



Silver State Health Insurance Exchange

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AGENDA ITEM

For Possible Action

Information Only

Date: June 9, 2016
Item Number: IV
Title: Executive Director's Report

PURPOSE

The purpose of this report is to provide information to the Board and public regarding the status of the Exchange's implementation of a state based health insurance exchange and other operational matters of the Exchange.

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GENERAL COMMENTS

Exchange staff has remained busy since the conclusion of our most recent Open Enrollment period, particularly in the areas of off-cycle consumer education and sustainability.

As previously reported the Exchange has been able to work with CMS on the re-budgeting of previous approved grant funds and secured an additional \$4,000,000 to expand our off-cycle consumer education and outreach efforts. The monies are specifically designated to allow an increased focus upon underserved target populations in order to lay the foundation for greater enrollment and access.

To that end, we have had discussions with Dr. Tracey Green, Vice Dean for Clinical Affairs of the UNLV School of Medicine, and have tentatively agreed to provide funding to establish the medical school's Community Health Worker program.

Community health workers are trained lay persons who connect people in their community with health, financial, social and other needed services. They are able to improve health outcomes using interpersonal communication skills, service coordination skills, advocacy and capacity building skills, organizational skills, and teaching skills. Working closely with licensed health

professionals, community health workers serve as a front line resource to reach out and better meet the unmet needs of the communities they serve. They are also able to address the social determinants of health specific to individuals and the communities where they live.

A primary goal of the Exchange is to improve access to care for all Nevadans. Our developing partnership with the UNLV School of Medicine demonstrates our joint recognition that the inclusion of community health workers is crucial in achieving this goal.

Also, when we last met, I indicated that staff would continue to collect information on commercially available, proven, less expensive alternatives to the federal technology platform and call center which would serve to both lower our technology costs and provide us with ad hoc, real time reporting that would allow us to better target our marketing and messaging. That effort is ongoing, and we will continue to review potential alternatives to the federal technology platform and call center. Staff is confident that we will be able to provide additional information in the next two months, along with a recommendation on a path forward which will assure our long-term sustainability.

Finally, we have been working to develop new guidelines for producers wishing to be certified to sell plans through Nevada Health Link in an effort to both make a partnership with the Exchange more meaningful and to better protect Nevada consumers. The revised guidelines are intended to help the Exchange assure that consumers are protected from activities that could mislead or confuse consumers or potential consumers or misrepresent the Exchange, its carrier partners, or their products or plans.

We are also developing guidelines for web brokers. A "web-broker" is defined as an individual agent or broker, group of agents and brokers, or company that provides a non-governmental website to assist consumers in the selection of qualified health plans (QHPs) and the enrollment process.

Federal rules permit web brokers to allow consumers to complete the entire eligibility and enrollment process for marketplace health plans, including applying for financial assistance, through their sites. This process is called enrollment "through the marketplace" by a web broker. However, to sell coverage to Nevada consumers through the marketplace, we believe it best that a web broker register with and have a formal agreement with the Silver State Health Insurance Exchange and follow all Exchange requirements.

The proposed policies and guidelines for producers and web brokers have been reviewed by our Deputy Attorney General, and we will invite producer comments and input once his recommendations are integrated into the documents. Our hope is to have the new guidelines adopted and in place no later than August in preparation for November's Open Enrollment.

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In short, staff continues in its efforts to move the Exchange forward - educating our citizens, creating a viable and long-term sustainability plan, protecting our consumers and ultimately assuring the Exchange will continue to provide access to quality, affordable health plans to all Nevadans.