



**IN THE REAL WORLD  
BONES BREAK.  
SO DO BANK ACCOUNTS.**

# Your Health Idaho Update

*Employer's Health Coalition of Idaho*



**Pat Kelly**  
Executive Director  
Your Health Idaho

# Health Insurance Marketplaces

## Creation of Health Insurance Marketplaces

Marketplaces can be operated by a state, the federal government or a combination of both. Each state chooses how to run its marketplace. Your Health Idaho is a state-based marketplace.



State-Based  
Marketplace


States choose to manage all marketplace functions.



State-  
Partnership  
Marketplace

States choose to partner with the federal government.

The state engages actively with the federal government in the operation of certain aspects of the Federally-facilitated marketplace.



Federally-  
Facilitated  
Marketplace

States choose to have the federal government operate a marketplace in their state.

The federal government manages all Marketplace functions.

## Our Mission

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

## **Our Goals**

**We are meeting the goals placed in front of us less than three years ago.**

- 1. Idaho is in control of our marketplace.**
- 2. We are providing Idaho-based resources to thousands of Idahoans who choose to use the exchange to find health insurance.**

# YHI Guiding Principles

### As Your Health Idaho Prepares for Open Enrollment 2016 we are focused on:

#### **CONTROL**

- Idahoans are in control and able to compare options and chose their coverage
- YHI maintains control at a local level without federal involvement

#### **AFFORDABILITY**

- YHI offers affordable coverage to those who want it

#### **SUSTAINABILITY**

- Financial prudence and best practices are in place and YHI is committed to long-term financial sustainability

# Sustainability of Your Health Idaho





## Your Health Idaho Sustainability

As articulated in our enabling legislation, financial sustainability is a major priority for Your Health Idaho. To achieve sustainability, Your Health Idaho is committed to:

- Maintaining a model of fiscal prudence
- Focusing on customer retention
- Examining long-term financial implications before all major purchases
- Implementing systematic vendor roll-off to in-house resources at significantly lower long-term costs
- Hiring personnel with diverse skills and talents
- Utilizing relationships with Your Health Idaho stakeholders

***“The Your Health Idaho Board of Directors and staff placed great value on **fiscal prudence** and practical purchasing decisions.”***

*--Leavitt Partners*

# Commitment to Sustainability

Your Health Idaho has been the least expensive, fully functional, state based exchange to implement

- **Total Federal Grant Monies: \$104M**
- **Total Monies Spent to date: \$76M**

Beginning with Plan Year 2016, Your Health Idaho assessment fees will increase from 1.5% to 1.99% which is substantially lower than the FFM fee of 3.5%

# Enrollment

## Enrollment

# 2015

## ENROLLMENT

## BY THE NUMBERS

Idahoans enrolled through the exchange  
as of October 1, 2015

# 86,327

# 88%

Of those effectuated qualify  
for cost-savings

# Idahoans on the Exchange

- The Idaho Exchange is fourth in the nation for enrollments per capita
  - ✓ ***The highest of any state-based exchange***
- The average Idahoan who signs up on the exchange pays \$65/month for insurance coverage
- The average APTC for Idahoans is approximately \$227/month
- Of the more than 86,000 Idahoans enrolled on the Exchange, approximately 88 percent qualify for cost-savings

# Improving the Consumer Experience

# Improving the Consumer Experience

**YHI is committed to providing the best experience possible for the consumer. Over the past year YHI has focused on the following:**

- Taking ownership of the renewal process
- Implementing auto-renewals to ensure uninterrupted coverage
- Providing more information in the consumer portal
- Coordinating with DHW and insurance carriers to send consumer notices

# Improving the Consumer Experience Cont.

- **Offering adult dental coverage**
  - Providers Include: BEST Life & Health Insurance, Blue Cross of Idaho, Delta Dental of Idaho, Dentegra Insurance Company, Pacific Source, and Willamette Dental of Idaho
  
- **Improving the call center processes**
  - First call resolution
  - Hold or Callback options available
  
- **Facilitating the relationship between consumers and certified agents, brokers, and enrollment counselors**
  - Statewide consumer connector training ensures the best help available
  - All services provided are free of charge to the consumer



# Small Business Health Options Program (SHOP)

**SHOP is open to small businesses and not-for-profits in Idaho with 50 and fewer full-time equivalent employees.**

**For plan year 2016, SHOP will remain a direct enroll process with the carriers**

- Return on investment for adding SHOP to the marketplace did not fit the YHI sustainability model

# Large Employer Notifications

- **FFM notifying large employers only when data is available**
- **FFM not notifying all large employers**
- **State-based exchanges not required to do this**

# Reporting | 1095 Forms

## **Form 1095-A: Health Insurance Marketplace Statement**

Sent from Your Health Idaho to the consumer. Shows monthly premium & APTC amounts.

## **Form 1095-B: Health Coverage**

Sent from insurance carriers to the consumer. Shows months that consumer had Qualifying Health Plan.

*- If an individual receives Medicaid, this form will come from DHW*

## **Form 1095-C: Employer-Provided Health Insurance Offer & Coverage**

Sent from employer to the consumer and the IRS. Includes employer coverage information (type, periods, affordability, etc.)

# Improving the Consumer Connector Experience

# Improving the Consumer Connector Experience

**Consumer Connectors are essential to helping Idahoans apply for coverage through the exchange. YHI recognizes that relationship and is committed to improving the necessary technology. Updates include:**

- Ability to sort and export all active individuals to spreadsheet
- Option to submit a support ticket directly to YHI from the portal
- Improving the individual toolbar to include shortcuts to household, eligibility, APTC/CSR, and support ticket template
- Improvements to the consumer connector inbox
- Call center process improvement
  - First call resolution
  - Hold or Callback options available

**In conjunction with these updates, YHI has enhanced agent training to include state-wide in-person & live experience opportunities.**

# Renewals & Open Enrollment

# 2016 Renewals

In 2015, more than **86,000** Idahoans enrolled in coverage through Your Health Idaho. Your Health Idaho is pursuing a path to ensure Idahoans that enrolled in coverage in 2015:

- Receive an accurate re-determination of their eligibility for the Advanced Premium Tax Credit (APTC) and Cost Sharing Reductions.
- Maintain coverage without interruption into plan year 2016 if they take no action.
- Have an opportunity to shop for a new plan for 2016 if they choose.

## Notices

### September

- DHW began sending redeterminations for APTC customers.
  - If more information is needed, consumers will receive a notice from DHW informing them that a manual reevaluation is necessary

### October

- Consumers receive 2016 APTC determinations from DHW
- YHI will send notices inviting consumers to log on to their dashboard Nov. 1, to shop for plans
- YHI will send notices to consumers whose APTC is ending
- Carriers will send notices detailing any changes to the network, providers, and other miscellaneous benefits

### November

- Nov. 1, 2015, YHI will send renewal information with instructions on how to log-in and view their 2016 plan



# Operational Readiness

### Renewal Campaign

- “What to Expect” mailers sent to Idahoans
- DHW to send APTC updates
- Web site updates staged

### Consumer Connector Certification

- Over 450 agents and brokers have been certified for 2016

### Statewide Training

- Renewals & Tec Updates – Sept.
- Live Application Training – Oct.
- Open Enrollment Procedures – Nov.

### Technology Updates

- Release 3.0 implemented Sept. 30

***“The **achievements and lessons learned** from the **Your Health Idaho marketplace** represent an **attractive opportunity** for **FFM states** that **my be interested in taking on more responsibility for marketplace operations.**”***

*--Leavitt Partners*

# Important Dates

- **October 1, 2015** – Anonymous shopping available
- **November 1, 2015** – Open Enrollment 2016 begins
- **December 15, 2015** – Last day to submit an application for coverage beginning  
Jan. 1, 2016
- **January 31, 2016** – Open Enrollment ends



THANK YOU!



# Appendix

# APTC & CSR

Who is eligible for Advanced Payment of Tax Credit or Cost-Sharing Reductions?  
*(based on 2016 FPL)*

Advanced Payment of the Premium Tax Credit (APTC) Income Qualifications	
Family Size	Income Range
Individuals	\$11,770 – 47,080
2 people	\$15,930 – 63,720
3 people	\$20,090 – 80,360
4 people	\$24,250 – 97,000

Cost Sharing Reduction Income Qualifications	
Family Size	Income Range
Individuals	\$11,770 – 29,425
2 people	\$15,930 – 39,825
3 people	\$20,090 – 50,225
4 people	\$24,250 – 60,625

**Advanced Payment of the Premium Tax Credit:**

*A tax credit assists qualifying individuals and families by reducing the monthly premium amount in order to make health insurance affordable.*

**Cost Sharing Reductions:**

*A discount that lowers the amount paid out-of-pocket for deductibles, coinsurance, and copayments.*

## View Active Individuals

On the individuals page, you can search for the consumer you want to help and then click on the individual account to access the consumer's portal.

The screenshot displays the 'Your Health IDAHO' portal interface. At the top, there is a navigation bar with 'GET ASSISTANCE' and 'MY ACCOUNT' options. Below this is a breadcrumb trail: 'Individuals > My Information >'. The main heading is 'Individuals'. A search section titled 'Q Search' contains several input fields: 'First Name', 'Last Name', 'Application Type' (with a dropdown menu showing 'Select Application'), 'Issuer', 'Current Status' (with a dropdown menu showing 'Select Current Status'), 'Next Steps', 'Due Date' (with a dropdown menu showing 'Select Due Date'), and 'Coverage Year' (with a dropdown menu showing 'Current Year'). A 'GO' button is located at the bottom right of the search section. Below the search section, there is a 'Sort by' dropdown menu set to 'Due Date (first due)' and a link for 'Export as Excel'. The results are displayed in a table with columns: '#', 'HOUSEHOLD', 'STATUS', and 'COVERAGE'. The first row shows '1' in the '#' column, 'BIMAL SAHAY' in the 'HOUSEHOLD' column, and '/month' in the 'COVERAGE' column. Below the table, there is a section for 'Phone: 4155798091' and 'Application Type: Non-Financial'.

# Individual Toolbar

New enhancements enable Consumer Connectors to take action directly from the individual's snapshot. By hovering your mouse over the gear logo on the bottom left, you can take the following actions:

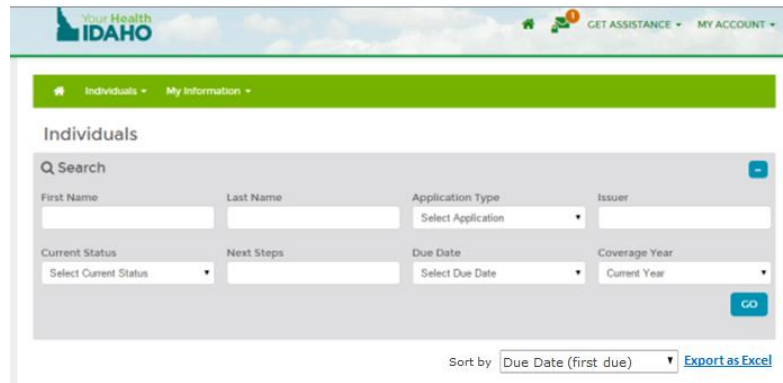
- View the individual's account
- View the entire household details
- View APTC/CSR eligibility determinations
- Resend the activation email to consumers
- Mark the individual inactive (for your records only)
- Submit a Support Ticket to YHI

The screenshot displays a user profile for JOHN ANDERSON. The profile includes contact information (Phone: 3424433424, Email: john.anderson@yopmail.com, Address: [redacted]), application details (Application Type: Non-Financial, Current Status: Eligible for Shopping), and next steps (Shop for Plans). A toolbar at the bottom of the snapshot is highlighted with a red box, containing a gear icon and the following actions: Account, Household, Eligibility, Comments, Resend Activation Email, Mark As Inactive, and Contact Your Health Idaho.

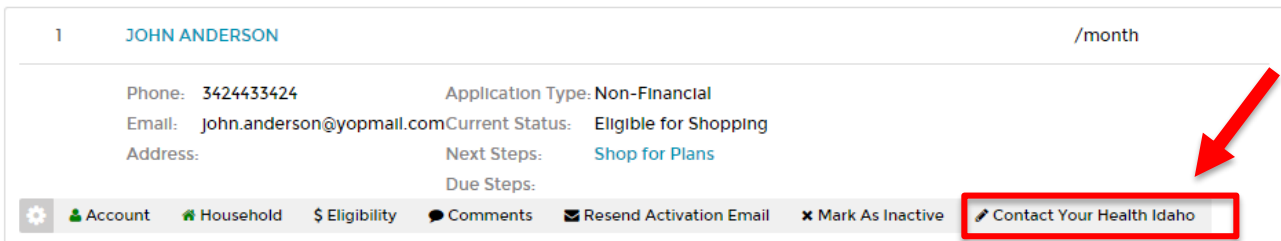
1	JOHN ANDERSON	/month
Phone:	3424433424	Application Type: Non-Financial
Email:	john.anderson@yopmail.com	Current Status: Eligible for Shopping
Address:	[redacted]	Next Steps: Shop for Plans
Due Steps:		
[Toolbar: Account, Household, Eligibility, Comments, Resend Activation Email, Mark As Inactive, Contact Your Health Idaho]		

## Submitting a Support Ticket

To submit a support ticket on behalf of a consumer, first find their account on the active individual page.



When you see their account information, hover your cursor over the tool bar at the bottom and click “Contact Your Health Idaho” to submit a support ticket.



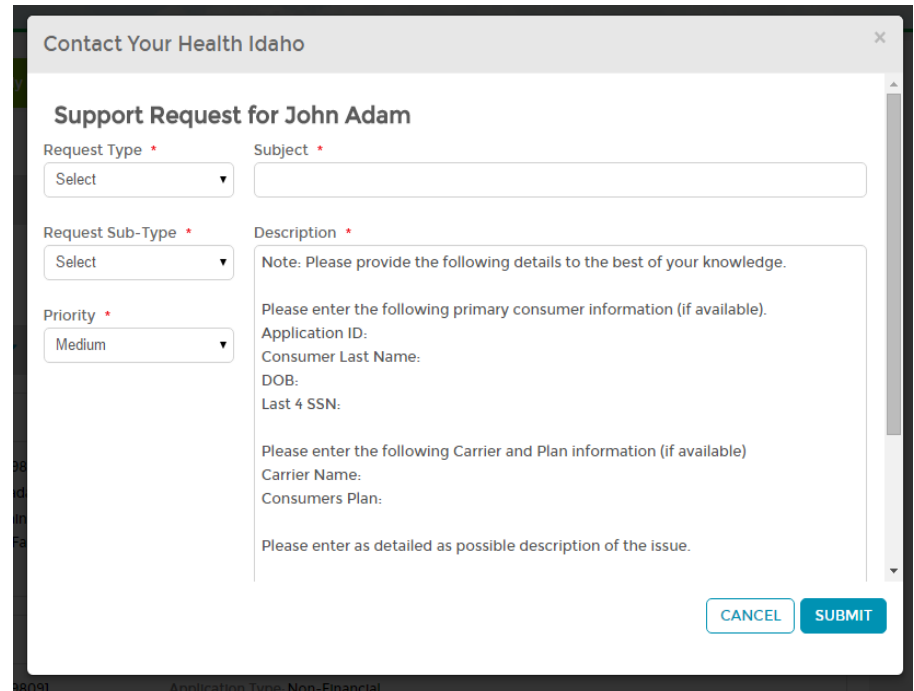


## Submitting a Support Ticket

After clicking “Contact Your Health Idaho” you will see a support ticket template. Fill in the template with all necessary information and click **SUBMIT**.

**NOTE:** After clicking SUBMIT, a pop up will display your support ticket number.

You **MUST** have this number if you plan to contact YHI regarding the support request.



Contact Your Health Idaho

### Support Request for John Adam

Request Type \*  
Select

Request Sub-Type \*  
Select

Priority \*  
Medium

Subject \*

Description \*

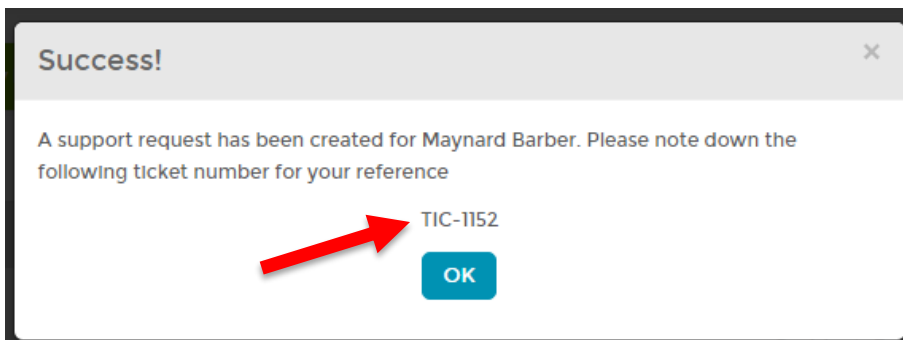
Note: Please provide the following details to the best of your knowledge.

Please enter the following primary consumer information (if available).  
Application ID:  
Consumer Last Name:  
DOB:  
Last 4 SSN:

Please enter the following Carrier and Plan information (if available).  
Carrier Name:  
Consumers Plan:

Please enter as detailed as possible description of the issue.

CANCEL SUBMIT



Success!

A support request has been created for Maynard Barber. Please note down the following ticket number for your reference

TIC-1152

OK

# Consumer Connector Inbox

Consumer Connectors are encourage to check their YHI inbox frequently. Important information concerning consumer eligibility, enrollment, and coverage can be found here.

The screenshot displays the 'Your Health IDAHO' portal interface. At the top, the logo is on the left, and navigation links for 'GET ASSISTANCE' and 'MY ACCOUNT' are on the right. Below this is a green navigation bar with 'Individuals' and 'My Information' options. The main content area is titled 'Notifications' and shows '1 items in Inbox; 1 unread'. On the left, there is a search box and a 'Folders' section with 'Inbox' selected and a notification badge. The notification list has columns for 'From', 'Subject', and 'Date'. One notification is visible: 'Exchange Admin' with the subject 'Your YHI certification status has been changed' and the date 'Tue Sep 08'.

From	Subject	Date	
Exchange Admin	Your YHI certification status has been changed	Tue Sep 08	