

# Silver State Health Insurance Exchange

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# Silver State Health Insurance Exchange (SSHIX) Board Meeting **Draft Minutes** Wednesday, June 28, 2017

# Meeting Location:

Silver State Health Insurance Exchange 2310 South Carson Street, Suite 3A Carson City, NV 89701

### Videoconference Location:

Silver State Health Insurance Exchange 150 North Stephanie Street, Suite 100 Henderson, NV 89074

### Members Present

Henderson: Florence Jameson, MD

### **Carson City:**

Dr. Dan Cook Shannon Sprout (for Marta Jensen, for Richard Whitley, Non-Voting Ex-Officio) Commissioner Barbara D. Richardson

# Phone:

Valerie Clark E. Lavonne Lewis Angie Wilson Jonathan Johnson Jose Melendrez

### Members Absent

Debi Reynolds (for James R. Wells, Non-Voting Ex-Officio)

### Staff Members Assisting

Heather Korbulic, SSHIX Janel Davis, SSHIX Ryan High, SSHIX Tiffany Davis, SSHIX Melissa Martinez, SSHIX Dennis Belcourt, DAG Glenn Shippey, DOI

#### I. Call to Order, Welcome, Roll Call, Announcements

Chair Florence Jameson called the 1:30 p.m. meeting to order and welcomed everyone. Roll call was taken by Executive Director Heather Korbulic; a quorum was noted. Ms. Korbulic announced that previous agenda item IV was dropped because it is no longer relative to today's meeting, and the agenda was reordered.

#### II. Public Comment

There was no public comment at this time.

#### III. Division of Insurance presentation - overview of Exchange Carrier Coverage Availability and other matters related to Plan Year 2018

Glenn Shippey with the Division of Insurance reported that 14 of the state's 17 counties will have no plan available next year, so those outside of Clark, Nye and Washoe counties, because no insurance companies have submitted plans for those 14 rural counties. He described the plans that were submitted by the various insurance companies. He stated that the DOI, Exchange and Governor's Office have had numerous meetings with our carriers to try to encourage them to expand service areas so that we have no uncovered county in the state next year, and they'll continue those discussions, indicating that the carriers expressed concern with what the future of healthcare reform is and asked for more time. The Commissioner of Insurance did introduce a bill that the Governor signed into law that amended statutes and gave the carriers until September 20 to make modifications. Executive Director Korbulic stated that the Exchange recognizes the gravity and seriousness of this situation, that the Exchange, DOI, DHHS and Governor's Office are continuing to talk with the carriers and CMS in an effort to develop on-Exchange options for plan year 2018, that it's not too late to do this, that they're also going to talk collectively regarding other potential solutions and resources for consumers who are going to be impacted in the event a carrier cannot come through. She added that the federal instability surrounding cost-sharing reductions and enforcement of the individual mandate has created a very volatile market, and lack of affordable healthcare creates a healthcare crisis for rural Nevada. The Exchange staff is doing everything it can to identify and secure some established resources, including a resources page on our webpage. She encouraged those who have a QHP in the affected areas to call 855-768-5465 to be connected to some available resources. The Exchange is going to be arranging meetings with our contracted navigators, broker association, state lawmakers and federal delegates to provide information regarding resources. She's available to speak with consumers, or Janel Davis at 775-687-9934. She'll be keeping the Board apprised. There were Board questions and comments mainly regarding continuing to try to bring about a movement to be able to offer healthcare options to all Nevadans, rather than just the more populated areas. Commissioner Richardson arrived at the meeting and echoed what Mr. Shippey had said, and added that regarding cost-sharing and the individual mandate, it's not something the carriers can't do, but it may be so cost

prohibitive that the consumers couldn't afford it. Ms. Korbulic will work on a meeting to find out what the carriers' issues and concerns are and possible options.

# IV. Discussion and possible action regarding dates, times, and agenda items for future meetings

There was Board discussion and supportive comments about going to quarterly meetings, and it was decided that that would start in 2018. The next meeting will take place in August, and Ms. Korbulic will work on getting decision-makers at our carriers to be present to provide oversight or insight into their decisions, and also that she will have a report on what's happened in other states and how they're dealing with that situation. No action was taken.

#### V. Public Comment

There was no public comment.

#### VI. Adjournment

Dr. Jameson thanked everybody for their participation. The meeting was adjourned.