



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

Your Health
IDAHO

Your Health Idaho

Employers' Health Coalition of
Idaho

Pat Kelly

Executive Director

Your Health Idaho



Establishing Idaho's Healthcare Exchange

Your Health Idaho was established by state legislation in 2013

We are an independent body:

- Maintain control at a state level
- Governed by a 19-member Board of Directors
- Partner with the Department of Insurance and the Department of Health and Welfare, and statewide agents and brokers
- Built to be fiscally conservative
- Designed to offer choice, competition, and transparency

History:

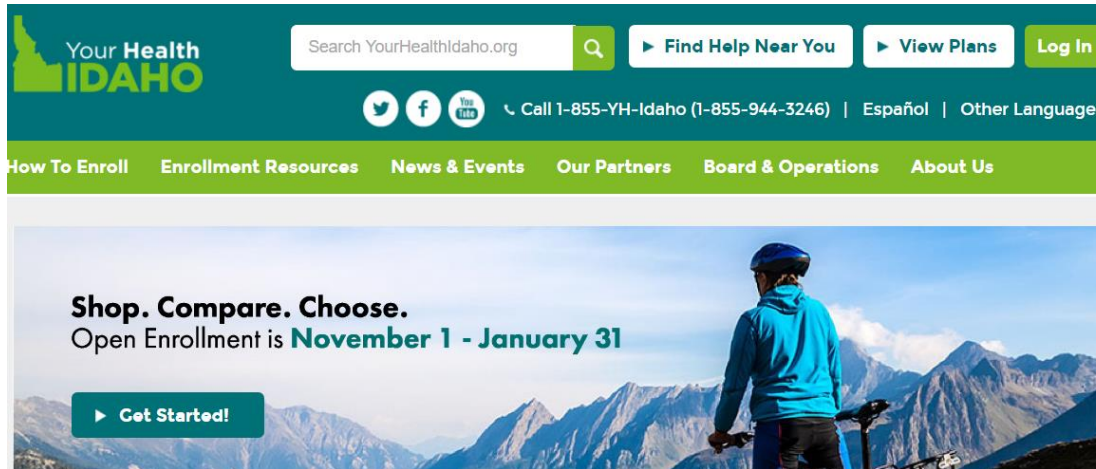
- First open enrollment: Utilized the federal system, Healthcare.gov
- Second open enrollment: Transitioned to our own technology
- Third open enrollment: Improved processes and enhanced systems
- Fourth open enrollment: Focus on Customer Experience

The Status of Idaho's Healthcare Exchange

- Idaho has the second-highest per capita enrollment in the United States
- Idaho has been cited as a model for state-based exchanges
- Idaho's establishment costs are among the lowest in the nation

As of February 1, 2017:

105,977 Idahoans enrolled for 2017



The screenshot shows the homepage of the Your Health Idaho website. The header features the logo on the left, a search bar with the text "Search YourHealthIdaho.org", and navigation buttons for "Find Help Near You", "View Plans", and "Log In". Below the header is a green navigation bar with links for "How To Enroll", "Enrollment Resources", "News & Events", "Our Partners", "Board & Operations", and "About Us". The main content area has a background image of a person on a bicycle in a mountainous landscape. The text reads: "Shop. Compare. Choose. Open Enrollment is **November 1 - January 31**". A "Get Started!" button is positioned at the bottom left of the main content area.

The Idaho model is working.

Over 100-thousand Idahoans have coverage.

Nearly 90 percent receive a tax credit.

Idaho's exchange was built by Idahoans for Idahoans.

Our state's exchange is lean, flexible, and sustainable.

We maintain control at the state level.

Idaho and its residents are saving money.

Our lower assessment fee has saved Idahoans over \$15-million, compared with the federal fee.

Idaho has seen savings to the Catastrophic Fund of about \$29-million.



Your Health Idaho

THE FUTURE

BUT SERIOUSLY, FOLKS.

We cannot predict the future – but we can prepare.

We know change is coming, and we are ready to adapt.

- Established Infrastructure to help Idahoans shop for health insurance
- YHI is nimble and can respond quickly to changing dynamics
- We have years of investments in technology
- We have a skilled workforce that understands the ACA and can navigate through reform

Change is Coming

What to expect from YHI.

- Continue to conduct business as usual for Idahoans.
- Assist customers who have signed up for 2017 coverage.
- Our statewide network of agents and brokers continue to serve new customers.

Successful changes take time.

- Up to three years to make substantial changes for individuals and the market as a whole.



YOUR HEALTH IDAHO

The mission of Your Health Idaho is to maintain maximum control of Idaho's health insurance marketplace at minimal cost to its citizens.