

Your Health Idaho 2020 Legislative Update

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Attachment 1
1/28/2021

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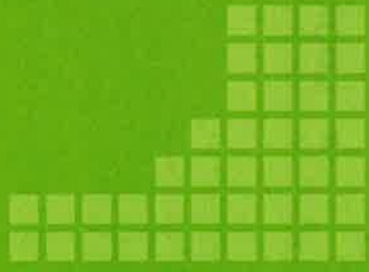


Executive Summary

- Key accomplishments
- 2020 by the Numbers
- Year in Review
- Open Enrollment 2021
- Looking Ahead

OUR MISSION

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



Key Accomplishments



2020 Key Accomplishments

2020 AVERAGE ENROLLMENT:

77,000 IDAHOANS

ONE IN THREE ENROLLED IDAHOANS:

PAID \$0/MONTH

- Successfully navigated the implementation of Medicaid Expansion in early 2020
 - Expected loss of 18,000 enrollments, instead saw a decrease of 13,000, due to Idahoans increasing income to maintain exchange coverage
- Highest per-capita enrollment and lowest operating costs of all state-based exchanges (at least 60% lower cost per enrollment)
- Certified nearly 800 Consumer Connectors to assist Idahoans through the enrollment process
- Enhanced technology capabilities for agents and brokers
- Research shows 90% satisfaction rate among 2020 enrollees



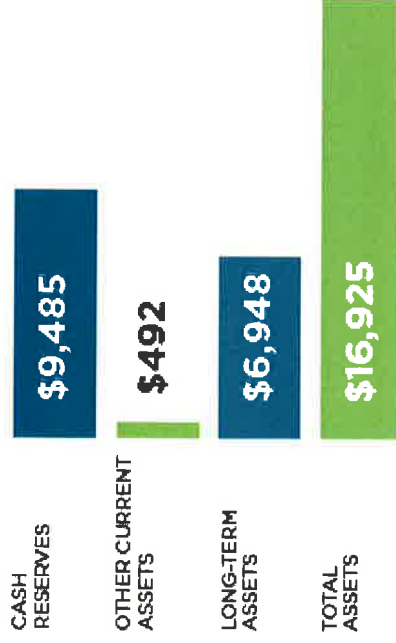
Your Health Idaho by the Numbers

Your Health Idaho by the Numbers



2020 Financials

ASSETS (IN THOUSANDS):



NET POSITION (IN THOUSANDS):



Your Health Idaho by the Numbers



2020 Enrollment Highlights

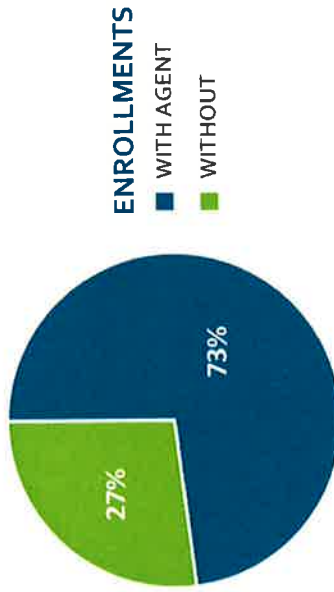
AGE



GENDER



IN 2020, AN
AVERAGE OF
77,000
IDAHOANS
HAD
COVERAGE
WITH YOUR
HEALTH
IDAHO





Year in Review

Serving Idahoans Through the Pandemic

- Your Health Idaho moved to a fully remote workforce with Governor Little's Stay at Home Order
 - Contingency planning ensured the team was safely working from home the same day the order was issued
- Initially, customer support was limited to email only, but phone support was enabled within a few weeks and service levels returned to normal
- In partnership with the Governor's office, the Idaho Department of Insurance, and Idaho insurance carriers, Your Health Idaho relaxed requirements for eligible Idahoans to enroll in coverage
 - Provided an expedited path for Idahoans who lost employer-sponsored coverage due to termination, layoff, or furlough during the pandemic
- To effectively serve customers and meet demand during Open Enrollment 2021, Your Health Idaho deployed a hybrid workforce with a small group on site and the rest of the team working remotely

Improving the Customer Experience

**YOUR HEALTH IDAHO
OVERALL GOAL:**

**A FLAWLESS
CUSTOMER
EXPERIENCE**

- Your Health Idaho is one of the only states with an in-house customer support center
- Maturation of organization indicated it was time to revisit support structure
 - New team members hired at manager and supervisor level to allow for more 1:1 coaching and skill development
 - Outside knowledge of support center best practices helped drive process improvement
- Your Health Idaho maintained an average Net Promoter Score (NPS) of 37, well above industry standards
 - Average NPS during Open Enrollment 2021 was up 44% from the previous year

Connecting with Idahoans

- As a result of the pandemic, nearly all in-person events were cancelled or moved to virtual format
- Unable to travel, the Your Health Idaho team had to adopt new outreach practices
 - Community education programming moved to virtual platform; Your Health Idaho hosted several workshops with organizations around the state
 - Increased print collateral partnerships with non-profits and community resource centers
 - Four-week sponsorship with Idaho Public Television helped reach rural audiences
- Social media presence expanded; new initiatives aimed at increased engagement

OPEN ENROLLMENT
FOR 2021 HEALTH INSURANCE
IS NOVEMBER 1 - DECEMBER 15

To learn more, scan this code using your smartphone camera or visit our website at YourHealthIdaho.org

Your Health IDAHO
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1.855.944.3246 | YourHealthIdaho.org



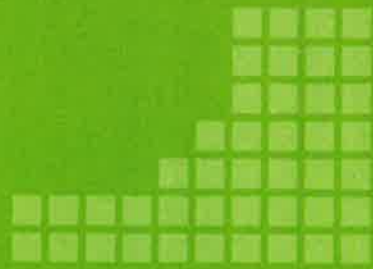
Enhancing Technology

- 2020 technology improvements focused heavily on upgrading the experience for agents and brokers
- Agency Portal was deployed in fall of 2020
 - Agents and brokers are now able to service multiple clients within their agency
 - Consumers are supported by multiple individuals working on their behalf
 - More than 50% of consumers enrolled are supported by agents and brokers leveraging this technology
- New videoconferencing software purchased to support a fully remote workforce and encourage engagement
 - Your Health Idaho team has been able to leverage for external trainings, outreach efforts, and stakeholder communications

Supporting Our Partners

- Nearly 800 Consumer Connectors completed certification training in 2020
 - Approximately 75% of all enrollments are completed with help from a Consumer Connector
- Annual fall training was moved to a virtual format
 - Still able to answer questions in real-time and provide relevant updates
 - Easily accessible for Consumer Connectors in rural areas
 - Feedback was very positive, Your Health Idaho exploring virtual options for future certification training
- As part of the Agency Portal initiative, agency support staff were able to complete certification training for the first time





Open Enrollment 2021

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Open Enrollment 2021

September

- Regence joins the Idaho exchange, bringing total number of carriers to 7
- Your Health Idaho Board of Directors certifies a record number of plans; 136 medical and 13 dental

October

- Anonymous shopping begins, 2021 plans and prices available for preview
- Renewal process begins, 99.9% completed by Nov. 1
- Nearly 800 agents, brokers, and enrollment counselors complete 2020 certification

November/December

- Open Enrollment for 2021 coverage begins and runs Nov. 1 – Dec. 15, 2020
- Your Health Idaho Board of Directors votes to extend Open Enrollment through Dec. 31, 2020

Open Enrollment 2021: Results

- Over 79,000 Idahoans enrolled through Your Health Idaho
 - Renewals: 85% , New customers: 15%
- Decrease of approximately 10,000 enrollments compared to same time last year
- Record high percentage of customers had paid for coverage by the end of open enrollment, indicating stronger likelihood of maintaining coverage
- Approximately 24% of enrollments have had a plan since 2014 when Idaho transitioned from federal platform

ENROLLMENT SNAPSHOT: JAN 2021

69,000: Medical Enrollments

10,000: Dental Enrollments

79,000: Total Enrollments



Looking Ahead

Looking Ahead

- Continue to evaluate and plan for continued impacts of COVID-19
 - Understand ongoing economic impacts to Idahoans and how that affects eligibility
 - Work with state partners to ensure Idahoans under protected coverage are aware of all their options
 - Plan for a safe return to the office for the Your Health Idaho team this spring
- We remain hopeful for a return to in-person outreach; interacting with stakeholders and potential consumers
- Work with state and federal partners to understand potential policy changes from the Biden administration and how they could potentially impact Idahoans, remaining nimble and ready to adapt
- **Continue to maintain control of Idaho's health insurance marketplace at minimal cost to its citizens**



Delivering for Idahoans

OUR COMMITMENT

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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 **highest per-capita enrollment** and a **90% satisfaction rate** among customers

 Stability in the Idaho marketplace continues to ensure **choice for Idahoans** with a **record number of plans** offered in 2020

 **Lower assessment fee** than the federal marketplace has **saved Idahoans \$38M** through 2020

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