

Your Health Idaho

Legislative Update

January 27, 2026

Pat Kelly
Executive Director

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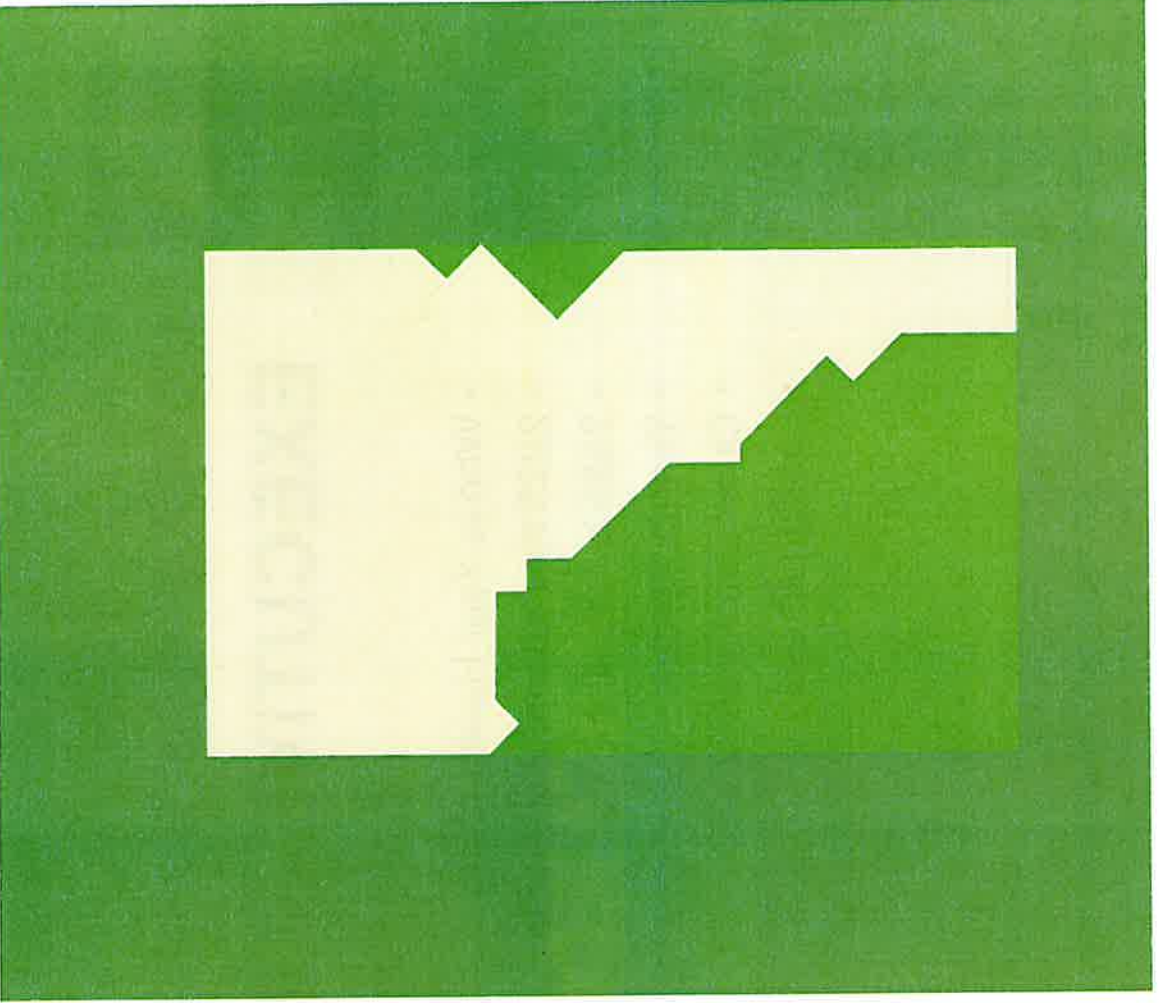
Pat Kelly

Your Health Idaho

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YOUR HEALTH IDAHO



EXECUTIVE SUMMARY

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

WHO WE HELP

Your Health Idaho provides a path to quality health insurance to Idahoans who are:

- Self-employed
- Early retirees
- Between jobs
- Not offered affordable employer-sponsored coverage
- Not eligible for another federal program
- And more

OVER A DECADE OF IMPACT

**\$44M SAVED THROUGH
LOWER ASSESSMENT FEES**

**PROVIDED OVER 500,000
IDAHOANS ACCESS TO
AFFORDABLE COVERAGE**

WHO IS YOUR HEALTH IDAHO

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

When the Affordable Care Act (ACA) was passed in 2010, states were given the option to join the federal platform, Healthcare.gov, or create their own marketplace.

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.

Our Mission:

PROVIDE QUALITY HEALTH
INSURANCE CHOICES THAT ARE
TAILORED FOR IDAHOANS.

Our Vision:

ROOTED IN SERVING IDAHOANS –
CREATING A STRONGER AND
HEALTHIER IDAHO.

2025 KEY ACCOMPLISHMENTS

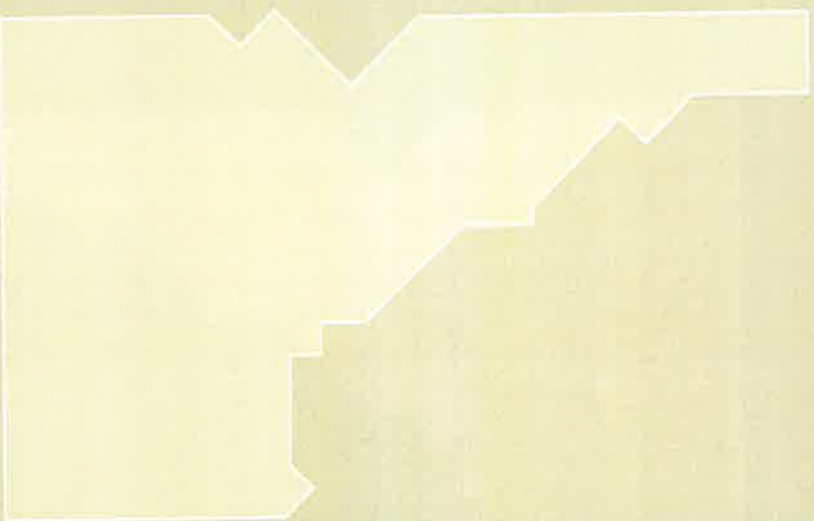
139,000 IDAHOANS
ENROLLED IN COVERAGE

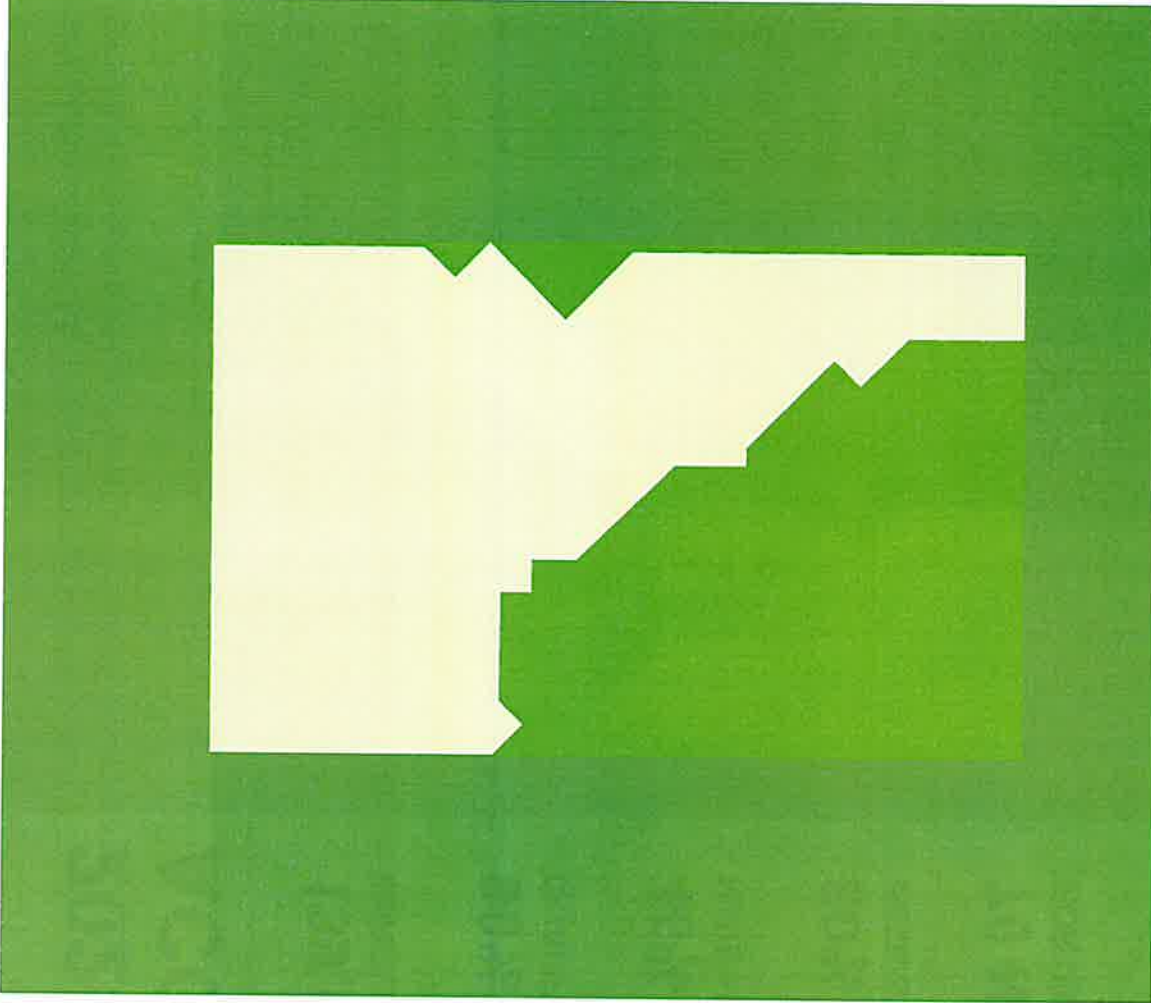
90% OF IDAHOANS
QUALIFIED FOR LOWER MONTHLY PREMIUMS

46% OF ENROLLEES
HAVE HAD COVERAGE FOR FOUR OR MORE YEARS

80% CUSTOMER RETENTION
WITH STRONG IN-YEAR ENROLLMENT

76 NET PROMOTER SCORE
FOR 2025





2025 KEY ACCOMPLISHMENTS

2025 ENROLLMENT HIGHLIGHTS

AGE



GENDER



ENROLLMENTS BY RATING AREA



ENROLLMENTS

90% WITH A TAX CREDIT
10% WITHOUT



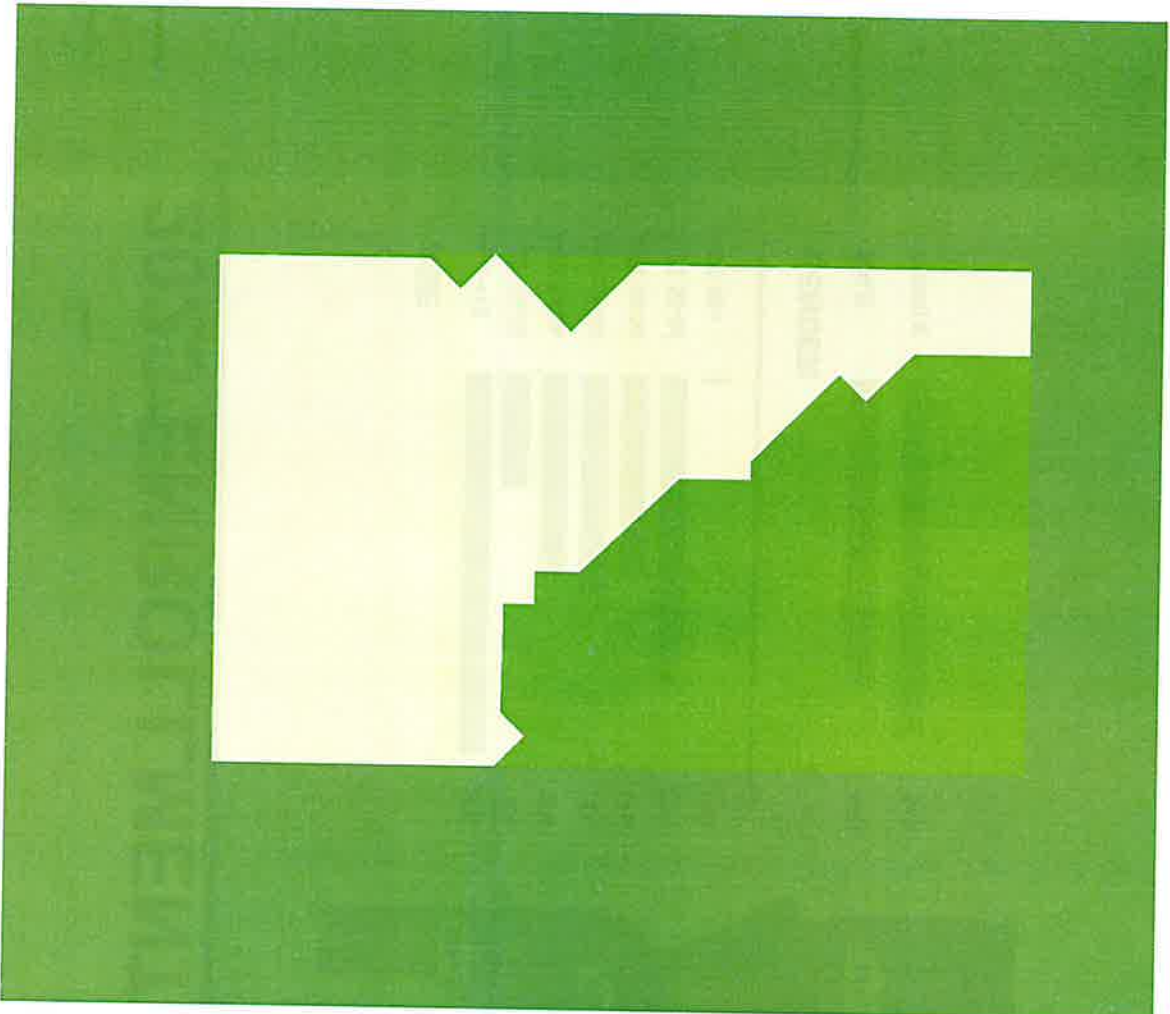
ENROLLMENTS

72% WITH AGENT OF RECORD
28% WITHOUT

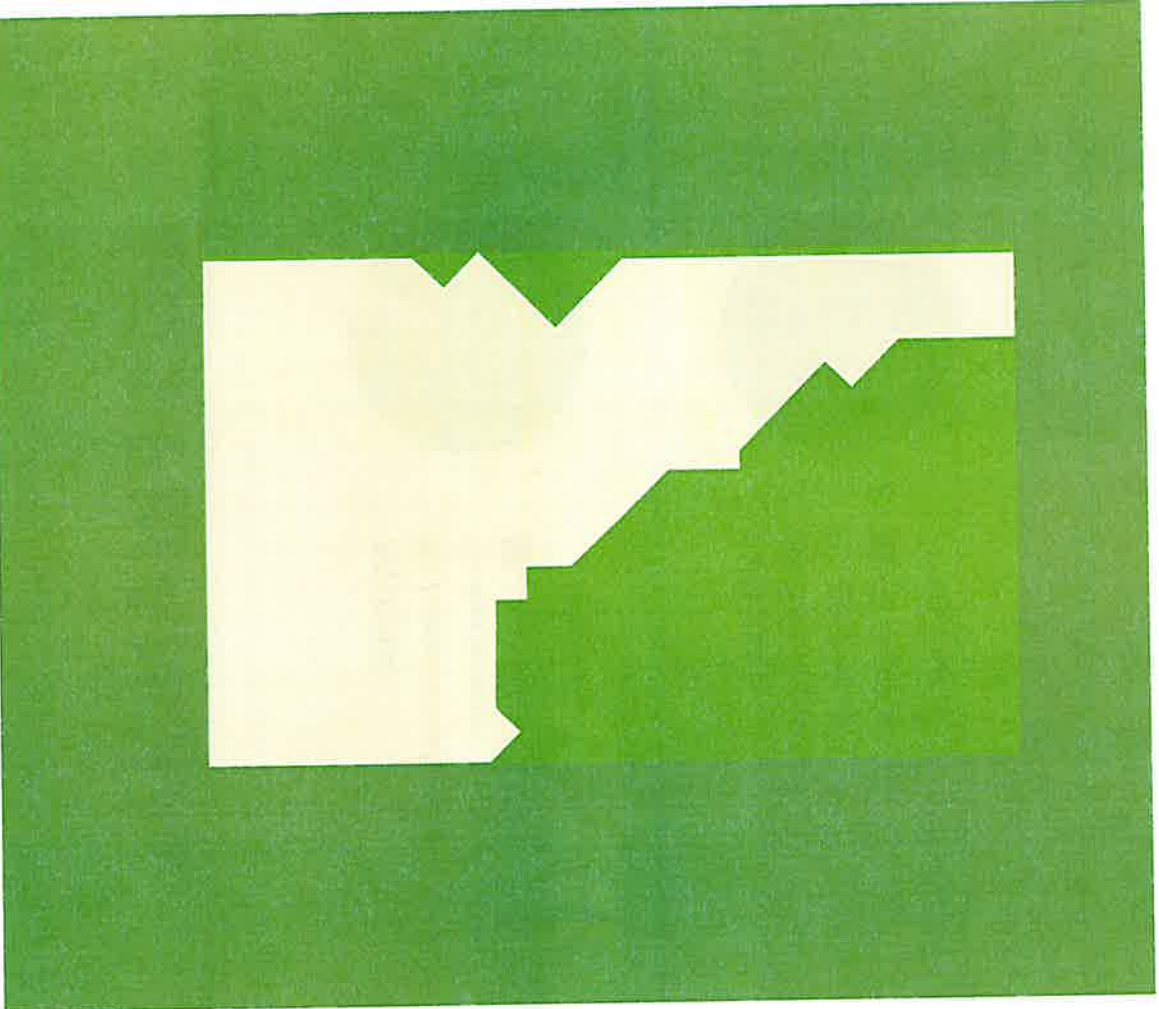


ENROLLMENT TYPE

83% RENEWAL
17% NEW CUSTOMERS



YOUR HEALTH IDAHO BY THE NUMBERS



YEAR IN REVIEW

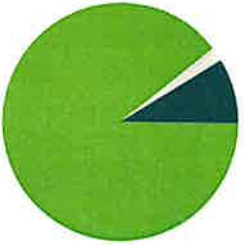
2025 FINANCIAL

REVENUE



Assessment Fee Revenue	\$15.0
Rent Revenue	\$1.0
Other Revenue	\$0.4
Total Revenue	\$16.4

EXPENSES



Operating Expenses	\$14.4
Other Expenses	\$0.3
Capital Expenses	\$1.4
Total Expenses	\$16.1

ASSETS

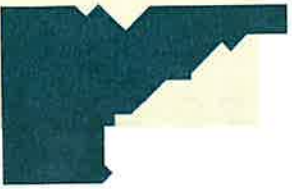


Cash and Cash Equivalents	\$10.3
Property and Equipment	\$8.2
Other Assets	\$1.6
Total Assets	\$20.1

LIABILITIES



Short-term Liabilities	\$1.5
Deferred Lease	\$1.0
Total Liabilities	\$2.5



PARTNERS

Collaboration and Support = Success

- Providing timely information and updates on federal policy changes to our agents, brokers and enrollment counselors
- Upgrades to the enrollment counselor portal and to agents and brokers Books of Business
- Continued collaboration with the Idaho Department of Insurance and Idaho Department of Health and Welfare
- New partnership with the Idaho Department of Labor for a supplemental income verification interface

72%

**OF ENROLLMENTS
HAVE AN AGENT
OF RECORD**



THE CUSTOMER EXPERIENCE

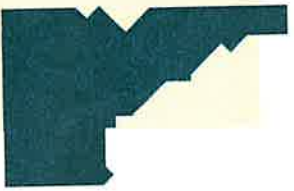
Putting Idahoans first.

- Connecting more Idahoan with no cost assistance with real-time scheduling with an agent or broker
- Expanded SMS messages to relay important information
- Addition of a federal policy page on YourHealthIdaho.org with a Frequently Asked Questions section
- Equipped the team with talking points to help Idahoans understand changes for 2026
- Continued to refine and execute on our enhanced Premium Tax Credits scenario planning

76

NET PROMOTER
SCORE FOR 2025

15 CONSECUTIVE MONTHS
OF AN NPS GREATER THAN 70



INVESTING IN THE BRAND

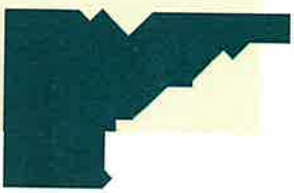
Consistency = Brand Awareness

- Year-round advertising continues to raise brand awareness
- Paid advertising reached record numbers
- Consistency reinforces the message that Your Health Idaho is where Idahoans can find quality coverage
- Education on federal policy changes ensured Your Health Idaho was a trusted source for Idahoans

26M

DIGITAL
IMPRESSIONS

DURING THE OPEN
ENROLLMENT 2026 PAID
ADVERTISING CAMPAIGN



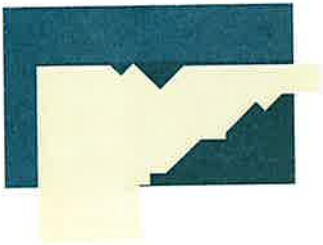
CONNECTING WITH IDAHOANS

Meeting Idahoans where they are

- 25% growth in the Outreach team allowed for 58% growth in event participation
- Participation in events across the state
- More than double the number of in-person enrollment events during Open Enrollment 2026
 - 41 events, including 13 new locations

58%

INCREASE IN
EVENT
PARTICIPATION



OPEN ENROLLMENT 2026

Affordability concerns were the major driver of Open Enrollment 2026 activity.

- 29% of Idahoans who were auto-renewed into a 2026 plan took some type of action with their plan
- There were over 60K plan changes throughout Open Enrollment

Efficiency gains made throughout the year allowed us to maintain a flawless customer experience.

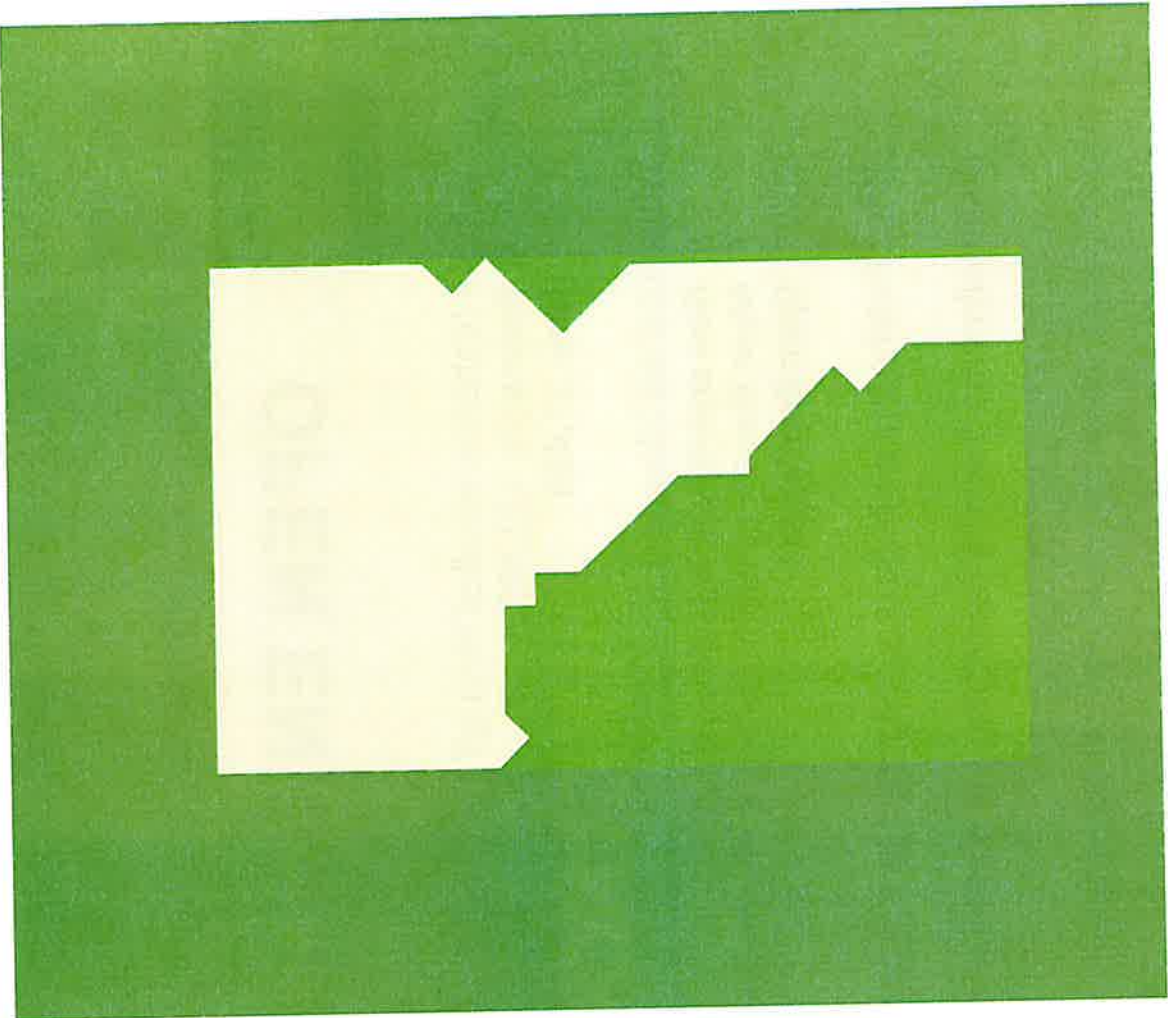
- Average call handle time decreased by 30% to less than 13 minutes
- Average time to answer decreased by 126% to 6 minutes
- Customer Advocates assisted Idahoans with over 37K calls, chats, and tickets

75

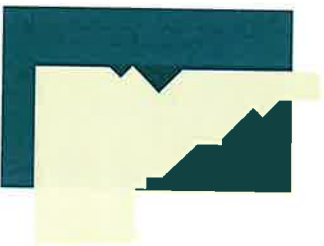
NET PROMOTER
SCORE FOR
OPEN
ENROLLMENT



OPEN ENROLLMENT 2026



LOOKING AHEAD



OPEN ENROLLMENT 2026 RESULTS

144,244 Idahoans enrolled through Your Health Idaho

- Renewals: 122,788
- New: 21,456

While total enrollment was up 3%

- **New enrollment was down by 22%**
- **More than 2x as many Idahoans disenrolled during Open Enrollment**

59% of Idahoans enrolled in or changed to a bronze plan

Disenrollments due to affordability will continue into April

ENROLLMENT SNAPSHOT:

120,426 MEDICAL

23,818 DENTAL

144,244 TOTAL

Thank You



FOR IDAHOANS BY IDAHOANS

IN 2026

Continue to:

- Identify areas to gain efficiencies
- Enhance the customer experience
- Remain fiscally responsible
- Strengthen existing and build new partnerships
- Cultivate an environment that supports team member success

Deliver for Idahoans by:

- Providing clear communications on federal and state policies
- Ensure our technology performs to a high standard
- Meeting them where they are across the state
- Invest in our team members so they can provide a flawless customer experience

Remain one of the top State-based Marketplaces in the country.