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# Silver State Health Insurance Exchange

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## **FISCAL AND OPERATIONAL REPORT** **PROVIDED TO THE GOVERNOR AND LEGISLATURE** **PURSUANT TO NRS 695I.370 (1)(B)** **DECEMBER 2015**

The Silver State Health Insurance Exchange is pleased to offer this Fiscal and Operational Report, required pursuant to [NRS 695I.370\(1\)\(b\)](#), to the Governor, the Legislature and the public. It provides information regarding the activities of the Exchange since July 2015 including the Exchange’s transition to a State-Based Marketplace Federal Platform and Plan Year 2016 successful Open Enrollment efforts.

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### **EXECUTIVE SUMMARY**

The Exchange continues to transform while focusing on our ultimate objective: to increase the number of insured Nevadans by giving them access to quality healthcare through affordable health insurance plans. Over the past three years, our efforts, in conjunction with an expansion of Medicaid eligibility, have substantially reduced the state’s uninsured population.

To guide our efforts as we move forward, the Exchange has set out a series of strategic initiatives which describe organizational priorities and ensure that employees and our stakeholders are working toward common goals. The initiatives establish agreement around intended outcomes/results and assure the organization's operations achieve our primary mission: to increase the number of insured Nevadans.

The Exchange has developed strategic initiatives rather than a “strategic plan.” Strategic plans are generally linear and based on “more of the same” however the Exchange exists in a post-linear world. The continuous rollout and refinement of federal regulations and the ongoing

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development of the State Supported Based Marketplace (SSBM) model make traditional strategic planning impractical. Our efforts are directed to ‘adaptive planning,’ focusing on actions which push us toward our desired future and reflective of our environment.

Our activities over the past six months have been centered upon more targeted outreach and support, improving consumer assistance and fostering our relationship with the broker and navigator community. Each of these activities are intended to enhance the ability of the Exchange to increase the number of insured Nevadans by facilitating the purchase and sale of health insurance that provides quality health care through the creation of a transparent, simplified marketplace of qualified health plans, both today and in the future.

## **THE BOARD**

In accordance with 45 CFR § 155.110(c), the State must ensure that the Exchange has in place a clearly defined governing board.

The Board consists of seven voting members and three non-voting members. Of the seven voting Board members, five appointments to the Board were made by the Governor, one by the Speaker of the Nevada Assembly, and one by the Nevada Senate Majority leader.

Since the last report, one Board member has moved on and one has been appointed to date to take one open seat.

The current Board members are:

- Voting Members
  - Florence Jameson, MD, Chair
  - Erin Grinshteyn, Vice-Chair
  - Valerie Clark
  - E. Lavonne Lewis
  - Angie Wilson
  - Jose Melendrez (Appointed by Governor)
  - Vacant (Appointed by Speaker of Assembly)
  
- Ex-Officio – Non-voting
  - Katrina Nielson - Department of Administration, for Jim Wells, Director
  - Cliff King – for Acting Commissioner of Insurance, Amy Parks
  - Betsy Aiello - DHHS, for Richard Whitley, Interim Director

Since our last report there have been 5 Board Meetings. The Board, required to meet at least once a calendar quarter, currently meets on a monthly basis as directed by the Chair or majority of members (NRS 695I.340). Board Meetings are held in Carson City and Henderson as well as streamed over the internet. All Board Meetings include time for public comment, discussion for possible action items, Advisory Committee updates, Executive Director’s Report, etc.

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**STAFF**

The Exchange staff currently consists of thirteen full time employees. The Chief Financial Officer, and Operations Manager positions were filled in August 2015 and a Compliance & Research Analyst position was filled in October 2015. Nevada has, by far, the lowest Exchange employee count in the nation. Pursuant to NRS 695I.380, all employees of the Exchange are in the unclassified service of the state.

**NEVADA HEALTH LINK MARKETING, ADVERTISING, AND OUTREACH REPORT**

Nevada Health Link's third marketing and advertising campaign officially launched on October 26, 2015. All marketing, advertising, and outreach activities are strategically aligned with our uninsured target audience, with a focus on the Hispanic Eligible Uninsured (about 40%+), African Americans, tribal and rural communities, single mothers, families, recently laid-off, self-employed, and millennials. Resources for all marketing, advertising and outreach activities were aligned to the state's geographical mix, with approximately 80% of efforts allocated to the southern part of the state and 20% allocated to the northern part of the state.

In addition to the original statewide media campaign and the outreach and distribution program, additional tactics were implemented to ensure everything possible is being done to reach Nevadans with the details they need to sign up in time. Messaging has been adjusted to reflect bold call-to-action and deadline messaging, and also to resonate specifically with young invincibles who we know tend to wait until the last minute to act.

Social media is playing a more significant role with a goal of educating and informing target audiences by steering conversations to relevant subject, thus significantly reducing erroneous postings. As a result, Nevada Health Link grew a respectable Facebook fan base of close to 2,000 followers. Paid Facebook ads reached 590,789 people in Nevada and over 40,000 engagements (*link clicking, liking, commenting, sharing, viewing, retweeting, replying, etc.*) took place through Facebook, Twitter and Instagram.

Partnering with the navigator groups, efforts were diversified by opening and/or supporting one-day, satellite enrollment events in targeted zip code areas for Midweek pop up events, sign up Saturdays, 15<sup>th</sup> of the month events, and kick off and closing day have been held at locations such as the CSN West Charleston Campus in Las Vegas, select broker offices, the Henderson Convention Center, Reno Boys and Girls Club, the Ramirez Group Office in Reno, and the Clark County Government Center in Las Vegas. The events have offered those who need in person assistance help consumers get information about where to find a health plan tailored to their needs.

Both the Kick-off and Close-out enrollment events follow the same theme: Get Healthy. Get Covered. Health and Enrollment Fair. The close out event in Las Vegas will be held at the Clark County Government Center, January 30, 2016 from 10 AM to 6 PM. Navigator entities, the

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Exchange, and the Ramirez Group will host the event and partner with the other grantee organizations, agents and brokers, volunteers, and Penna Powers to staff and run the event. A total of 118 licensed enrollment professionals (comprised of assisters from navigator groups, and insurance agents and brokers) participated on site at the kick-off and close-out events statewide to help people enroll and answer their questions. There was also an expansive health fair, offering medical screenings and information, family activities, prize giveaways and more.

January 30<sup>th</sup> activities and enrollment events will be heavily promoted through advertising, namely TV, radio, billboards, social media, press releases, media interviews and every person-to-person touch point leading up to the final day.

Overall Highlights for Media, Outreach, and Enrollment Events are as follows:

**Media Campaign Highlights: Estimated impressions for 10/26/15-12/15/15**

- Las Vegas: 45,246,896 estimated impressions
- Reno: 10,021,613 estimated impressions
- Rural print: 1,449,000
- Reached individuals 39 times through TV and radio ads
- Digital/Online: 8,291,721 estimated impressions
- Social Media: 3,282,355 estimated impressions
- PR/Media Coverage: Total Estimated Earned Media Coverage: \$7,181,274.09

**Outreach Campaign Highlights**

- 31 events and 128 distribution points
- 31,655 in attendance at events
- 4,825 one-on-one conversations with members of our target audience

**Enrollment Events**

- 875 Nevadans served
- Successful partnerships with 9 navigator organizations, 100+ agents and brokers, Medicaid staff and media

Year three's marketing efforts are migrating from dual education and awareness objectives to primarily an enrollment objective. The diverse mix of traditional media, digital and social media emphasis, significantly strong PR/Media relations and strong broker alliances proved to align with this objective.

**NAVIGATORS, ENROLLMENT ASSISTERS AND CERTIFIED APPLICATION COUNSELORS**

Per the ACA, the Exchange must have consumer assistance functions, including a Navigator program, and must refer consumers to consumer assistance programs in the State when available and appropriate.

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During open enrollment for Plan Year 2016 (November 15, 2015 – January 31, 2016), the Exchange utilized Navigator/Enrollment Assister agreements with the following organizations:

- Academy of Human Development
- Asian Community Resource Center
- Consumer Assistance Resource Center
- Dignity Health - St. Rose Dominican
- Financial Guidance Center
- Foundation for Positively Kids
- Foundation for Recovery
- State of Nevada - Office for Consumer Health Assistance
- Three Square

**FINANCE**

The final 2016/2017 budget is as follows:

<b>B/A 1400 Silver State Health Insurance Exchange</b>					
<b>Final SFY 2016 Budget</b>					
<b>Total FTE Count</b>		<b>13</b>			
		<b>42</b>	<b>47</b>	<b>GL 3601</b>	
		<b>Appropriations</b>	<b>Beginning Cash</b>	<b>QHP Fees</b>	<b>BUDGET</b>
		<b>GF Advance</b>			<b>TOTAL</b>
<b>Revenue</b>		<b>\$ -</b>	<b>\$ 1,313,247</b>	<b>\$ 6,104,282</b>	<b>\$ 7,417,529</b>
<b>Expenditures</b>					
Cat 01	Personnel	\$ -	\$ -	\$ 1,240,656	\$ 1,240,656
Cat 02	Out-of-State Travel	\$ -	\$ -	\$ 20,055	\$ 20,055
Cat 03	In-State Travel	\$ -	\$ -	\$ 25,000	\$ 25,000
Cat 04	Operating	\$ -	\$ -	\$ 2,503,696	\$ 2,503,696
Cat 26	Information Services	\$ -	\$ -	\$ 13,644	\$ 13,644
Cat 30	Training	\$ -	\$ -	\$ 6,523	\$ 6,523
Cat 71	Navigators	\$ -	\$ -	\$ 2,200,000	\$ 2,200,000
Cat 82	DHRM Cost Allocation	\$ -	\$ -	\$ 6,211	\$ 6,211
Cat 85	Cash Reserve	\$ -	\$ 1,237,386	\$ -	\$ 1,237,386
Cat 87	Purchasing Assessme	\$ -	\$ -	\$ 15,143	\$ 15,143
Cat 88	SWCAP	\$ -	\$ -	\$ 19,983	\$ 19,983
Cat 89	AG CAP	\$ -	\$ -	\$ 129,232	\$ 129,232
Cat 90	General Fund Advance	\$ -	\$ -	\$ -	\$ -
	<b>Total Expenditures</b>	<b>\$ -</b>	<b>\$ 1,237,386</b>	<b>\$ 6,180,143</b>	<b>\$ 7,417,529</b>

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<b>B/A 1400 Silver State Health Insurance Exchange</b>					
<b>Final SFY 2017 Budget</b>					
<b>Total FTE Count</b>		<b>13</b>			
		<b>42</b>	<b>47</b>	<b>GL 3601</b>	
		<b>Appropriations</b>	<b>Beginning Cash</b>	<b>QHP Fees</b>	<b>BUDGET</b>
		<b>GF Advance</b>			<b>TOTAL</b>
<b>Revenue</b>		<b>\$ -</b>	<b>\$ 1,237,386</b>	<b>\$ 6,549,646</b>	<b>\$ 7,787,032</b>
<b>Expenditures</b>					
Cat 01	Personnel	\$ -	\$ -	\$ 1,241,690	\$ 1,241,690
Cat 02	Out-of-State Travel	\$ -	\$ -	\$ 20,055	\$ 20,055
Cat 03	In-State Travel	\$ -	\$ -	\$ 25,000	\$ 25,000
Cat 04	Operating	\$ -	\$ -	\$ 2,500,991	\$ 2,500,991
Cat 26	Information Services	\$ -	\$ -	\$ 23,510	\$ 23,510
Cat 30	Training	\$ -	\$ -	\$ 6,523	\$ 6,523
Cat 71	Navigators	\$ -	\$ -	\$ 2,200,000	\$ 2,200,000
Cat 82	DHRM Cost Allocation	\$ -	\$ -	\$ 6,497	\$ 6,497
Cat 85	Cash Reserve	\$ -	\$ 1,600,587	\$ -	\$ 1,600,587
Cat 87	Purchasing Assessme	\$ -	\$ -	\$ 15,097	\$ 15,097
Cat 88	SWCAP	\$ -	\$ -	\$ 19,924	\$ 19,924
Cat 89	AG CAP	\$ -	\$ -	\$ 127,158	\$ 127,158
Cat 90	General Fund Advance	\$ -	\$ -	\$ -	\$ -
	<b>Total Expenditures</b>	<b>\$ -</b>	<b>\$ 1,600,587</b>	<b>\$ 6,186,445</b>	<b>\$ 7,787,032</b>

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**FUNDING**

The chart below represents the funding established for SFY16 which consists of funding from the Third, Fourth, Fifth Level One Grants, the Level Two Grant, and revenue from Fees – as of 08/31/2015.

<b>SFY16 Fund Map</b>		42	47	GL 3502	GL 3508	GL 3509	GL 3510	GL 3601	
<b>Current SFY16 Budget as of 8/31/15</b>		<b>Appropriations</b>	<b>Beginning Cash</b>	<b>Federal Receipts</b>	<b>Federal Receipts</b>	<b>Federal Receipts</b>	<b>Federal Receipts</b>	<b>QHP Fees</b>	
		<b>GF Advance</b>		<b>Est. Grant</b>	<b>Est. Grant</b>	<b>Est. Grant</b>	<b>Est. Grant</b>		<b>TOTAL</b>
				<b>Level One # 3</b>	<b>Level Two</b>	<b>Level One # 4</b>	<b>Level One # 5</b>		
<b>Revenue</b>		\$ -	\$ 4,699,647	\$ 637,505	\$ 11,600,199	\$ 2,053,526	\$ 2,888,723	\$ 6,180,142	\$ 28,059,742
<b>Expenditures</b>									
Cat 01	Personnel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,240,656	\$ 1,240,656
Cat 02	Out-of-State Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,055	\$ 20,055
Cat 03	In-State Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,000	\$ 25,000
Cat 04	Operating (supplies and other, less IT)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,612,300	\$ 2,612,300
Cat 05	Equipment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cat 26	Information Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,644	\$ 13,644
Cat 30	Training	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,523	\$ 6,523
Cat 67	Fifth Level One	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,366,325	\$ -	\$ 2,366,325
Cat 68	Third Level One	\$ -	\$ -	\$ 637,505	\$ -	\$ -	\$ -	\$ -	\$ 637,505
Cat 70	Establishment Implementation Grant	\$ -	\$ -	\$ -	\$ 11,491,595	\$ -	\$ -	\$ -	\$ 11,491,595
Cat 71	Navigators	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,200,000	\$ 2,200,000
Cat 72	Fourth Level One	\$ -	\$ -	\$ -	\$ -	\$ 2,053,526	\$ -	\$ -	\$ 2,053,526
Cat 75	Transfer to Welfare Division (DWSS)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 522,398	\$ -	\$ 522,398
Cat 82	DHRM Cost Allocation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,211	\$ 6,211
Cat 85	Cash Reserve	\$ -	\$ 4,699,647	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,699,647
Cat 87	Purchasing Assessment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,143	\$ 15,143
Cat 88	SWCAP	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 19,983	\$ 19,983
Cat 89	AG Cost Allocation Plan	\$ -	\$ -	\$ -	\$ 108,604	\$ -	\$ -	\$ 20,627	\$ 129,231
	<b>Total Expenditures</b>	\$ -	\$ 4,699,647	\$ 637,505	\$ 11,600,199	\$ 2,053,526	\$ 2,888,723	\$ 6,180,142	\$ 28,059,742

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**ACRONYMS**

ACA	Affordable Care Act
AG	Attorney General
APTC	Advance Premium Tax Credit
Board	Board of Directors of the Silver State Health Insurance Exchange
CAC	Certified Application Counselor
CCIIO	Center for Consumer Information & Insurance Oversight
CMS	Centers for Medicare and Medicaid Services
DHCFP	Department of Health and Human Services, Division of Health Care Financing and Policy
DHHS	Nevada Department of Health and Human Services
DOI	Division of Insurance
DWSS	Division of Welfare and Supportive Services
EEF	Exchange Enrollment Facilitator
Exchange	Silver State Health Insurance Exchange
GF	General Fund
GovCHA	Department of Health and Human Services, Division of Consumer Health Assistance (formerly, the Governor's Office of Consumer Health Assistance)
HCR	Health Care Reform
HHS	U.S. Department of Health and Human Services
I-APD	Initial Advanced Planning Document
IT	Information Technology
IV&V	Independent Verification and Validation
NRS	Nevada Revised Statute
PMP	Project Management Plan
PMPM	Per Member Per Month
QHP	Qualified Health Plan
RFP	Request for Proposal
SFY	State Fiscal Year
SHOP	Small Business Health Options Program
UAT	User Acceptance Testing