



Brian Sandoval  
Governor

Florence Jameson, MD  
Chairwoman

Heather Korbolic  
Executive Director

# Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2 Carson City, NV 89701 T: 775-687-9939 F: 775-687-9932

[www.nevadahealthlink.com/sshix](http://www.nevadahealthlink.com/sshix)

## AGENDA ITEM

For Possible Action

Information Only

**Date:** February 9, 2017

**Item Number:** IV

**Title:** Executive Director’s Report; Open Enrollment Summary

### 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.

### CONTENTS

PURPOSE .....	1
CONTENTS .....	1
GENERAL COMMENTS .....	1

### GENERAL COMMENTS

The Exchange has concluded its fourth open enrollment period wherein we enrolled 89,061 consumers, nearly 1,000 more than last year. Even in this time of tremendous uncertainty surrounding the future of the Affordable Care Act (ACA) the Exchange was able to enroll over 29,000 new consumers over 3,000 of them in the final two days. We retained 80 percent of our effectuated consumer base. This has been a difficult year, so increasing enrollment represents a clear and significant success for the Exchange. Old and new challenges will persist in the months ahead, and Exchange staff is already working to ensure that we maintain our current gains and continue to grow the number of Nevadans receiving health insurance coverage.

The Exchange faced several competing enrollment challenges this year including a presidential election, a decrease in broker/agent enrollment force, and continued steady job growth in Nevada’s improving economy. These challenges are not all negative, however, combined they create a complex landscape for the Exchange to navigate. While the current enrollment numbers

represent a considerable success within this context, the uncertainty of the ACA will likely remain for at least the near future.

The presidential election and the subsequent rhetoric surrounding a repeal and replacement of the ACA has caused ripples of uncertainty throughout the health insurance marketplace nationally. This market uncertainty has left Nevada's consumers unsure about the permanency of the ACA and the mandate associated with it. Exchange messaging was aggressive and remained focused on the fact that the ACA's legal framework and subsidy assistance remains available to eligibly Nevadans. However, confusion among consumers persisted throughout the enrollment period.

As a result of carriers decreasing commissions by significant margins, the Exchange also went into this enrollment period with 80 percent fewer brokers and agents than in the previous year. The loss of these crucial partners statewide during this last year meant, in essence, an extraordinary decrease in the Exchange's abilities to assist consumers and potential consumers. The impact of this factor cannot be overstated.

Finally, Nevada experienced significant job growth in 2016, with the state on the whole recovering all of the jobs lost during the 2008 recession. Some percentage of these thousands of new jobs within the Nevada economy offered employer-based health insurance. An Exchange consumer becoming employed and finding access to health insurance through their employer is a positive story for Nevada's economy, but this success competes directly with the Exchange's enrollment efforts.

As you will hear later, the Exchange set new records with outreach and marketing efforts during this enrollment period. Our comprehensive advertising campaign made a total of 169,509,174 million impressions statewide, and our concentrated outreach strategy enabled us to attend 220 events which is nearly five times more than we did in 2015. We also joined 10 community groups including 7 Chambers of Commerce, and 3 associations. I am proud of the work that our collective team of staff, contractors, Navigators, In-Person Assisters, Certified Application Counselors, brokers and agents, stakeholders, and community partners have achieved.

In order to build upon these successes, the Exchange has already started assessing our outreach and marketing successes along with areas needing improvement. We are developing a strategy based on data from this enrollment period, analysis of web and consumer traffic, and surveys with consumers in the north and the south. At the end of the month, we will engage an outside firm to conduct focus group research using representatives from our target audiences (families, millennials, 50+, and Hispanic) to document their first-hand knowledge and opinions of both health insurance and Nevada Health Link. These focus groups, which are based on a series of specific questions that the Exchange, in conjunction with Penna Powers, will develop, will inform our marketing and outreach efforts going forward.

Now that open enrollment is complete for this year, Exchange staff will remain engaged to build upon our success for Nevada's current and potential enrollment. We are already working on a comprehensive strategy for Plan Year (PY) 2018 including for all areas of our business: plan development, carrier engagement, Navigator and community partner engagement, Broker and

agent engagement, and outreach and marketing. While federal politics and policies will dictate the future of the ACA and subsidies tied to qualified health plans, our state remains largely supportive of the benefits Nevadans have enjoyed as a result of the ACA. The Exchange team will ensure that the interests of Nevada and its health insurance consumers remain front and center in the on-going healthcare reform dialogue at a federal, state, and local level.

While the future of the ACA continues to be a debated topic, the uncertainty has created a charged environment for carriers who continue to assess the political and economic landscape. Carriers continue to debate the merits of participating on Exchanges throughout the country. The Nevada Exchange is working closely with our carriers and other partners, monitoring national trends while we move forward with the plan certification process for 2018.

The 79<sup>th</sup> Session of Nevada's state legislature began on Monday February 6, 2017, and a crucial new phase of advocacy and operations will begin for the Exchange. We have prepared for months for this pivotal moment, monitoring bill drafts, presenting our budget to the Legislature's joint finance committee on February 22<sup>nd</sup> and remaining engaged with the Legislative Council Bureau, and maintaining awareness on the evolving landscape. Personally, I have also sought out and received multiple opportunities to engage with local, state, and federal officials and lawmakers, who are largely supportive of the Exchange's mission and vision.

I am proud of the successes achieved by the Exchange and its partners during this last enrollment period, but none of it would have been possible without the hard work and dedication of the Exchange's small and mighty staff. As the landscape evolves, Exchange staff will continue to remain nimble and flexible. They are committed to our mission of service to Nevadans, and it is an honor to spend my days with each and every one of them.