

ATTACHMENT 1
January 27, 2022



Executive Summary

- Key accomplishments
- 2021 by the Numbers
- Year in Review
- Open Enrollment 2022
- Looking Ahead

OUR MISSION

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



Key Accomplishments

2021 Key Accomplishments

2021 AVERAGE ENROLLMENT:

75,000 IDAHOANS

ONE IN THREE ENROLLED IDAHOANS:

PAID \$0/MONTH

- Upon passage of the American Rescue Plan Act, Your Health Idaho was one of the first state-based marketplaces to implement the enhanced tax credits for both existing and potential enrollees. Net premiums saw an average of 36% reduction after implementation
- Your Health Idaho operating costs remain the lowest of all state-based exchanges while also maintaining a lower assessment fee than the federal marketplace, saving Idahoans nearly \$41 million through 2021.



Your Health Idaho by the Numbers

Your Health Idaho by the Numbers



2021 Enrollment Highlights

AGE

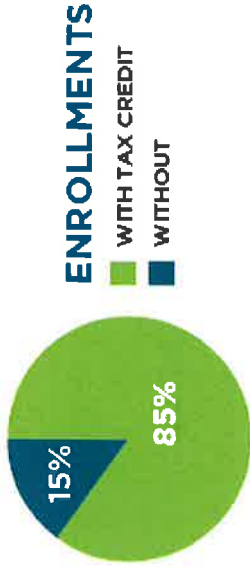
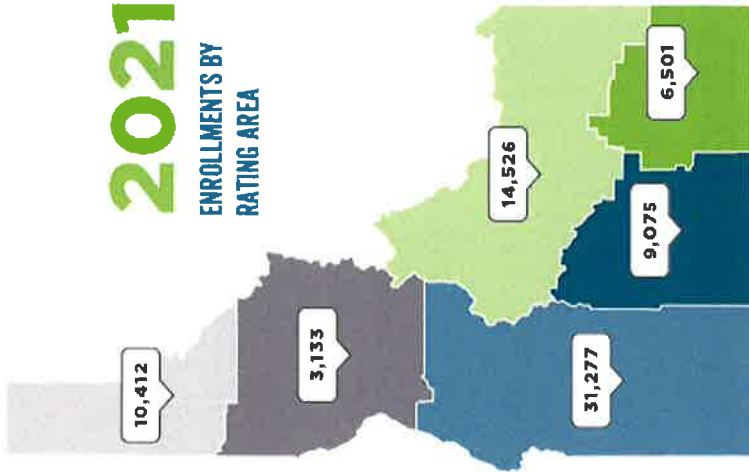


GENDER



2021

ENROLLMENTS BY RATING AREA



Your Health Idaho by the Numbers



2021 Financials



REVENUE

Assessment Fee Revenue	\$9.4
Rent Revenue	\$0.9
Other Revenue	\$0.1
TOTAL REVENUE	\$10.3



ASSETS

Cash and Cash Equivalents	\$10.0
Property and Equipment	\$7.2
Other Assets	\$0.1
TOTAL ASSETS	\$17.3

EXPENSES

Operating Expenses	\$8.8
Other Expenses	\$0.3
Capital Expenditures	\$0.6
TOTAL EXPENSES	\$9.7

LIABILITIES

\$0.7



Providing a Path to Coverage, the Idaho Way

- 2021 began with a new administration and a 90-day Special Enrollment Period for the federal marketplace
 - Your Health Idaho worked with state partners to find the best solution for Idaho and Idahoans
 - Opened a one-month Special Enrollment Period during the month of March for uninsured Idahoans to get covered at a critical time in the pandemic
- American Rescue Plan Act (ARPA) was passed in March 2021 and included far-reaching impacts to the Affordable Care Act and Your Health Idaho
 - Expanded tax credits meant more Idahoans were now eligible for a monthly tax credit, and existing enrollees would see even greater savings
 - Existing customers saw, on average, a 36% reduction in their monthly premium
- Working with our partners at the Idaho Department of Health and Welfare and GetInsured, Idaho was one of the first states to implement the expanded tax credits, and at a fraction of the cost
- As of May 1, 2021, an additional 8,000+ Idahoans had gained coverage for the remainder of the year

Striving for Excellence in Customer Service

**YOUR HEALTH IDAHO
OVERALL GOAL:**

**A FLAWLESS
CUSTOMER
EXPERIENCE**

- Less than three weeks after the passage of ARPA, Your Health Idaho implemented the expanded tax credits
 - On April 1, current customers were able to view updated monthly tax credits and potential customers could shop with updated eligibility
- Your Health Idaho began the process of bringing customer support for APTC eligibility in-house in the summer of 2021
 - Your Health Idaho worked closely with the Idaho Department of Health and Welfare to understand the requirements and necessary support
- Increased demand during open enrollment and seasonal staffing challenges, on top of a new workstream, resulted in a less than perfect open enrollment
 - Your Health Idaho continues to work through the backlog and is committed to making things right for our customers and partners

Partnering with Experts

- More than 800 Consumer Connectors completed certification training in 2021
 - Approximately 75% of all enrollments are completed with help from a Consumer Connector
- Annual fall training was held virtually, leveraging lessons learned from the previous year
 - Easily accessible for Consumer Connectors in rural areas
 - Feedback was positive and the trainings were well-attended
- In partnership with GetInsured, the Broker Mobile App was launched in 2021, allowing agents to better serve their clients on the go



Connecting with Idahoans

- In-person outreach continues to evolve along with the changing landscape of the pandemic
- Using lessons learned from the previous year, Your Health Idaho continues to grow our virtual presence
 - E-materials and short videos provide information and resources to statewide partners
 - Virtual education classes were offered throughout the year across several different community education platforms
- Fiscally conservative but effective paid media campaign helped promote the Special Enrollment Periods, ensuring Idahoans knew where to go for coverage



Investing in the Your Health Idaho Brand

- Two-part messaging survey was conducted in the spring of 2021
- The surveys were intended to determine exchange awareness among target audiences and what messages would be most effective to communicate with those audiences
- Working with Drake Cooper, Your Health Idaho launched the “Health, Yeah” campaign ahead of the 2022 open enrollment period
- Following the campaign launch, Your Health Idaho saw the highest single-day on-site activity in the history of the exchange





Open Enrollment 2022



Open Enrollment 2022

September

- Molina Healthcare of Idaho and EMI Health join the Idaho exchange for plan year 2022
- Your Health Idaho Board of Directors certifies a record number of plans; 164 medical and 17 dental

October

- Anonymous shopping begins, 2022 plans and prices available for preview
- Renewal process begins, 99.9% completed by Nov. 1
- More than 800 agents, brokers, and enrollment counselors completed certification

November/December

- Open Enrollment for 2022 coverage begins and runs Nov. 1 – Dec. 15, 2020
- Your Health Idaho extends deadline to Dec. 22 due to application and customer support delays

Open Enrollment 2022: Results

- Despite customer support challenges, more than 85,000 Idahoans enrolled through Your Health Idaho
 - Renewals: 85%, New customers: 15%
- Increase of approximately 12,000 enrollments from December 2021
- Nearly 90% of customers had paid for coverage by the end of open enrollment, indicating strong likelihood of maintaining coverage
- Approximately 24% of enrollments have had a plan since 2014 when Idaho transitioned from federal platform

ENROLLMENT SNAPSHOT: JAN 2022

73,000: Medical Enrollments

12,000: Dental Enrollments

85,000: Total Enrollments



Looking Ahead

Looking Ahead

Financial and Operational Planning

Ensure we have the right resources to execute on our plans

Real-time Eligibility

Make Your Health Idaho a true one-stop-shop for coverage

Always On Advertising

Grow brand awareness and reach new audiences

Community Relations

Forge and strengthen relationships around the state

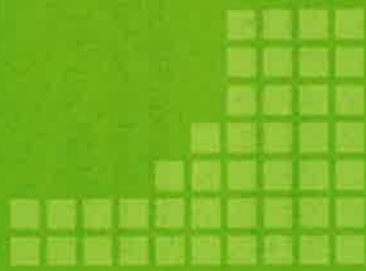
Connector Network Growth

Repair relationships and reinforce benefits of the Idaho exchange

Open Enrollment Dates

Work with state partners to find the best options for Idaho and Idahoans





Delivering for Idahoans

Delivering for Idahoans

Local control of the Idaho marketplace place delivers on the original vision of the legislature to establish a state exchange.

 Your Health Idaho maintains the **lowest operating costs** of all state-based exchanges while achieving the one of the **highest per-capita enrollment rates**

 Stability and competition in the Idaho marketplace continues to ensure **choice for Idahoans** with a **record number of plans** offered in 2021

 **Lower assessment fee** than the federal marketplace has **saved Idahoans \$41M** through 2021

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