

Nevada's Individual Health Insurance Market

2013 Individual Market Snapshot

- 15 carriers actively writing, 13 were Preferred Provider Organizations
- 96,150 Nevadans were covered under individual policies
 - 90,091 under PPO plans
- Slimmer benefit packages
 - No maternity
 - Little or no coverage for mental health or substance abuse
 - Little or no wellness coverage
- Broad provider networks, less managed care
- Low actuarial value plans (expected % of cost share) were available
 - Plans were sold with AVs below 50%
- 79.71% incurred loss ratio
- More than 22% of Nevadans under 65 were uninsured

2014 Individual Market Snapshot

- 11 carriers actively writing, 6 were Preferred Provider Organizations
- 4 carriers on the Exchange
 - Nevada Health CO-OP (Statewide)
 - Anthem HMO (Statewide)
 - Health Plan of Nevada (Southern and Northern Nevada)
 - Prominence (Northern Nevada only)
- 117,745 Nevadans were covered under individual policies
 - 72,912 under PPO plans
 - 32,460 under Qualified Health Plans (on Exchange)
- Richer benefit package from the small group market (essential health benefits package) forced onto the individual market
 - Maternity, mental health & substance abuse, group mandates under NRS such as autism
 - Mental health parity
 - No cost share wellness benefits
 - No cost share women's health benefits
- 92.02% incurred loss ratio
- 15.7% of Nevadans under 65 were uninsured

2015 Individual Market Snapshot

- 14 carriers actively writing, 8 were Preferred Provider Organizations
- 5 carriers on the Exchange
 - Nevada Health CO-OP (Statewide)
 - Anthem HMO (Statewide)
 - Health Plan of Nevada (Southern and Northern Nevada)
 - Prominence (Southern and Northern Nevada)
 - Time (Statewide)
- 127,288 Nevadans were covered under individual policies
 - 64,440 under PPO plans
 - 62,848 under Qualified Health Plans (on Exchange)
- Average rate increase approved by the DOI of 4.94%
- 98.94% incurred loss ratio
- 12.3% of Nevadans under 65 were uninsured

2016 Individual Market Snapshot

- 10 carriers actively writing, 5 are Preferred Provider Organizations
- 4 carriers on the Exchange
 - Anthem PPO (Statewide)
 - Anthem HMO (Statewide)
 - Health Plan of Nevada (Southern and Northern Nevada)
 - Prominence (Southern and Northern Nevada)
- 141,502 Nevadans were covered under individual policies as of 3/31
 - 69,051 under PPO plans
 - 81,752 under Qualified Health Plans (on Exchange)
- Average rate increase approved by the DOI of 9.7%

Who's Left in Southern NV for 2017

- Three carriers on the Exchange (HMO only):
 - Health Plan of Nevada
 - HMO Colorado (Anthem HMO)
 - Prominence
- Four active carriers off the Exchange:
 - Health Plan of Nevada (mirrored Exchange plans)
 - HMO Colorado (mirrored Exchange plans)
 - Aetna HMO (1 silver plan)
 - Aetna PPO (1 silver plan)

Who's Left in Northern NV for 2017

- Four carriers on the Exchange:
 - Health Plan of Nevada
 - HMO Colorado (Anthem HMO)
 - Rocky Mountain (Anthem PPO)
 - Prominence
- Six active carriers off the Exchange:
 - Health Plan of Nevada (mirrored Exchange plans)
 - HMO Colorado (mirrored Exchange plans)
 - Aetna HMO (1 silver plan)
 - Aetna PPO (1 silver plan)
 - Hometown Health HMO (19 plans)
 - Hometown Health PPO (19 plans)

Anthem 2017 PPO Plans

- Anthem reported 18,133 PPO QHP members statewide as of 3/31
- Anthem reduced its PPO QHP plans from 15 in 2016 to 9 in 2017
- There are approximately 11,000 Anthem PPO Exchange members in Southern Nevada that will lose their PPO coverage effective 1/1/2017
- CMS will be moving these 11,000 PPO members that have not chosen another plan to other carriers based on metal level:
 - Gold and Bronze moved to HPN
 - Silver and Catastrophic moved to HMO Colorado
- Anthem PPO QHPs are available in Northern and Rural Nevada
- Anthem will no longer market PPO plans off the Exchange
- The provider network for PPO plans renewed off the Exchange will no longer include doctors and facilities outside of Nevada and there will be no coverage out-of-network outside Nevada
- Policyholders be experiencing an average rate increase of 14.04% effective 1/1/2017

Anthem 2017 HMO Plans

- Anthem reported 7,284 HMO QHP members statewide as of 3/31
- Anthem reduced its HMO QHP plans from 17 in 2016 to 12 in 2017
- Anthem's only Gold plan is offered through OPM
- OPM plans differ only with respect to external review which is administered by OPM rather than GOVCHA
- Anthem HMO QHPs are available statewide
- Anthem will also market HMO plans off the Exchange
- Policyholders will be experiencing an average rate increase of 8.76% effective 1/1/2017

Health Plan of Nevada 2017 Plans

- HPN reported 45,358 QHP members as of 3/31
- HPN reduced its QHP plans from 16 in 2016 to 10 in 2017
- HPN has eliminated its Platinum plan and reduced its Gold plans from five to one
- HPN QHPs are available in Clark, Nye and Washoe Counties
- HPN will also market HMO plans off the Exchange
- Policyholders will be experiencing an average rate increase of 7.95% effective 1/1/2017
- HPN's sister company, Sierra Health & Life, will no longer actively market individual plans in Nevada
- The approximately 33,000 SHL members will be renewed into plans with no out-of-state provider network

Prominence 2017 Plans

- Prominence reported 10,977 QHP members statewide as of 3/31
- Prominence will be reducing its Southern Nevada plans from 10 to 4
- All existing Southern Nevada Prominence members will be moved to HealthCare Partners network plans effective 1/1/2017
- Offering 6 plans in Northern Nevada
- Members will be experiencing an average rate increase of 17% effective 1/1/2017
- Prominence does not actively market plans off the Exchange