

MINUTES  
**SENATE COMMERCE & HUMAN RESOURCES COMMITTEE**

**DATE:** Thursday, February 03, 2022

**TIME:** 1:30 P.M.

**PLACE:** Room WW54

**MEMBERS PRESENT:** Chairman Patrick, Vice Chairman Souza, Senators Martin, Lakey, Guthrie, Agenbroad, Riggs, Ward-Engelking, and Burgoyne

**ABSENT/ EXCUSED:** None

**NOTE:** The sign-in sheet, testimonies and other related materials will be retained with the minutes in the committee's office until the end of the session and will then be located on file with the minutes in the Legislative Services Library.

**CONVENED:** **Vice Chair Souza** called the meeting of the Senate Commerce and Human Resources Committee (Committee) to order at 1:32 p.m.

Minutes Approval was moved to later on the agenda.

**RS 29257** **Relating to Insurance.** **Senator Riggs** introduced this proposed legislation indicating the problem of phantom insurance and reduced payments for benefits paid by others would be eliminated. He explained when a citizen purchased motor vehicle under-insurance coverage, the purchaser received the stated benefit provided on the declarations page. **Senator Riggs** noted an insurance company that received a premium for underinsured coverage was prevented from taking credit for the benefits paid by other's insurance companies. Benefits recoverable to the purchaser's actual losses or the amount of coverage purchased would be limited. Some motor vehicle insurance companies already voluntarily provided this type of coverage, and premium rates were competitive with companies that did not currently adhere to this policy.

**MOTION:** **Senator Martin** moved to send **RS 29257** to print. **Senator Burgoyne** seconded the motion. The motion carried by **voice vote**.

**PASSED THE GAVEL:** Vice Chair Souza passed the gavel to Chairman Patrick.

**GUBERNATORIAL REAPPOINTMENT:** **Committee Consideration of the Gubernatorial Reappointment of Brett Thomas to the Idaho Health Insurance Exchange Board (IHIEB)**, of Twin Falls, Idaho, term commencing April 4, 2021 and expiring April 10, 2025. **Mr. Thomas** gave a brief overview of his background and job history. **Mr. Thomas** noted he brought a unique perspective as an insurance broker to the IHIEB.

**DISCUSSION:** In response to questions from the Committee, **Mr. Thomas** noted that because of his background in the restaurant industry, a degree in psychology, and eventually becoming an insurance agent, he brought a variety of experience to the IHIEB. He stated Idaho was unique with the relationship Your Health Idaho (YHI) had with agents and clients. He remarked YHI led the way for state exchanges.

**Mr. Thomas** and **Senator Agenbroad** discussed the delay in sign-ups this year and how the issues were handled with the extension of open enrollment. **Mr. Thomas** related one of his greatest privileges was to serve on the IHIEB and that granted him a different perspective of YHI. He stated the team at YHI had personally taken an interest in how much they wanted to accomplish.

**Chairman Patrick** noted in the interest of time, all votes on Gubernatorial Reappointments would take place on Tuesday, February 8, 2022.

**MINUTES APPROVAL:** **Senator Martin** moved to approve the Minutes of January 27, 2022. **Senator Ward-Engelking** seconded the motion. The motion carried by **voice vote**.

**GUBERNATORIAL REAPPOINTMENT:** **Committee Consideration of the Gubernatorial Reappointment of Karan Tucker to the Idaho Health Insurance Exchange Board (IHIEB)**, of Boise, Idaho, term commencing April 4, 2021 and expiring April 10, 2025. **Ms. Tucker** gave a brief overview of her background and job history. **Ms. Tucker** stated she represented constituents and the non-profit sector. She noted access to health insurance was essential.

**DISCUSSION:** In response to questions by the Committee, **Ms. Tucker** remarked she learned what happened behind the scenes at YHI and that gave her hope and more confidence people could access insurance more easily. She noted more people have control over their health insurance and YHI was a good way for those who gained success to step up.

**Senator Burgoyne** and **Ms. Tucker** discussed the perspective brought to the IHIEB from her experience with outreach across the State.

**GUBERNATORIAL REAPPOINTMENT:** **Committee Consideration of the Gubernatorial Reappointment of Gregory Donaca to the Idaho Health Insurance Exchange Board (IHIEB)**, of Boise, Idaho, term commencing April 10, 2021 and expiring April 10, 2025. **Mr. Donaca** stated he brought unique insights into the IHIEB from the carrier and oral health side. He was vice chair of the Finance Committee for the IHIEB. He noted YHI did a great job and he was looking forward to serving on the IHIEB.

**DISCUSSION:** **Senator Lakey** queried how YHI used technology and what was projected for the future. **Mr. Donaca** stated the overall platform was utilized for the YHI Exchange. Because YHI had to deal with people working remotely, security was of the utmost priority.

**Senator Martin** and **Mr. Donaca** discussed Mr. Donaca's background in technology and the accounting field.

**Vice Chair Souza** commented she was surprised to see Delta Dental listed on the YHI Exchange as a product since Delta Dental was the only dental health provider. She asked if the reduction in price was the same as other products on the YHI Exchange. **Mr. Donaca** noted fees were reduced for children, with the product being offered at a lower amount.

**Senator Burgoyne** and **Mr. Donaca** discussed how outreach was done through the carriers. **Mr. Donaca** remarked YHI worked with carriers to remind people of the outreach program, but more could be done.

**GUBERNATORIAL REAPPOINTMENT:** **Committee Consideration of the Gubernatorial Reappointment of Janice Fulkerson to the Idaho Health Insurance Exchange Board (IHIEB)** of Meridian, Idaho, term commencing April 10, 2021 and expiring April 10, 2025. **Ms. Fulkerson** remarked she enjoyed serving on the IHIEB as vice chair of the Marketplace Committee. She had a broad range of connectivity for all components of the IHIEB. She noted the YHI Exchange focused on the impact of the low-cost promise.

**DISCUSSION:** **Vice Chair Souza** and **Ms. Fulkerson** discussed how the IHIEB handled access to services for those with addictions.

**GUBERNATORIAL REAPPOINTMENT:** **Committee Consideration of the Gubernatorial Reappointment of Kevin Settles to the Idaho Health Insurance Exchange Board (IHIEB)**, of Boise, Idaho, term commencing April 10, 2021 and expiring April 10, 2025. **Mr. Settles** advised the Committee it was very rewarding to have served on the IHIEB.

**DISCUSSION:** **Senator Martin** and **Mr. Settles** discussed his background in management and community service.

**Senator Burgoyne** commented Mr. Settles set the standard for community service in all of Idaho and should be recognized as setting a tone for the community.

**Chairman Patrick** pointed out there was a handout from the Joint-Finance and Appropriations Committee regarding the American Rescue Plan (ARPA) Funds. He urged the Committee to read and understand the issue. He remarked there would be a presentation next week to explain the funds.

**ADJOURNED:** There being no further business at this time, **Chairman Patrick** adjourned the meeting at 2:26 p.m.

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Senator Patrick  
Chair

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Linda Kambeitz  
Secretary