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Your Health Idaho Legislative Update

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Executive Summary

- Who is Your Health Idaho
- 2024 Key Accomplishments
- 2024 by the Numbers
- Year in Review
- Open Enrollment 2025
- Looking Ahead

OUR MISSION

**MAINTAIN MAXIMUM
CONTROL OF IDAHO'S
HEALTH INSURANCE
MARKETPLACE AT MINIMAL
COST TO ITS CITIZENS**



Your Health Idaho

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Who is Your Health Idaho

Your Health Idaho is Idaho's state-based health insurance marketplace.

- The Affordable Care Act (ACA) was passed in 2010
- States were given the option to join the federal platform (HealthCare.gov) or to create their own marketplaces
- In 2013, Idaho passed legislation establishing the Idaho Health Insurance Exchange, known as Your Health Idaho – an independent entity overseen by a 19-member, Governor-appointed board of Idahoans
- Since then, Your Health Idaho has been providing individuals, families, and small businesses access to affordable health insurance

**\$44 MILLION
SAVED**

**BY IDAHOANS SINCE
2013 THROUGH LOWER
ASSESSMENT FEES**



2024 Key Accomplishments

2024 Key Accomplishments

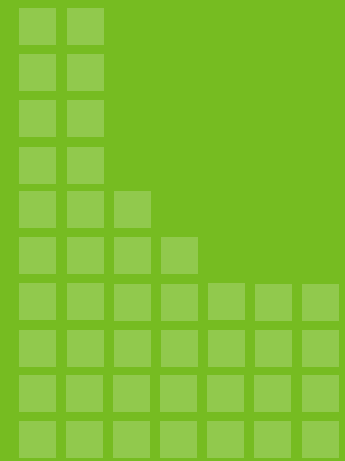
120,000 IDAHOANS
ENROLLED IN COVERAGE

91% OF ENROLLEES
QUALIFIED
FOR LOWER MONTHLY PREMIUMS

90% OF NEW
ENROLLMENTS
ENROLLED USING ONLINE TOOLS

85% CUSTOMER
RETENTION
THE HIGHEST IN YOUR HEALTH
IDAHO HISTORY

47% OF
ENROLLEES
HAVE HAD COVERAGE FOR FOUR
OR MORE YEARS



Your Health Idaho by the Numbers

Your Health Idaho by the Numbers

2024 Enrollment Highlights

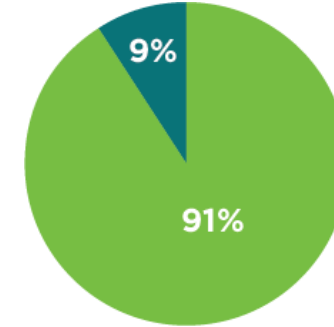
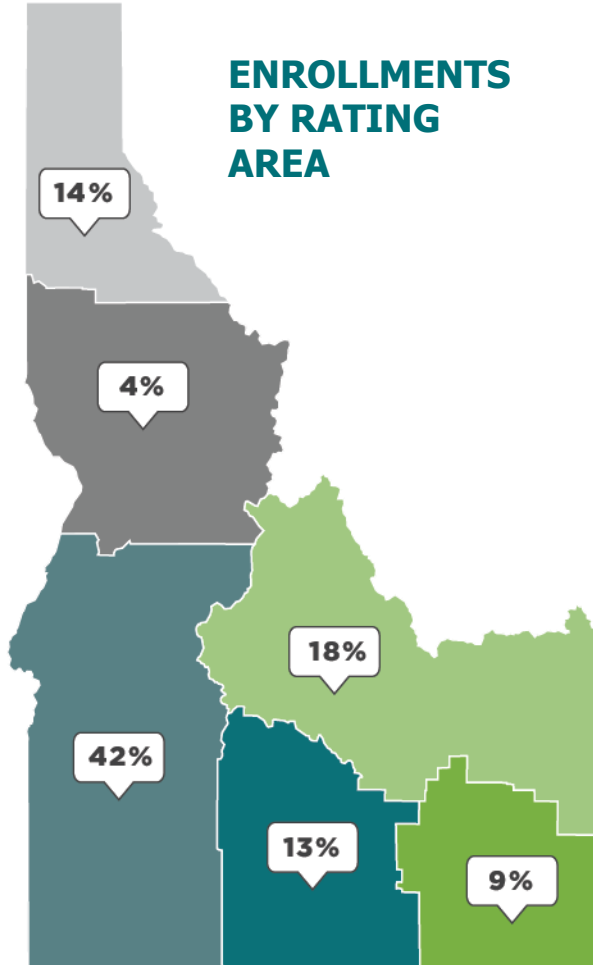
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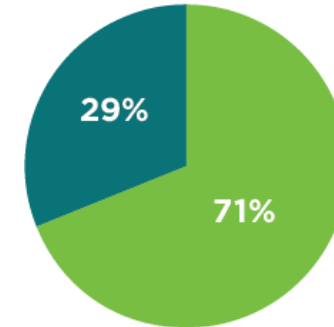
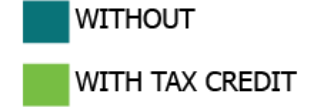
GENDER



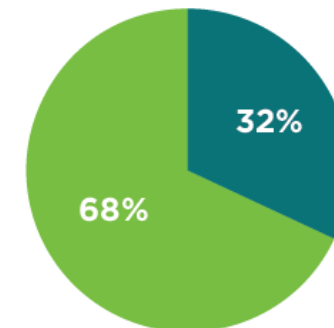
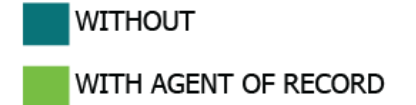
ENROLLMENTS BY RATING AREA



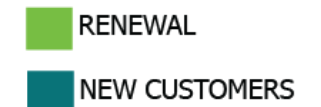
ENROLLMENTS



ENROLLMENTS

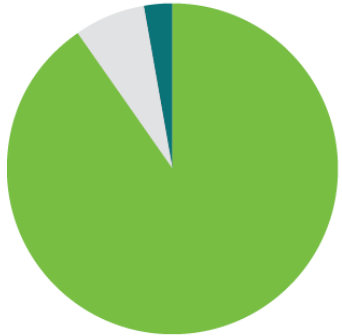


ENROLLMENT TYPE



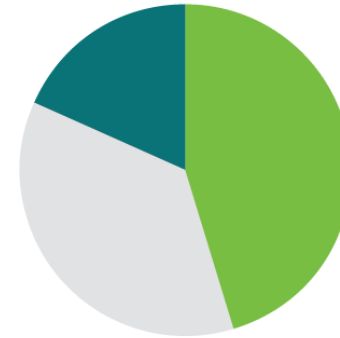
Your Health Idaho by the Numbers

2024 Financials



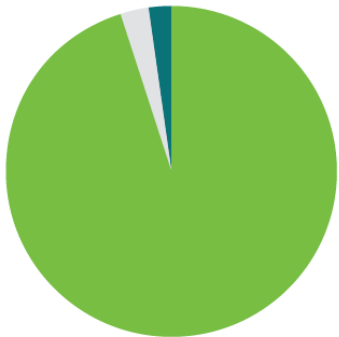
REVENUE

Assessment Fee Revenue	\$13.2
Rent Revenue	\$1.0
Other Revenue	\$0.4
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Total Revenue	\$14.6



ASSETS

Cash and Cash Equivalents	\$10.0
Property and Equipment	\$7.8
Other Assets	\$4.2
<hr/>	
Total Assets	\$22.0



EXPENSES

Operating Expenses	\$13.5
Other Expenses	\$0.4
Capital Expenses	\$0.3
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Total Expenses	\$14.2

LIABILITIES

\$5.1



Year in Review

The Consumer Experience

**NET
PROMOTOR
SCORE: 73**

**PUTTING YOUR HEALTH
IDAHO IN THE WORLD-
CLASS CATEGORY FOR
CUSTOMER SERVICE**

2024 brought about many impactful updates and changes designed to elevate the customer experience.

- “Learn More” pop-ups throughout the application
- Additional explanations of Cost-Share Reductions for those who qualify
- Dedicated bilingual customer advocates
- Website redesign
- New self-service tools
- Employer-sponsored coverage affordability calculator

Partnerships

More than 1,150 Consumer Connectors became Your Health Idaho-certified in 2024.

- Three certification trainings based on past experience of working with Your Health Idaho were introduced
 - Condensed training for returning agents and brokers
 - Full training for new agents and brokers
 - Tailored training for enrollment counselors
- An agent/broker and enrollment counselor partnership program was established

The continuation of collaborative partnerships with the Idaho Department of Insurance and the Department of Health and Welfare.

**71% OF
ENROLLED
IDAHOANS**

**WORKED WITH A
CERTIFIED CONSUMER
CONNECTOR**

Investing in the Brand

The first year-long campaign came to an end in September and had a significant impact on the stability of enrollments throughout the year.

- Year-round advertising continues to build brand momentum

The 2025 Open Enrollment campaign shifted direction to a simple, clear, and educational message to ensure Idahoans better understood who Your Health Idaho is and how we can help them.



- A targeted digital campaign to Idahoans who may have unaffordable employer-sponsored coverage
- “Coverage Convos” Open Enrollment campaign was the most successful to date

15% OF
ENROLLMENTS

OCCURRED THROUGH
SPECIAL ENROLLMENT
PERIODS DURING THE
YEAR

Connecting with Idahoans

**52% INCREASE
IN EVENT
PARTICIPATION**

**PRESENTED, ATTENDED,
OR PARTICIPATED IN 73
EVENTS**

Along with Paid Advertising, Outreach efforts have grown and contributed greatly to brand awareness.

- The inaugural year for in-person pop-up enrollment centers with 19 events across the state during 2025 Open Enrollment
- Continued efforts to build relationships with health centers and community organizations
- Educating Idahoans about unaffordable employer-sponsored coverage and options with Your Health Idaho



Open Enrollment 2025

Open Enrollment 2025: Results

- 139,700 Idahoans enrolled through Your Health Idaho
 - Renewals: 78%
 - New customers: 22%
- 18% increase, approximately 21,800 enrollments, during Open Enrollment 2025
- 51% of customers have been enrolled for four or more years
- Over 97% of customers have paid for coverage
- Net Promoter Score of 73 from October 15 to December 15

ENROLLMENT SNAPSHOT:

117,300: MEDICAL ENROLLMENTS

22,400: DENTAL ENROLLMENTS

139,700: TOTAL ENROLLMENTS

84% GROWTH SINCE OCTOBER 15, 2022



Looking Ahead

Looking Ahead

- Continue building relationships and educate Idahoans to further reduce the uninsured rate
- Build new relationships with organizations across the state
- Seek out new ways to improve the customer experience
- Ongoing evaluation to enhance decision-making tools, self-service options, and resources
- Engage with communities and Consumer Connectors to extend our reach with in-person enrollment events
- Maintain flexibility and pivot as needed to continue to serve Idahoans
- Moving to a per-member, per-month fee for 2025




Delivering for Idahoans

Delivering for Idahoans

Local control of the Idaho marketplace 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 one of the **highest per-capita enrollment rates**.

 Stability and competition in the Idaho marketplace continued to ensure **choices for Idahoans** in 2024.

 Your Health Idaho has **saved Idahoans over \$44M** through 2024.



**It's hard to live in the moment without health insurance. That's why there is
Your Health Idaho**

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