

MINUTES
HOUSE HEALTH & WELFARE COMMITTEE

DATE: Tuesday, February 07, 2023

TIME: 9:00 A.M.

PLACE: Room EW20

MEMBERS: Chairman Vander Woude, Vice Chairman Erickson, Representatives Blanksma, Kingsley, Mitchell, Dixon(24), Gallagher, Healey (Galloway), Redman, Wheeler, Chew, Rubel, Roberts

**ABSENT/
EXCUSED:** Representative(s) Blanksma, Kingsley, Wheeler, Rubel

GUESTS: The sign-in sheet will be retained in the committee secretary's office; following the end of session the sign-in sheet will be filed with the minutes in the Legislative Library.

Chairman Vander Woude called the meeting to order at 9:00 a.m.

MOTION: **Rep. Roberts** made a motion to approve the minutes of the January 31, 2023, meeting. **Motion carried by voice vote.**

Pat Kelly, Executive Director, Your Health Idaho (YHI) presented the insurance exchange's annual report.

Key accomplishments include elimination of a backlog, deployment of real-time eligibility, and installation of a new telephony platform.

Approximately 78k Idahoans are enrolled with YHI and enrollments remain consistent throughout the year. The stability is driven by enhanced tax credits, advertising, and real-time eligibility.

The financial position follows a fiscally conservative business model, with a cash reserve equivalency of six to nine months of operating costs. There is also a capital expenditure reserve. Assets include the building, equipment, and technology. Income is derived from assessment fees for every plan sold and rent from the building purchased in 2020. Operating expenses are predominately employee costs, marketing, and technology.

In 2022 real-time eligibility went live and the new telephony platform was integrated. Open enrollment began two weeks earlier than any other state. This provided additional time to avoid historical disruption to the holiday season.

Mr. Kelly described how the agents, brokers, and enrollment professionals work with three-quarters of all enrollees. Partnerships with the Department of Insurance, Department of Health and Welfare (DHW), GetInsured, and Sharpen CX made the easier enrollment period possible. For open enrollment 2023, three new carriers are added for a total of eight medical carriers and four dental carriers.

In-person events returned in 2022, building relationships with Idahoans in their home towns. The Hispanic community represents the largest uninsured population and YHI invested in these relationships by attending events and providing a critical link for their health insurance. The "Always Present" advertising campaign was a major contributor of enrollment and revenue stability.

With Medicaid continuous coverage provisions ending in April, YHI continues to work closely with the DHW to assist those who may be eligible for the Advanced Premium Tax Credit. Focus continues on areas of opportunity to further improve the customer experience.

Since its inception, YHI has delivered on the original vision to deliver Idaho solutions, by Idahoans, for Idahoans. The lowest operating costs of any state-based exchange in the country have been maintained along with one of the highest per capita enrollments.

Answering questions, **Mr. Kelly** said the telephony platform allows communication via text directly with the consumer, provides a live chat function, and captures history for any additional contact. There are an estimated 30k Idahoans moving from Medicaid expansion who may be tax credit eligible. One-third of YHI enrollees pay nothing for their plans due to the tax credit.

YHI does not receive federal dollars. Tax credits are paid directly to the insurance carriers from the Department of the Treasury. Consumers discontinued from Medicaid will receive a YHI enrollment notice, the specifics of which are still being formalized.

The assessment fee, which began at a rough estimate of 1.5%, is now at 2.49% with no anticipated increase through 2029. The sixty-day allowance for those leaving Medicaid is typical for persons experiencing qualifying life events. Follow up contact is planned during the sixty-day period.

ADJOURN: There being no further business to come before the committee, the meeting adjourned at 9:45 a.m.

Representative Vander Woude
Chair

Irene Moore
Secretary