

Your Health Idaho Legislative Update

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*Attachment #1
January 28, 2020*

Executive Summary

- Key accomplishments
- 2019 by the Numbers
- Year in Review
- Open Enrollment 2020
- Looking Ahead

OUR MISSION

Maintain maximum control of Idaho's health insurance marketplace at minimal cost to its citizens.



Key Accomplishments

2019 Key Accomplishments

2019 AVERAGE ENROLLMENT:

95,000 IDAHOANS

ONE IN FOUR ENROLLED IDAHOANS:

PAID \$0/MONTH

- Highest per-capita enrollment for all state-based exchanges
- Lowest operating costs of all state-based exchanges
- Certified nearly 800 agents, brokers and enrollment counselors
- Upgraded the user experience, optimized for mobile
- Research shows 90% satisfaction rate among 2019 enrollees



Your Health Idaho by the Numbers

Your Health Idaho by the Numbers

2019 Financials

ASSETS (IN THOUSANDS):



NET POSITION (IN THOUSANDS):



Your Health Idaho by the Numbers

2019 Enrollment Highlights

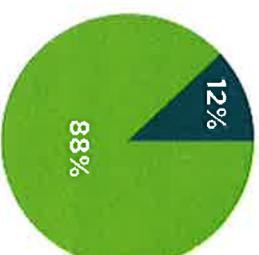
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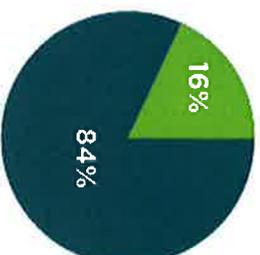
GENDER



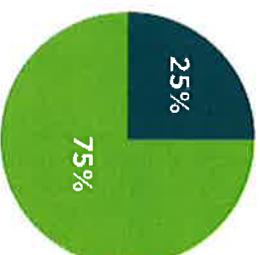
IN 2019,
MORE THAN
95,000
IDAHOANS
HAD
COVERAGE
WITH YOUR
HEALTH
IDAHO



ENROLLMENTS
WITH TAX CREDIT
WITHOUT



ENROLLMENT TYPE
NEW CUSTOMERS
RENEWALS



ENROLLMENTS
WITH AGENT OF RECORD
WITHOUT



Year in Review

Planning for Medicaid Expansion

- Projections assumed 18,000 would move from the exchange to expanded Medicaid
 - Fiscally conservative financial practices allow Your Health Idaho to weather the change in enrollment without compromising exchange operations or customer service
- Worked with Governor Little's office, Department of Health and Welfare and Department of Insurance to craft 1332 waiver language
- With waiver determined incomplete, Your Health Idaho prepared for traditional Medicaid expansion
 - Main priority was mitigating consumer confusion
 - Technology enhancements implemented with goal of seamless transition to Medicaid
 - Collaborative approach and consistent messaging across all agencies/entities
- Your Health Idaho remains prepared for future changes and will execute on contingency plans if needed

Upgrading the User Experience

- Prepared the technology platform for Medicaid expansion
 - Worked with the Idaho Department of Health and Welfare and GetInsured to understand technology needs
 - Created new process to move consumers from the exchange to Medicaid with as little disruption as possible
- Deployed functionality to compare available plans against current or previous plans
- Optimized shopping platform for mobile users
- Simplified the customer dashboard for easier navigation and access to enrollment information
- Enhanced automation for American Indian/Alaska Natives and non-traditional households
- Updated default communication preference to electronic delivery unless otherwise stated

Strengthening Partnerships

- Nearly 800 Consumer Connectors completed certification training in 2019
 - About 75% of enrollments are completed with help from a Consumer Connector
- Revamped training program brought in-house, ensuring consistency across all audiences
- In-person training condensed and streamlined
 - Nine session across the state in the month of September
 - Included representatives from the Idaho Department of Health and Welfare and Idaho Department of Insurance



Meeting Idahoans Where They Live and Work

- 2019 outreach efforts focused on building relationships around the state
 - Partnered with community health groups, hospital systems, and non-profits to increase awareness of Your Health Idaho as a resource for Idahoans
- Co-hosted six enrollment events ahead of Open Enrollment 2020 in key areas of the state
 - Events offered enrollment assistance and free health screenings for attendees
 - Demonstrate the connection between health insurance and overall health and wellness



Serving Our Customers

YOUR HEALTH IDAHO

OVERALL GOAL:

- Continued to measure customer experience and sentiment with Net Promoter Score (NPS)
 - Average score in 2019 was 30, well above industry standards
 - New process for customer follow-up
- Implemented new Quality Assurance metrics to identify sticking points in customer experience
- Internal and external training programs brought into alignment to ensure consistency across the organization
- Seasonal team members brought on incrementally ahead of Open Enrollment 2020

**A FLAWLESS
CUSTOMER
EXPERIENCE**



Open Enrollment 2020

Open Enrollment 2020

September

- Alignment meetings with Department of Health and Welfare, Department of Insurance, and insurance carriers to mitigate customer confusion

October

- Anonymous shopping begins, 2020 plans and prices available
- Renewal process begins, 99.9% completed by Nov. 1
 - Consumers newly eligible for Medicaid are not auto-renewed
- Nearly 800 agents, brokers, and enrollment counselors complete 2020 certification

November/December

- Open Enrollment for 2020 coverage begins and runs Nov. 1 – Dec. 16, 2019

**Open Enrollment
Customer Service**

20,000 calls
2,000 emails
40% increase
in web visits

Open Enrollment 2020: Results

- Over 89,000 Idahoans enrolled through Your Health Idaho
- Highest per-capita enrollment of any state exchange
- Twenty-five percent of 2020 enrollments are new customers
- Enrollment breakdown as of Dec. 23, 2019
 - Medical enrollments: 78,500
 - Dental enrollments: 10,500
 - Total enrollments: 89,000

Impacts from Medicaid expansion

18,000: 2019 enrollments expected to move to Medicaid

13,000: Total 2019 enrollments that moved to Medicaid as of Jan. 1

6,000: Enrollments that maintained their tax credit due to income increase



Looking Ahead

Looking Ahead

- Implement Agency Portal technology for better user experience for our agent and broker partners
- Update phone and ticketing system for quicker and more efficient customer service
- Create a separate shopping platform for new product offerings like Enhanced Short-Term Plans
- Remain nimble and ready to adapt to policy changes at the state and federal level
- Continue to maintain control of Idaho's health insurance marketplace at minimal cost to its citizens

