • Up to 15 yrs imprisonment • Restitution • License suspend or revoke

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Review/Survey

Review/Survey

Next Steps

- Please log in to [LMS](#)
- Complete all required online 2020 Consumer Connector courses.
- Complete survey



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Follow-up

QUESTIONS?



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