



## Your Health Idaho

### Why are we here?

The Idaho legislature voted to create a state-based health insurance marketplace to prevent federal involvement in Idaho.

Today that state operated exchange is known as Your Health Idaho.



## Why a State Exchange?

**A state-based exchange keeps control in Idaho.**

- Plan Management
- Consumer Assistance Program
- Fees
- Governance and Funding
- Technology
- Agents and Brokers

## Local Control

### 1. Plan Management

<b>Under the Federally Facilitated Marketplace (FFM):</b> Federal government reviews & regulates plans	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b> The Idaho Department of Insurance (DOI) reviewed and the YHI board approved qualified health plans.
	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b> The Idaho Department of Insurance <u>maintains full regulatory authority</u> .

## Local Control

### 2. Consumer Assistance Program

<b>Under the Federally Facilitated Marketplace (FFM):</b> Federal government designs & operates program. Limited role for agents/brokers	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b> Idaho maintains the primary and integral role for agents and brokers, in selling health insurance Our assistance program is based in Idaho.
	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b> Idaho maintains the primary role for agents and brokers. Idaho builds program that meets Idaho's unique needs.

## Local Control

### 3. Assessment Fee

<p><b>Under the Federally Facilitated Marketplace (FFM):</b></p> <p>Federal government sets fee at 3.5% for 2014.</p> <p>Assessment fee revenue paid to federal government</p>	<p><b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b></p> <p>Idaho sets lower fee of 1.5% for 2014 which will be adjusted in future.</p> <p>Assessment fee revenue stays in Idaho.</p> <p>Lower fee saves money, e.g. \$2.9 M savings in 2014 if 50k enroll</p>
	<p><b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b></p> <p>Aim to keep Idaho's assessment fee below federal fee.</p> <p>Assessment fee revenue stays in Idaho</p>

## Local Control

### 4. Governance and Funding

<p><b>Under the Federally Facilitated Marketplace (FFM):</b></p> <p>Federal government governs Idaho's marketplace and spends some of Idaho's assessment fee revenues out-of-state.</p>	<p><b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b></p> <p>18-member board of Idahoans governs marketplace &amp; decides how to spend assessment fee &amp; grants.</p> <p>Federal grants used in-state which created local jobs, plus work for Idaho-based vendors and businesses.</p> <p>Funding of marketplace this year is from federal grants, <b>no state funds are used to fund marketplace.</b></p>
	<p><b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b></p> <p>Idaho's marketplace will be sustainable by 2016, no state funds used to fund marketplace.</p> <p>Assessment fee revenues that stay in Idaho create local jobs &amp; work for Idaho businesses</p>

## Local Control

### 5. Technology Solution

<b>Under the Federally Facilitated Marketplace (FFM):</b>  The federal government facilitates & operates its own technology solution	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b>  Governor Otter successfully negotiated to borrow existing technology while Idaho develops its own without a fee for 2014 only.
	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b>  Idaho controlled technology solution designed to meet Idaho's unique needs will be implemented.

## Local Control

### 6. Agent and Broker Regulation

<b>Under the Federally Facilitated Marketplace (FFM):</b>  Federal government sets qualifications and approves agents and brokers to sell marketplace products	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2013-2014</b>  For 2014 only, the federal government set qualifications and approved Idaho licensed agents and brokers to sell marketplace products
	<b>Idaho's State-based Marketplace Your Health Idaho (YHI) 2015 and beyond</b>  Idaho will approve licensed agents and brokers to sell marketplace products in coordination with Idaho Dept. of Insurance



**Your Health Idaho**  
*Agility to Respond*

Your Health IDAHO

The slide features a green header with the text "Your Health Idaho" and "Agility to Respond". Below the header are three photographs: a child in a winter hat, a child holding a paper, and a family with a dog near a vehicle in a field. The "Your Health IDAHO" logo is in the bottom left corner.

## Plan: For Idaho by Idaho

**2013-2014 Enrollment:** Governor Otter negotiated use of the Federal technology for no fee.

**2013- 2014 Idaho Technology Build:** Idaho is in the process of identifying a vendor to provide our own technology platform and we will begin to migrate off of the federal system.

**Q4 2014:** Idaho will have our own technology system for consumers.

Shop.  
Compare.  
Choose.

---

---

## The plan

**Self-sustaining by 2016.**

**This is a  
marathon,  
not a  
sprint.**

## Original Plan for 2013

Build a brand, establish a front-door web presence, and conduct outreach and marketing for the Idaho-based exchange

Rely on the healthcare.gov technology for shopping and enrollment

## Our Reality

Our state-based exchange is reliant on the healthcare.gov technology – which doesn't work.

We are doing what we can to compensate for this federal failure in the short-term.

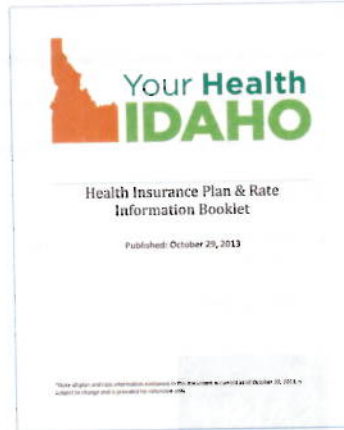
## Resources: Website

The screenshot shows the homepage of the Idaho Health Exchange website. At the top left is the logo for "Your Health IDAHO". To the right is a "Consumer Assistance" section with the text "Find Consumer Commissioners near you or call 1-855-YH-Idaho (1-855-944-3246)". Below this is a navigation menu with links for "About Us", "What You Need to Know", "News & Updates", and "Additional Resources". A search bar is located on the right side of the menu. The main content area features a large photograph of a family (a woman, a man, and a child) standing next to a blue SUV in a grassy field. Overlaid on the photo is a large orange banner that reads "Find Plans to Fit Your Needs". Below the banner is a blue button labeled "Find Plan Information Now". A large yellow arrow points from the banner area down to a row of four green buttons: "Create an Account, Browse Plans and Apply", "Plan Information", "Cost Savings Information", and "Paper Applications". Each button has a small orange arrow pointing to the right.

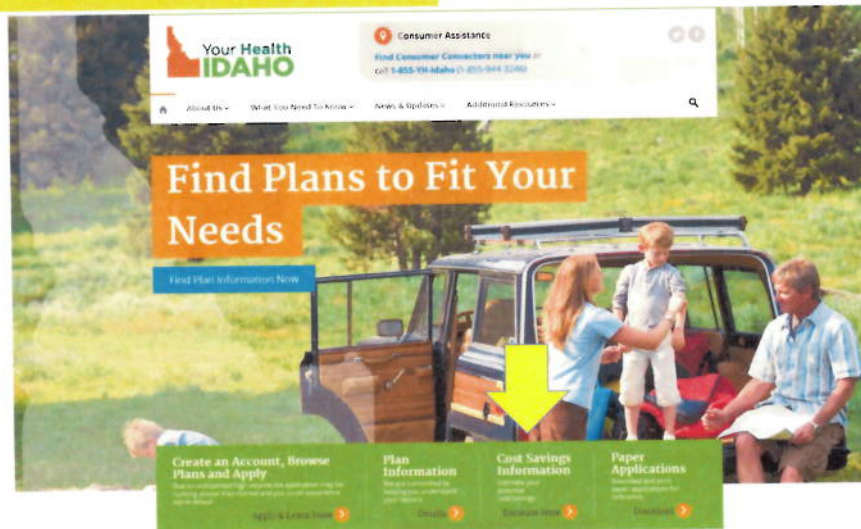


## View Plans and Rates

Download Your Health Idaho Health Insurance Plan & Rate Information Booklet  
How to Use this Guide



## Resources: Website



## Tax Credit Calculator

**Enter Information About Your Household**

1. Select a State  ?

2. Enter income as

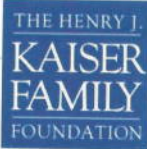
3. Enter annual income (dollars)  ?

4. Is employer coverage available?  ?

5. Number of people in family  ?

6. Number of adults (21 and older) enrolling in exchange coverage

7. Number of children (20 and younger) enrolling in exchange coverage



## YHI Calculator

**Tell us about your household**

(Please tell us the number of family members in your household and their ages. You should include yourself and spouse and dependents, if applicable)

Adult 1*	<input type="text" value="25"/>	Adult 2	<input type="text" value="Enter Age"/>
Child 1	<input type="text" value="Enter Age"/>	Child 2	<input type="text" value="Enter Age"/>
Child 3	<input type="text" value="Enter Age"/>	Child 4	<input type="text" value="Enter Age"/>
Child 5	<input type="text" value="Enter Age"/>	Child 6	<input type="text" value="Enter Age"/>
Child 7	<input type="text" value="Enter Age"/>	Child 8	<input type="text" value="Enter Age"/>

**Where do you live?\***

**AND**

**What is your estimated 2014 household income?\***

How to estimate your 2014 income

\* Required Fields



## Apply Over Phone

**By phone**  
You can complete the entire application process from beginning to end with information you provide over the phone

**1-800-318-2596**

**Working for Idaho**  
*Meeting the needs of Idaho*

Your Health **IDAHO**

The graphic features a green header with the title 'Working for Idaho' and the subtitle 'Meeting the needs of Idaho'. Below the header are three photographs: a young girl in winter gear, a girl smiling with a bowl, and a group of people at a picnic table. The 'Your Health IDAHO' logo is in the bottom left corner.

## Idaho Statistics

Median wage (rank 46<sup>th</sup>): \$30,326 per year

Median household income: \$46,980 per year

Minimum wage full time job: \$15,080 per year


Approx. 225,000 uninsured in Idaho

Source: US Census Bureau

**Marketplace**

**Advanced Premium Tax Credit**

Your Health Idaho is where Idahoans may receive a **tax credit** to lower the cost of the monthly premium.



**Marketplace**

**Who is eligible for an Advanced Premium Tax Credit or Cost Sharing Option?**

Advance Premium Tax Credit Income Qualifications	
Family Size	Income Range
Individuals	\$11,490-45,960
2 people	\$15,510-62,040
3 people	\$19,530-78,120
4 people	\$23,550-94,200

Cost-Sharing Reductions May Also Apply

## Estimated Savings for an Individual

Estimated Premium Assistance for an Individual  
 Age 26  
 Annual Income: \$13,000

Estimated Monthly Premium on Mid-Range Silver Plan	\$185
Monthly advanced premium tax credit estimate	\$159
Estimated lower monthly premium cost with advanced premium tax credit applied	<b>\$26</b>

## Estimated Savings for an Individual

Estimated Premium Assistance for an Individual  
 Age 61  
 Annual Income: \$18,000

Estimated Monthly Premium on Mid-Range Silver Plan	\$507
Monthly advanced premium tax credit estimate	\$442
Estimated lower monthly premium cost with advanced premium tax credit applied	<b>\$65</b>

## Estimated Savings for Family of Three

Single Parent, Age 35 & two children under 20  
\$ 37,000 annual income

Estimated Monthly Premium on Mid-Range Silver Plan	\$450
--	-------

Monthly advanced premium tax credit estimate	\$270
--	-------

Estimated Monthly Premium on Mid-Range Silver Plan	<b>\$180</b>
--	--------------

## Estimated Savings for a Family of Four

Estimated Premium Assistance for Family of Four  
Two Adults age 40 & Two Children under 20  
Annual Income: \$50,000

Estimated Monthly Premium on Mid-Range Silver Plan	\$690
--	-------

Monthly advanced premium tax credit estimate	\$410
--	-------

Estimated lower monthly premium cost with advanced premium tax credit applied	<b>\$ 280</b>
---	---------------

# Getting Help

*Idaho, helping Idaho.*

Your Health IDAHO

## Consumer Connectors

Which kind of Consumer Connector are you looking for?

In-Person Assister  Agent or Broker  Any

By Name

By Zipcode

Within

**Locate a Consumer Connector**

Enter a zip code and click the Locate a Consumer Connector button



Consumer Connectors				
<input type="checkbox"/>	<b>Southwest District Health--Gem County</b>	In-Person Assister	Emmett	83617
<input type="checkbox"/>	<b>Walter Knox Memorial Hospital</b>	In-Person Assister	Emmett	83617
<input type="checkbox"/>	<b>CASSI H AUNE</b>	Agent/Broker	EMMETT	83617
<input type="checkbox"/>	<b>CHRISTOPHER D WILLIAMS</b>	Agent/Broker	EMMETT	83617-8003

## Consumer Connectors

**In-Person Assisters:**

- Employees or volunteers from non-profit entities around Idaho
- Trained and cleared through national background checks
- Can help you understand available options
- They are NOT able to make recommendations

**Our Partners:**

Idaho Primary Care Association  
 Mountain States Group  
 Public Health Districts  
 Idaho Association of Counties  
 Idaho Hospital Association  
 Community Action Partnership of Idaho

## Consumer Connectors

### Agents and Brokers

- Licensed and regulated by Idaho's Department of Insurance
- Typically get payments or commissions from health insurance companies for enrolling people
- Some agents and brokers can sell plans from specific health insurers

*As opposed to IPAs, agents and brokers CAN make recommendations and advise on which plan to buy*

## Additional Help

### Your Health Idaho website


- [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org)

### Consumer Resource Center

- 855-YH-Idaho (855-944-3246)



Questions?



Your Health  
**IDAHO**

The collage features three distinct scenes. The top right image shows a close-up of a young child wearing a blue knit hat and a blue and white striped scarf, smiling. The bottom left image shows a young girl with blonde hair, smiling and holding a white bowl with a red rim. The bottom right image shows a family of four (two adults and two children) gathered around a dark SUV in a grassy field. One child is sitting on the ground, and another is standing near the vehicle. A blue cooler is on the ground in the foreground.

