1	SILVER STATE HEALTH INSURANCE EXCHANGE
2	BOARD MEETING
3	Thursday, September 19, 2019, 2:00 p.m.
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6	MS. KORBULIC: Got some folks on the phone,
7	Dr. Jameson, and I'll help introduce them once we get
8	into roll.
9	DR. JAMESON: Yes. Why don't we go ahead and
10	call our meeting to order and start with our roll call.
11	Thank you, Heather.
12	MS. KORBULIC: Before I get to roll, I just
13	want to mention that the cameras are oriented to your
14	microphone. So please make sure, when you're done
15	talking, to push the off button on the mic. See. Ooh,
16	there it went.
17	Okay. So let's get started with role.
18	Dr. Jameson?
19	DR. JAMESON: Present.
20	MS. KORBULIC: Valerie Clark is absent.
21	Lavonne Lewis?
22	MS. LEWIS: Present.
23	MS. KORBULIC: Dr. Cook?
24	DR. COOK: Present.
25	MS. KORBULIC: Jonathan Johnson?

1 MR. JOHNSON: Present. MS. KORBULIC: Jose Melendrez? 2 MR. MELENDREZ: Present. 3 MS. KORBULIC: Ouincy Branch? 4 MR. BRANCH: Present. 5 MS. KORBULIC: Suzanne Bierman? 6 7 MS. BIERMAN: Present. MS. KORBULIC: Commissioner Richardson? 8 COMMISSIONER RICHARDSON: Here. 9 MS. KORBULIC: And Lynnette Aaron? Lynnette, 10 were you able to join us by phone? 11 Okay. So those of you who are on the phone 12 from the Board, please make sure that you just mute us, 13 but do not put us on hold, because we will then all have 14 to enjoy your hold music. So please don't put us on 15 hold. 16 I also wanted to mention to the Board that we 17 have Paul Neutz, who is with GetInsured, our vendor, who 18 is also on the phone in case we have any questions for 19 20 him today. 21 So thank you for being here, Paul. And I wasn't sure. Did Chini join us, too, Paul? 2.2 MR. KRISHNAN: Yes, I'm right here. How are 23 24 you? MS. KORBULIC: I agree. Hi. Thanks for being 25

here, Chini. 1 Chini's our CEO of GetInsured. Great. 2 Okay. So, Madam Chair, we do have a quorum. 3 And we can begin the meeting. 4 DR. JAMESON: Excellent. Again, this is pretty 5 fancy zeroing in on the close-up shots when we talk. 6 I would like to first ask if there's anyone for 7 public comment, first in the north. And I'll ask, but I don't see anyone. Anyone 9 for public comment here? 10 None seen. So we'll go on from public comment 11 to right into approval of our June 13th Board meeting 12 13 minutes. Just do I have a motion for the approval of those minutes? 14 MR. MELENDREZ: Motion to approve. 15 Melendrez, for the record. 16 MS. LEWIS: Second the motion. LaVonne Lewis, 17 for the record. 18 DR. JAMESON: Any discussions, comments, 19 20 omissions, edits? 2.1 We'll go ahead. And everyone in favor of accepting the minutes, please say "aye." 2.2 (Board members said "aye.") 23 24 DR. JAMESON: Anyone opposed? Oh, thank you. Thank you. Anyone opposed? 25

Okay. The minutes are accepted. 2 And, wow, what an executive report we have. 3 And I am looking forward to being -- to meeting and 4 hearing from our vendor of the year, not of the hour. 5 Okay. 6 7 MS. KORBULIC: Thank you, Madam Chair. Heather Korbulic, for the record. 8 We don't have any prepared remarks from our 9 vendor. We just wanted to make sure that they were 10 available in case questions came up. 11 So with that, I'll get right to our report, or 12 13 the Executive Director's Report for September 19, 2019. The Silver State Health Insurance Exchange is 14 positioned for a successful launch of our Nevada State 15 Nevada State Based Exchange. Through extensive 16 coordination and collaboration with our carriers, 17 brokers, CMS, and GetInsured, the Exchange has navigated 18 what's known as a first-of-its-kind transition away from 19 20 HealthCare.gov, and we've established a path for other 2.1 states who are interested in following Nevada's model. Exchange staff have been focusing on 2.2 implementing and operationalizing a State Based Exchange 23 while also coordinating with our carriers, the Nevada 24 Division of Insurance, or excuse me, and the Nevada 2.5

Anyone abstaining?

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Division of Insurance for plan year 2020. We've also
been soliciting and awarding navigator and broker
grants. We've developed comprehensive marketing and
outreach plans, and we've monitored federal actions that

are related to the Affordable Care Act.

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Some updates on our transition project. We have been working very hard in this area. The transitioning the Exchange off of the federal technology platform HealthCare.gov to Nevada's own State Based Exchange has required an enormous amount of strategic coordination and collaboration with our carriers who have implemented necessary business practices and processes and changes to accommodate and work with the Exchange.

Carriers have tested electronic data interfaces, or EDI. They've coordinated consumer messaging. They've conducted plan preview in the GetInsured system, provided insight and information about current complaint processes, have provided feedback about policies specific to our transition and those that will guide the operations of the Exchange moving forward.

Exchange carriers have been proven to be a vital resource and have collaborated with the Exchange around the same collective goal, which is to minimize

disruption for Nevada's consumers for plan year '20.

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The Exchange continues to coordinate with the Division of Welfare and Supportive Services who holds the state's primary connection to the federal data services hub. The Exchange is going to leverage DWSS's FDSH connection to collect necessary eligibility information while also transferring account information between agencies to connect potentially eligible consumers to the most appropriate agency based on their reported income.

Our partnership with DWSS and the Exchange was established prior to our transition project and has only strengthened as both of our organizations have worked toward technical and policy solutions to efficiently connect Nevadans to health insurance.

We've also worked closely with CMS and the IRS to demonstrate security and privacy compliance in order to connect both organizations' data services. The IRS approved of our Exchange security plan on September 7th, 2019, and we continue to wait for CMS's approval for Authority to Connect. We have been assured that the approval is forthcoming and have worked carefully to provide all of the necessary documentation that they requested while also following up on each request for additional information.

In addition to the security and privacy work, we've provided detail insight to CMS staff regarding our operational readiness, and the Deputy Director for CMS, or CCIIO, Randy Pate, provided a letter to the Exchange on August 9th recognizing that we will no longer be in the federally-facilitated exchange platform and will operate as a State Based Exchange for plan year '20.

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As you know, the Exchange oversees the online health insurance marketplace in Nevada, which is, of course, known as Nevada Health Link. And we soft launched our partial State Based Exchange functionality and a new consumer assistance call center on September 4th. All of our existing Nevada consumers, or those consumers whose data was migrated from HealthCare.gov, were sent an email or a letter with a unique access code inviting them to claim their accounts at Nevada Health Link.

Once accounts have been claimed, consumers who have not yet opted into auto-renewal are invited to change their preferences to allow for auto-renewal in PY20, or plan year '20, and ongoing. Consumers who do not already have a designated broker are invited to select a broker from the list of our certified brokers to assist with their plan year '20 enrollment.

Consumers are going to be, of course,

encouraged to claim their accounts throughout the month 1 of September and October. However, they will be limited 2 to making changes to only their auto-renewal and broker 3 preferences and will not be able to modify any other 4 area of their application until we go-live on 5 November 1st of 2019. Over the next several weeks, the 6 7 Exchange will be sending reminder emails to our consumers who have not yet activated their accounts and 8 encouraging them to do so. 9

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One of the biggest challenges of our project was the migration of consumer data from HealthCare.gov to Nevada Health Link. We spent months in complicated technical discussions with GetInsured, the Exchange staff, CMS and their vendor, Accenture. And all of this conversation resulted in a satisfactory format, delivery method, and successful testing. This was the data that was used to not only populate consumer accounts in the GetInsured system, but to also populate broker books of business.

Consumers have been invited to claim their accounts, and brokers who completed necessary training and certification have been invited to verify their books of business. The data the Exchange received is, of course, only as good as the data that CMS provided. And, therefore, we do anticipate and have been working

with brokers on some necessary cleanup and
reconciliation efforts and for, also, carriers. And we
anticipate that that will be ongoing. But, so far, I
will say, it's been a success. But we are committed to
providing customer support and technical guidance and
resources as necessary to rectify any inconsistencies.

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Part of the Exchange's transition project requires the development of a collaborative case management system that's modeled after CMS's HICS application. The Exchange is going to be developing, or is developing a proprietary system which is called Carrier Connector, and it's going to manage monthly reconciliation and consumer complaint resolution. We've obtained a license for the Sales Force Enterprise Service Cloud to develop a collaborative case management system, and we've engaged with our carriers to understand how they operate with the CMS system and where the Exchange can improve on their experience in terms of case management. We intend to have the product available for our carriers to access and test in October.

The next big milestone is our window shopping, which is the next consumer-facing milestone, and it's set to begin on October 3rd of 2019. This is an opportunity that will allow consumers and our enrollment

professionals throughout the state an opportunity to

preview all of the plan year '20 plans while also

exploring details about premiums, deductibles,

out-of-pocket costs, copayments, and coinsurance

amounts. Consumers will also be able to get a general

idea of how much financial assistance they may be

eligible to receive once open enrollment begins.

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This time period will provide an opportunity for consumers to view and explore our updated website where they can learn more about Nevada's State Based Exchange functionality at Nevada Health Link.

The transition project is reaching its peak, of course, but work will likely continue into the next year as the Exchange builds agency operability to manage our State Based Exchange functions. Our staff and stakeholders have approached this project with a very intense focus on strategizing success, identifying risks, and working to resolve or mitigate any issues that come to our attention. But, as we know, even the most perfectly laid plans have flaws. And it is likely that the State Based Exchange rollout will have imperfections that require solutions that are immediate and some that will require long-term solutions.

We look forward to counting our successes, and addressing flaws, with a focus on our agency mission to

reduce the number of uninsured Nevadans.

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I wanted to provide you with an update on our enrollment partners. As you are aware, we began -- or maybe, I think, I talked about this at the last meeting We began monthly meetings with brokers and we had. Exchange enrollment facilitators back in February of this year. Our goal was, in each of these meetings is to provide these professionals with updates on the transition project and information about what they can expect for plan year '20. During the month of July and early August, we focused on broker outreach efforts on returning brokers, or those individuals who enrolled consumers on HealthCare.gov during open enrollment for plan year 2019, because they were the only brokers who had an opportunity to have their book of business migrated out the GetInsured platform.

The Exchange created an abbreviated certification training for these brokers, and we launched a comprehensive and, I will say, persistent, and emphasis on the word "persistent", campaign to engage returning brokers to both complete the training and set up their broker profile on the GetInsured platform by August 9th in order to ensure that their book of business was migrated. We had over 300 brokers who are certified in time for that migration.

We also invited thousands of new brokers, or those individuals who did not sell on the Exchange in plan year '20, and who have licenses to sell life and health in the state of Nevada, to partner with us for plan year '20 enrollment efforts. Outreach efforts resulted in hundreds of interested new brokers who have completed intent to sell forms and who have been invited to complete the comprehensive training in order to receive certification. That is an ongoing process, and I saw a report this morning with about over a hundred, I want to say, who have completed their certification.

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Brokers and Exchange enrollment facilitators are going to be listed in the online enrollment assistant look-up directory. This feature is available to consumers looking for free enrollment assistance and can be found by visiting Nevada Health Link.com, back slash, find-assistance.

Consumers who call our consumer assistance center will also be offered enrollment assistance through what's called a BrokerConnect tool. Consumers will connect to BrokerConnect through our Interactive Voice Response system over the phone. The BrokerConnect will ask a consumer to enter their zip code and will then automatically call out to a randomized list of brokers in their area who have about 10 seconds to

answer their phone before the tool calls the next broker on the list. Consumers are going to be put directly in touch with a broker who can set up an appointment for enrollment or can enroll the consumer by phone.

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As in the years past, we have public relations and marketing efforts that are going to be focus -- always, of course -- on connecting consumers to licensed enrollment professionals when it comes time to make health insurance purchases. We all know that insurance is complicated, and we're committed to connecting

Nevadans to trusted free enrollment assisters who can provide expert guidance specific to individual needs.

Got to take a drink. Hold on.

All right. So we've been doing a lot of hiring at the Exchange. And I wanted to give you an update on what that looked like.

Staff at the Exchange and the Nevada Division of Human Resources have undergone an intense amount of work to classify nine new classified positions that were approved by the State Legislature in our biennial budget.

Beginning in late February, we begin the process of drafting the classification requests -- I won't bore you with the number of that form -- for each of the new positions. They were submitted to the

1 Department of Human Resource Management in the beginning

2 of April. And the Human Resource Management office used

- 3 | the Legislative Studies in response, which,
- 4 unfortunately, recommended position series and titles
- 5 that were very different from what we had requested.
- 6 For instance, we requested -- or an Administrative
- 7 Assistant 4 classification was recommended by the
- 8 Division of Human Resource Management for a position of
- 9 Policy and Compliance Coordinator, which the Exchange
- 10 | had requested be classified as a Management Analyst.
- So we met internally, and we spoke with the
- 12 | Human Resources staff to get additional clarity and
- 13 | guidance and to get these positions classified in line
- 14 | with the knowledge, skills and ability that were
- 15 actually needed for the new positions. Several phone
- 16 calls, memos, requests for clarification ensued, and we
- 17 ended up -- well, let me just go along with this report,
- 18 agree with -- eventually, DHRM agreed that the
- 19 Legislative Studies didn't match the duties and
- 20 responsibilities of the position.
- 21 To get a clearer understanding, the Human
- 22 Resources staff scheduled two separate three-hour long
- 23 desk audits with our Compliance Officer and Information
- 24 Systems Manager. After these desk audits were
- 25 | completed, we issued, or HR issued recommendations that

again were not in line with our needs. 1

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This resulted in the Executive Director calling the Administrator of DHRM to explain frustration and 3 disappointment in the process. And while he was 4 sympathetic, he was able to assist the Exchange in getting more appropriate classifications. 6

So we are happy to say that the positions were approved, and the final classifications are as follows: we have one Policy and Compliance Manager, who is in a MA 3 position; three Quality Assurance Analysts, program officers; Reconciliation Specialist Lead, which is in a business process analyst classification; a Reconciliations Specialist, who is in a BPA class; Policy and Compliance Coordinator, who's in a management analyst class; Appeals Coordinator, who's also in a management analyst class; and an Audit Manager, who is in the MA 2 classification.

I wanted to just, before I go on, just tell you that this was an extremely tedious process. Exchange was successful in advocating for our needs and getting the right classifications for these positions. Thank you to CFO Jennifer Krupp for that.

The Policy and Compliance Manager position was filled on August 26th. We're happy to say that that was filled by one of our existing Exchange staff, Jamie

1 | Sawyer. And interviews for the three QA positions took

2 | place the week of September 3rd. We have also hired all

- 3 of those. We're going to be interviewing for the
- 4 Reconciliation Specialist position. And the Policy and
- 5 | Compliance Coordinator, Appeals Coordinator, Audit
- 6 Manager are all supposed to be out for recruitment and
- 7 | will close pretty soon here.

8 Okay. Moving on to what we could expect for

- 9 | plan year 2020.
- 10 | Carriers who are planning to participate in the
- 11 | Exchange for plan year '20 have to sign their agreements
- 12 by tomorrow, Friday, September 20th. And participation
- 13 | is not final until those contracts are submitted and
- 14 fully executed by both the carrier and the Exchange,
- 15 | which is set to be completed on September 25th, 2019.
- We are feeling very encouraged that three
- 17 | qualified health plan carriers, Anthem, Health Plan of
- 18 | Nevada, and SilverSummit, have submitted a total of 27
- 19 health plans. Six dental carriers have also submitted
- 20 | 17 standalone dental plans.
- 21 As it currently stands, Nevada will have
- 22 | statewide coverage for plan year '20, with 14 counties
- 23 having the option of two QHP carriers, and three
- 24 | counties will have the choice between all three
- 25 qualified health plan carriers.

The proposed average rate increase is .5

percent for on-Exchange plans. And the Division of

Insurance will release final rates to the public on

October 1st, in time for our open enrollment, or Nevada

Health Link's open window shopping functionality that

will be exposed to the public.

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We're doing a lot in marketing and outreach, and I'll let Janel fill in some of the blanks. But we have been working with our marketing partner, Penna Powers, and we've spent months strategizing communication that was designed for consumers and enrollment partners specific to our transition project and at the same time developing a general awareness campaign for plan year '20.

Transition-specific messaging is primarily focused on engaging with existing consumers to encourage them to claim their accounts, while we've also been sending messages that all enrollments must be done on Nevada Health Link.

Penna Powers produced a transition-specific video that highlights information about the steps a consumer must take to claim their account. This video is embedded in Nevada Health Link's website. I would encourage you to check it out. It's there and live right now. It went live on September 4th. And it

coincided with our soft launch. We've also developed strategy for transition messaging on social media, emails. And other focused messaging will continue, of

course, through October.

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This year's open enrollment campaign theme is "Peace of Mind." And we were hoping to be able to show you some of the clips from that but didn't get it together in time. So I will send the Board a link to view that. We have been sharing that at our prep sessions, which I'll tell you a little bit more about.

So this year's campaign is "Peace of Mind," and it focuses on the sense that Nevadans can have peace of mind because having coverage through Nevada Health Link can provide a sense of ease and reassurance for individuals and their families.

Penna Powers has developed a dynamic advertising campaign that leverages traditional and nontraditional media mediums targeting our uninsured population. This open enrollment offers the Exchange and Penna Powers a trial run at marketing both to consumers who are returning -- now that we have this data, we can target those messages directly to returning consumers -- versus marketing and blanket marketing to recruit new consumers.

We will be hosting and have hosted at least one

1 day of our third annual open enrollment prep sessions

2 | with different formats than the past two years. This

3 | year, we've hosted multiple 90-minute sessions in

4 | Las Vegas and will host additional 90-minute sessions in

5 Reno next week. Attendees will be provided with

6 information about the Exchange's transition and details

7 about plan year '20.

were received.

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Okay. Getting close here. Terms of our grant. In late June of this year, the Exchange completed the grant award process for both the navigator and in-person assister entities and the Broker Storefront Program for our fiscal year '20. Several applications from well-qualified community partners and resident brokers

The Exchange staff is happy to report that we have partnered with eight navigator entities, with a combined awarding of just totaling over 1.1 million. A total of 27 Exchange enrollment facilitators will be distributed across the state, including EEFs, or Exchange enrollment facilitators, who are newly placed in Carson City, Elko, Pahrump, and who serve Nevada's rurals populations.

The navigator entities are Nevada Health

Centers, Asian Community Resource Center, CARE of

Nevada, Asian Community Development Council, Community

Health Alliance, the Office of Consumer Health
Assistance, St. Rose Dignity Health, and Nevada Outreach
Training Organization.

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We have five brokers who received awards of \$10,000 as a part of their resident broker Storefront Program, for a total of \$50,000. These applications were impressive and include many innovative strategies for promoting Nevada Health Link and open enrollment both through traditional and digital venues. The awarded brokers are Nathan Kamo, Brent Leavitt, Brian Douglas, Chris Carothers, and Alberto Ochoa.

All right. We're getting to the juicy part. Federal updates.

We continue to monitor action from federal lawmakers and federal agencies. And there are several policy changes that could have a potential impact on plan year '20 enrollment and the costs, including the finalized health reimbursements rule, final public charge rule, and changes made to consumer price indexing.

On June 13th of 2019, the Departments of Health and Human Services, Labor, and Treasury issued a new final rule to expand the use of HRAs by employers to fund premiums for their employees in the individual health insurance market. The final rule makes two

changes to the regulations of HRA. Number one, the rule allows employers to provide an HRA to an employee to purchase an individual market plan rather than the employer-sponsored plan. And, number two, the rule allows employers to offer up to \$1,800 that can be used to pay for premiums for excepted benefits, short-term

limited duration plans, and COBRA.

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The Exchange responded to the proposed rule in February of this year requesting a delay in the finalization related to the technicalities of implementation and the potential consumer confusion that the rule will create for consumers.

The rule, however, was finalized as proposed. And by CMS's own admission, HealthCare.gov will not be ready for implementation and will be posting workflows and frequently asked questions on their website. The final rule allows for state-based exchanges the time necessary to implement technical changes at the convenience of the state and requests that states provide information and education to consumers and enrollment professionals in time for plan year '20. We are working closely with national state-based exchange work groups and working on determining best practices for providing education and resources to consumers, which will be available on Nevada Health Link.com in

time for open enrollment.

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And I just wanted to share that I saw the original or the workflows that we intend to post on our webpage that will give employers and employees guidance on whether or not the HRA is a good option for them.

And we will also be providing consumers with some frequently asked questions.

Moving on, in August of 2019, the Department of Homeland Security published a final rule related to the public charge. The rule is set to take effect on October 2019. However, many organizations and states have filed lawsuits challenging the legality of the rule, which could potentially delay the implementation.

The rule interprets a provision of the Immigration and Nationality Act pertaining to inadmissibility. The inadmissibility ground at issue says a person is inadmissible if they are likely to become a public charge. This law only applies to individuals who are seeking admission into the United States or applying for an adjustment of status. It does not apply to all immigrants.

The rule expands the list of publicly-funded programs that immigration officers may consider when deciding whether someone is likely to become a public charge, which is defined as a person who receives any

number of public benefits for more than an aggregate of 12 months over any 36-month period of time. Under the new rule, Medicaid, SNAP and Section 8 housing assistance will be used as evidence that a green card or a visa applicant is inadmissible under the public charge Exchange subsidies are not included in the list of publicly-funded programs that will be used to determine if an individual is a public charge. 

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However, consumers are understandably concerned about excepting any public benefits for fear it may impact their residency. So we're working closely with our outreach partners throughout the state to spread the word that the Exchange subsidies are not included in the public charge consideration, while also working with our consumers to protect them, or making sure that they protect themselves and families by staying insured or getting insured during our open enrollment period.

In conclusion, the upcoming open enrollment period is the most important and absolutely the most watched in Nevada Health Link's history. Supporters, critics, and other states are looking to Nevada to see what can be achieved and learned. The pressure is intense, the stakes are high, and Nevadans are depending on the Exchange and GetInsured to get this right. There will be snags, no project is without issue, but the

- 1 | Board can be assured that the Exchange and our
- 2 stakeholders have done everything possible to foresee
- 3 | issues, mitigate risk, and respond quickly and
- 4 accordingly to every matter brought to our attention.
- 5 That is finally the end, Madam Chair, and I'm
- 6 happy to answer of the Board's questions.
- 7 DR. JAMESON: Executive Director Heather
- 8 Korbulic, this was an outstanding report. I would like
- 9 to thank you for your just amazing work you've done this
- 10 | last year to have this come to fruition for this year's
- 11 enrollment. It is truly the most exciting.
- 12 And I agree, I think all eyes are on us, but in
- 13 | a really positive way compared to the Exchange history
- 14 where we started off with our former company and it did
- 15 | not work out, and we had literally more cameras with
- 16 eyes on us. This is such a positive eyes on us. And
- 17 | it's amazing, with how wonderful it is, we probably
- 18 don't have anyone here. But I'm sure they're going to
- 19 be at some of the other events that are scheduled. So
- 20 | it is amazing.
- 21 And I would like to take this time to ask our
- 22 | Board if they have specific questions.
- MR. BRANCH: Chair, I do. This is Quincy
- 24 Branch. A comment and a question.
- 25 | So, Heather, first and foremost, I just want to

1 give kudos, as Dr. Jameson said, to you and your team.

2 I mean you guys are doing a yeoman's job. So appreciate

3 all of the hard work.

I noticed that your report necessarily didn't have a lot of numbers in it. And I'm thankful for that.

6 But on the navigator and the external brokers that we

7 have with the grants, are we or do we have any, I guess,

8 target numbers for enrollment or reenrollment that we

are, quote, unquote, establishing for these entities or

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MS. KORBULIC: Thank you for the question. And you're asking the exact question that every media entity wants to ask, which is what are our target numbers. And I'll tell you that when the grantees apply, they do set targets in terms of outreach numbers and enrollment numbers, and we track those when they submit requests for funds. If you want more information about that, I'm happy to provide it to you, and I'll just have to go back and look at their grants and get that collected for you.

But in terms of overall goals for the Exchange this next year, I'm very careful about talking too much about what our goal target numbers are. But I would say that, of course, we want to grow our enrollment. And there's a lot of silver linings that we can see for this

1 next plan year, including an increase in competition
2 with three different QHP carriers, very small rate
3 increases.

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So there are opportunities for growth. But like I outlined in the federal report, there are some potential impacts that could come from a chilling effect of a public charge that could play a role, and just confusion about the landscape of the Affordable Care Act. But, of course, we're committed to providing good education and outreach and hoping to, at the very least, maintain our enrollment and grow it.

DR. JAMESON: And then just to comment, for everybody who might not have the history of our organization, when we first launched, everybody made estimates as to the enrollment. And we didn't quite make that mark because of some of the problems that we experienced off the starting block. And ever since that time, we really haven't had anyone, for the last several years, give any numbers. And mostly we just say we're going to do the very best we can, and we hope for the best.

So Heather isn't really dodging anything here, that the past -- we've learned from the past that it's best to do our very, very best to not necessarily say that we're going to hit a hundred thousand or such

1 numbers.

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And I really, again, think you've done the very best that anyone could have done so to maximize our effort at reaching our all-time high, I think.

MS. LEWIS: Lavonne Lewis, for the record.

And I, too, want to commend you on an absolutely outstanding report. Thank you very much for all of the hard work that you have done over the years. We really appreciate it.

And I have one question, which gives me, of course, my HR, I guess, accounting hat. How does the hire of the -- is it nine? -- new people affect your budget? And was that included -- I'm sure it was, but I'm asking that question anyway. Was the hire of these additional, of this additional staff included in your budget?

MS. KORBULIC: Thank you for the question.

Yes. So, yes, we are hiring nine new classified employees, which is different from the 13 staff that we've had for several years now of just 13 unclassified employees. And, of course, that was something that we had to justify throughout the budget process during the legislative session. And I'm happy to inform the Board that the hiring of these nine new additional employees will still offer the Exchange significant savings as we

transition into our own State Based Exchange. The
reduction in cost to Centers for Medicare and Medicaid
Services and those savings, and the additional staff
still result in \$4 million of savings within the first
fiscal year.

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DR. JAMESON: So. Thank you. You mentioned in the report that on September 4th, existing consumers, consumers whose data was migrated from the healthcare.com, were sent out an email and letter a unique access code inviting them to claim their accounts; and once they've been claimed, consumers that who had not yet opted into the auto-renewal were invited to change their preferences to allow. So it's sort of a -- is sort of a pilot testing there? And I just wondered how that went.

MS. KORBULIC: Thank you for the question,

Madam Chair. Yes. So the soft launch functionality was

pretty much one of the biggest risks to our project. We

took all of the data from HealthCare.gov and populated

our Exchange on GetInsured.

And I'm happy to announce that that migration was successful, and we have had many consumers -- I believe, it was upwards of 3,000 this morning, when I saw -- who have claimed their account without any issue. And there has not been any technical snags in that.

The agreement that we reached with Centers for 1 Medicare and Medicaid Services in the data migration 2 process was very specific about not allowing the 3 Exchange to make any changes to application information. 4 So when we kind of tangled with CMS about this, we were 5 able to allow consumers just those two different 6 So we're inviting them to claim their account, 7 and they can make a change to whether or not they'd like 8 to participate in auto-renewal. And then we can also 9 help them get connected to a broker if they don't 10 already have one. 11 DR. JAMESON: That actually led up to the next 12 13 question. Because for the last, you know, couple years, we have been doing the auto-renewal. So in the past, 14 what percent of people, say last year, did an auto 15 And then, with all of these new changes, what 16 renewal? percent do you anticipate are actually going to do an 17 auto-renewal, and is it going to be drastically less, or 18 do you expect it to be about the same? 19 20 MS. KORBULIC: Thank you for the question, 21 Madam Chair. So in the migration of all of the HealthCare.gov information, we are going to be honoring 2.2 all of those individuals who had already opted in to 23 auto-renewal, which was over 17,000. I can't remember 24

the exact figure right now. And we're inviting more.

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1 So people cannot opt out when they claim their account.

2 They can only opt in.

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We're hoping to see an increase, but we know that not everybody is interested in that, and we know that not everybody will claim their account prior to our go-live on November 1st.

DR. JAMESON: So in the past, the auto enrollment opt in has usually been of those already in pretty much the majority of the people in the program, or that would remain, or? And then, again, I'm sure there's no way you can actually tell. But from what has occurred and the response you've been given, do you feel pretty positive that they will understand what's going on?

MS. KORBULIC: So, to answer your question,

Madam Chair, there is not a -- the bulk of the consumers

who are coming to us from HealthCare.gov have not been

on the auto-renewal. So we are encouraging more folks

to do that.

And so, so far, I think, the feedback that we've received from the over 3,000 consumers who have claimed their account and have been exposed to the logic that invites them to opt into auto-renewal, those folks have understood what they were looking at and haven't had any confusion or questions. At least that's not

1 been brought to my attention. DR. JAMESON: And in the past, do we get the 2 majority of people that will opt in and automatically 3 reenroll, or is it usually a smaller fraction? 4 MS. KORBULIC: It's typically a smaller 5 fraction of people of our makeup of all our total 6 7 enrollment who are opted into auto-renewal. DR. JAMESON: You mentioned that over 300 8 brokers were certified in time for the migration. 9 Excellent. And of the brokers that were already 10 participating, not after you extended an invitation for 11 thousands of other new brokers, but of the brokers 12 13 already participating, and about 300 went through recertification, certification, what portion of that 14 300, that is, what portion of the existing brokers that 15 we were already working with? 16 MS. KORBULIC: Thank you, Madam Chair. And so 17 the list of brokers who participated in plan year 2019 18 open enrollment was about 700. Of those, the Exchange, 19 20 like I said, launched a very persistent and loud 21 campaign inviting them to come over and get certified so 2.2 that their book of business could be migrated, we had over 300 who did do that. 23 I just wanted to make sure that the Board is 24 aware that the 400 or less than 400 who did not 2.5

participate, of those folks, the majority of them had less than five enrollments. So all of the big enrollee, or brokers and producers were certified and enrolled and had their book of business migrated.

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And just to kind of add to that, brokers who did not get that certification in time did not have their book of business migrated, we have solutions and have put together video tutorials on how they can repopulate their book of business. And I'm glad to know that most of them have less than 10 enrollments, less than five enrollments for the majority.

DR. JAMESON: And indeed, as always, you anticipated that next question of mine. Because I wondered if indeed the majority of people who did it were our more active brokers, and it sort of weeded out the people who might not have been.

And, in addition, you said, with the new broker, an invitation to new brokers, you've already seen over a hundred. During this period of time, did you get any feedback from anyone as to why some of them did not recertify with the new system, or do you think at any time, when things slow down and you're not completely buried, that you might reach out with a questionnaire to some of the brokers as to why they don't utilize and they have such a small portfolio on

1 our system?

MS. KORBULIC: Thank you, Madam Chair. Yes.

3 | And we absolutely have continued to allow and invite

4 those brokers who were returning to take that

5 abbreviated training and go through the more abbreviated

6 certification process, knowing that they had been

7 enrolling on HealthCare.gov for 2019. And we are

8 continuing to reach out to them and hoping that they

9 | will get themselves certified. And some of them have.

10 About 40, I believe, have done that after our deadline.

11 Yes, we will ask brokers what entices and what

12 kind of turns off their interest in working on the

13 Exchange.

DR. JAMESON: Excellent. Only because,

15 obviously, the more active brokers that are happy with

16 us, the more potential people we can get signed up. As

17 | we have often talked about in the past, they are a huge

gateway to the utilization of our qualified health

19 plans.

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20 And then, looking a little bit further down, I

21 | found this fascinating. So who developed the rollover

22 consumer assistant BrokerConnect tool? And indeed are

23 current brokers happy with the way this functions? They

24 | must have, obviously, had some input into it and feel

25 | that it's fairly safe. Is this a different program than

we've used in the past for helping our clients select a
broker?

MS. KORBULIC: Yeah, Madam Chair. This is
Heather Korbulic, for the record.

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And, yes, that's a function that comes with our GetInsured contract. It's a tool that they have developed in other states, and they have seen success with that in other states. So far, brokers can opt in and out of that, and they can turn it on and off as they see fit. And so we have had some brokers getting calls through that already. And they're excited about the leads even though there isn't anything really yet to do other than help a consumer claim their account.

But we're excited about the potential. And, I think, brokers are going -- we're really working on connecting more brokers to that tool and helping them understand what it can do for them.

DR. JAMESON: I think that's just fabulous.

And then, I have to admit, in anticipation of the changing our platform, we had so many things on the top of the list that one was concerned about, whether it was migration of data, et cetera, et cetera. And after you reported -- this is just a comment, not a question.

After you reported about the hiring of the new positions we've been looking forward to and the challenges you had

- 1 | in determining, defining their job descriptions,
- 2 et cetera, and having to work with other agencies, the
- 3 | bureaucratic red tape and everything you had to jump
- 4 | through, I have to admit, we never anticipated that.
- 5 And you had mentioned how that ended up being such a big
- 6 deal.
- 7 And so, as you said, things are going to come
- 8 | up we never expect. And, again, bravo. And I'm glad
- 9 that some of our internal staff was able to migrate into
- 10 some of those positions and repurpose themselves and, I
- 11 hope, find themselves happier in their new position.
- So I am thrilled that we are now -- as you
- 13 | said, there are so many pluses. We now have expanded
- 14 options for our clients. And I am thrilled about the
- 15 very minimal increase on the Exchange plans. How does
- 16 | that increase for the Exchange plans compare with
- 17 | increases that are going on in the marketplace off the
- 18 | Exchange?
- 19 MS. KORBULIC: I'm going to ask Commissioner
- 20 Richardson to answer that question, because I don't
- 21 | remember the off-Exchange rate increase amount.
- 22 COMMISSIONER RICHARDSON: So, for the record,
- 23 this is Barbara Richardson.
- The off-Exchange increase in the plans' rates
- 25 | are slightly higher. So on-Exchange the actual rate

- 1 increases are significantly lower. So we're assuming
- 2 | that we're going to see some transition.
- 3 DR. JAMESON: Thank you. Excellent.
- 4 | Excellent. Maybe there's a way we can advertise that.
- 5 So. And I am really excited. Did you have to
- 6 do anything special to solicit more plans, companies?
- 7 How did that come about?
- MS. KORBULIC: Do you want to answer?
- 9 That's a complicated question, I think. Yes,
- 10 | absolutely, the Commissioner, the Division of Insurance,
- 11 | the Governor's Office, we've all been focused on needing
- 12 | to not only stabilize the individual market, but
- 13 | increase competition. And so we're very happy to invite
- 14 back the Anthem group and hoping that that will
- 15 | contribute to a more robust marketplace.
- 16 DR. JAMESON: Just excellent, strong, strong
- 17 | work. You know, just prior to last year's enrollment
- 18 and that year before, it was really shaky whether we
- 19 | were going to have enough plans to continue as an
- 20 Exchange, especially in the rural area. So this is like
- 21 | a beautiful thing.
- 22 And I love the new campaign tagline, "Peace of
- 23 Mind. " Congratulations. And we'll hear more about that
- 24 | shortly.
- 25 And then, going on down -- and I swear,

1 | Heather, I will let you rest in a moment. This year's

2 | Health Link with hosting multiple 90-minute sessions in

- 3 the Las Vegas area, September 17th in Reno,
- 4 | September 24th, so when you say multiple, you just mean
- 5 basically on that particular day you had multiple
- 6 different sites where you offered it, or you continue to
- 7 offer it at different times, or? I wasn't sure. And
- 8 | what's the attendance been like?
- 9 MS. KORBULIC: Thank you, Madam Chair. Yes, so
- 10 | we offered it at multiple different times in the same
- 11 | location at City Hall in Las Vegas. And we'll offer it
- 12 | multiple different times throughout the day on the 24th
- 13 at the Reno, or at the Nevada Innovation Center. And, I
- 14 | believe, the total for the morning session on the 17th
- 15 | was 48 attendees. And then the second one, we only had
- 16 23, but I know there was way more than 23 people who
- 17 | ended up showing up.
- 18 DR. JAMESON: Excellent. And as far as your
- 19 grants, it continues to be a really effective way in
- 20 engaging with our community partners and continues just
- 21 | to be brilliant in helping us, I believe, keep our
- 22 | footprint, expand our footprint. So I think that grants
- 23 are excellent. I hope we continue to give them out. I
- 24 | think, it really helps us, you know, enables people to
- 25 participate that otherwise might not have.

So, of course, the most complicated question, 1 which you may not really be able to clarify more than 2 you already did in your report. These changes in the 3 rules, which are hard to get, wrap yourself around, 4 especially how they're going to affect us. And it 5 doesn't do any good to say it's so unfair for them to 6 7 implement these, understanding how complex it is to provide qualified health plans in the state, whether 8 you're undergoing a change of platform or not, and then 9 implement these with just literally months before 10 enrollment. 11

So I would just, instead of any specific questions, like you just to address what you think is going to be the most difficult challenge here and how you will face it. And your last comment at the end of the report about it may have a negative adverse effect, what do you see as the most negative adverse effect of these new rules? And probably in numbers it would be hard to say. But if you'd just share -- I'm sure your mind has gone over this -- with what you feel is going to be going on here.

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MS. KORBULIC: Sure. Madam Chair, Heather Korbulic, for the record.

So I would say -- one of the sections that I forgot, I wrote about in the introductory of the federal

updates and forgot to write a section about, because I'm
really busy, was about price index changing. And I
think that that could have a potential impact, and I'd

4 like to just take a brief moment to talk about what that

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In an annual rule from the Centers for Medicare and Medicaid Services called a Notice of Benefit and Payment Parameters rule, the CMS or HealthCare.gov basically tells exchanges how they must operate in the next plan year.

One of the changes that they made was something to an index pricing. And, effectively, what that does is shift some responsibility away from the federal subsidies into the pockets of consumers. So consumers will potentially pay slightly more, and benefits will be slightly less generous.

This is something that we think will be minimal, but we are working with the Division of Insurance right now to understand what that impact will look like. As you're aware, or anybody who is paying for health care, any increases in pricing are unwelcome. And so, you know, I do think that that could have a potential impact.

The area that concerns me around health reimbursements accounts is making sure that the Exchange

can provide good guidance to both employers and
employees. Because what we don't want to see is an
employee accepting subsidy dollars that they're not
maybe eligible for and having to recon with the IRS
later down the line. So we are trying to put together
some good information for those folks.

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The part that concerns me probably the most about rule changes is around the public charge. though the subsidies on the Exchange are not included in what determines a public charge, there is still a chilling factor. And, I believe, we saw that with some of our reduced enrollment this last year. And, you know, we're working with Suzanne and her office and the Division of Welfare and Supportive Services to try to come up with some good messaging around getting consumers connected to things that they are rightfully eligible for. For instance, the Children's Health Insurance Program is, you know, is important to supporting children, and we want to make sure that people continue to access those benefits that they're rightfully owed. And the same with subsidies, we want to make sure people understand that those are not going to be counted against them.

And that can be a really tricky thing to gain trust on and really kind of chip into that grassroots

1 messaging. DR. JAMESON: I'm going to let you rest now. 2 And we'll just look and see how things evolve. 3 And you certainly don't have a crystal ball, although sometimes 4 I ask you questions and I think you do. But excellent 5 answers. 6 7 Did anybody else have any other questions on the report? Again, once again, not just an excellent 8 report, but outstanding work to you and all of your 9 staff for really, I think, the most exciting thing 10 that's happened in this type of program throughout the 11 United States. And everybody's eyes are on us, and I'm 12 13 not one bit worried how you guys have and will continue to rally and be a beautiful role model for everyone 14 15 else. And I really thank you for that, because it's 16 17 knowledge of how this country is going to deal with 18 19

such a desperately needed, as we still have no clear access to health care for everyone yet. And so far, I think, we, as this entity, is meeting those needs of that big gap better than anyone else.

And so congratulations to all of you.

Going on, marketing and outreach update.

MS. JANEL DAVIS: Thank you, Madam Chair. 24

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Janel Davis, Communications Officer for the Exchange, 2.5

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So, over-the-last few months, Nevada Health
Link's communication team and our marketing partner,
Penna Powers, have been hard at work defining the
creative look and the strategy for our new marketing and
advertising campaign for plan year 2020 open enrollment.

The goal of the final marketing package is to promote the open enrollment period, enforce Nevada

Health Link's position as the trusted it resource for health insurance, and promote the benefits of Nevada's new State Based Exchange platform.

The strategy is to understand who the pool of potential Nevadan enrollees are and use the migrated data from the HealthCare.gov to Nevada Health Link in order to help determine the pool of uninsured and underinsured throughout our state. For the first time, the Nevada Exchange will have access to real-time consumer enrollment and application data, and this will allow the Exchange to directly market to those consumers rather than just blanket market the entire state. The campaign will continue to focus 80 percent of our marketing resources in Las Vegas, or in the south, and 20 percent here in the north.

When it comes to enrollment numbers, the initial goal is to retain current enrollees, with the

objective to reduce the number of uninsured throughout 1 the state, with an additional goal to recruit new 2 enrollees in getting coverage for themselves and their 3 family.

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Access to all consumer enrollment data will allow Nevada Health Link to have a more substantial understanding of existing consumer demographics, and that will allow for a refined focus on our targeted audiences, and specifically the young and healthy population Nevadans.

All right. So communications as it relates to our transition.

So in the midst of developing a new advertising campaign and preenrollment messaging, we have been busy coordinating and developing transition-related messaging resources specifically for our stakeholders as well as consumers. So transitioning away from HealthCare.gov to a State Based Exchange has, obviously, been a massive in-depth project that requires an immense amount of communication and coordination.

So, as stated in previous reports, the Exchange developed a comprehensive communications plan. within that plan are campaign phases, audiences, and strategic goals. The Exchange worked closely with our GetInsured vendor to develop a detailed consumer

messaging plan as it relates specifically to the
transition period. This plan includes alignment of
NevadaHealthLink.com website with the GetInsured portal,
content language for triggered notifications that will
be generated from the platform to the consumer's secure
inbox, and confirmation that Nevada Health Link's brand
and messaging will remain consistent throughout.

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Currently, within the Exchange's comprehensive comms plan, we are in the prepping consumers phase. And that's scheduled for August to October of this year. This phase includes a deliberate media strategy detailing how to enroll on the new platform and prepping consumers with instructions on how to claim their migrated user account, designate an enrollment professional, and sign up for auto-renewal options. All communications leading up to this phase have offered transparent and detailed information to ensure that consumers understand the transition and, most importantly, how to enroll on the platform, and also what they need to know to get started.

So for the month of September, messaging is focused on the transition, specifically developing email content and reminders to previously enrolled consumers on how to claim their account.

SBE transition-related messaging will also be

1 | supported in the month of October, letting all Nevadans

2 know that window shopping is available on the platform.

- 3 | So window shopping is an opportunity for consumers
- 4 | shopping for coverage to compare plans and prices before
- 5 open enrollment actually begins.
- 6 Preenrollment messaging will be going on in
- 7 | September and October. And the message focus is "It's
- 8 | almost time to enroll, learn more at
- 9 NevadaHealthLink.com." Our open enrollment messaging
- 10 | will be focused on "Enroll at NevadaHealthLink.com" for
- 11 | all consumers, beginning in late October and leading up
- 12 to enrollment, which begins on November 1st. The ads
- 13 | will run through the open enrollment period, which ends
- 14 on December 15th.
- The Exchange and the public relations team were
- 16 careful not to bombard consumers or confuse the general
- 17 | public with transition-related messaging until a call to
- 18 action to view the website and access the call center
- 19 | were available.
- 20 The overall main call to action for consumers
- 21 | has not changed. And that is: Visit Nevada Health
- 22 Link.com and enroll.
- We will also continue to encourage consumers to
- 24 | find assistance with a licensed agent or broker or a
- 25 | certified enrollment counselor by using the

BrokerConnect tool or the Broker Directory that the
platform offers.

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The call to action drives consumers to the Exchange's informational website, NevadaHealthLink.com. And the Exchange has worked diligently to revamp this site. This included massive content updates, edits, menu navigation shifts, and uploading new campaign images, inclusion of the platform updates and reference materials, and also developing a welcome transition video which provides consumers information on how to claim their account. We also developed a Nevada Health Link brand video that explains a little bit about who we are and what we do.

And these videos are living on our website. So I would encourage you guys to visit NevadaHealthLink.com and check them out, since we weren't able to show you those at this time.

All right. Moving on to marketing PR and outreach.

Our off-season campaign remained active over the months leading up to our soft launch on September 4th. And during this time, Penna Powers and the Exchange continued to leverage outreach and community relations by targeting community partners, influencers, and consumers through use of grassroots

tactics, including sponsorships, collaboration marketing, presentations, events, and field marketing.

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Penna Powers put new systems into place this year to keep Nevada Health Link's content nimble, relevant, and on brand. After each enrollment cycle, new ideas, of course, arise. And together Penna Powers and the Exchange comms team strategize and develop additional marketing projects. This year the teams created a specific graphical social style guide and toolkit for the Nevada Health Link brand and a diverse series of graphics for the special enrollment period, along with other relatable messages, all of which were put into rotation in a video-style format for social media posts.

Penna Powers and the Exchange have worked together to create a new marketing campaign. So, as Heather stated, this year's theme is "Peace of Mind." This campaign seeks to frame a rational benefit in the form of a feeling or emotion. The idea is to show how it feels to be a Nevada Health Link enrollee. From qualifying for financial assistance to getting coverage for your prescriptions, Nevada Health Link's comprehensive plans help eliminate the need to worry about health insurance coverage.

The objectives for this campaign are to devise

a deliberate marketing campaign that addresses two main 1 obstacles to persuade consumers to select a qualified 2 health plan, the loss of the individual mandate penalty 3 and growing competition primarily from short-term 4 limited duration plans and health-sharing ministries. 5 The Exchange aims to gain consumer trust in Nevada 6 7 Health Link as the place to go for access to the most comprehensive health insurance coverage as well as a 8 streamlined enrollment and ongoing user experience. 9 Wе will also promote the consumer benefits of the 10

transition to a State Based Exchange.

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There are three advertising slots that will be rotating throughout the enrollment period. They are entitled "Sick Kid," "Body Cast," and "Anthem." And that will make more sense when you actually see the ads.

The voice over in the ad starts with "How do people describe their health coverage through Nevada Health Link?" And, for example, in the "Body Cast" spot, an individual is in a wheelchair, he's in a full body cast in a hospital, and he gives a thumbs up to the camera with the voice over "Health plans with true peace of mind. And with coverage for the 10 essential health benefits, including hospitalizations, you can stay positive."

This year's campaign is a three-pronged

1 approach, so transition-related messaging from September

2 4th to December 15th, preenrollment messaging with

3 general advertising around September 23rd to

4 October 31st, and open enrollment messaging with general

5 advertising through open enrollment.

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So all of these advertising spots will be running for the preenrollment and open enrollment messaging with 30-second, 15-second, and 10-second ads in a traditional advertising campaign that includes a variety of targeted media channels and devices to gain the attention of and compel our audiences to go to Nevada Health Link and enroll. So this includes television, radio, out-of-home, print, outdoor, and social media. The channels and placements are targeted by age, ethnicity, interests, and more. The paid ad campaigns will also compliment owned and earned media efforts.

Our public relations subcontractor, Faiss Foley Warren, has also been strategizing and planning with our team a PR campaign as it relates to transition messaging for consumers. So on the day of soft launch, the Nevada Exchange pushed out a press release announcing the go-live of the website and the call center, which provided consumers with detailed information on how to claim their account.

As you stated, Madam Chair, all eyes are on Nevada, and national press and other states are interested in our project. The Exchange's Executive Director and Communications Director have spoken with multiple outlets about this transition project.

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So our PR company and the Exchange have developed a media wish list, if you will, to identify and prioritize the top media targets and pitch angles to local and national reporters. Consumer messaging points and stakeholder talking points have been developed and will aid in background for scheduled and upcoming editorial board meetings.

In addition to press releases, FFW has attributed opinion editorials to staff and board members to start talking about the transition and open enrollment to the public. The Exchange and FFW are also planning to host a press conference to kick off the start of appointment, which lands on a Friday this year, on November 1st. The Exchange hopes to have Governor Sisolak in attendance.

Moreover, the Exchange has incorporated presentations at city council member meetings into this year's PR plan. Heather will be attending Henderson City Council, City of Las Vegas, and Clark County Commission meetings, with a presentation on Nevada

Health Link, and will provide an overview of the transition project to city council members. The same strategy is, obviously, in place for the City of Reno. 3

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FFW has also been researching and scheduling interviews with local health podcasts as another avenue to get the word out.

Nevada Health Link invited agents, brokers, certified enrollment counselors, and various community partners statewide to our third annual prep sessions that we talked about. They're a different format this year than in past. And they offer different sessions for stakeholders to gain insight on the transition and help prepare for assisting consumers during the open enrollment period. We offered them our marketing tools and gave them a teaser of our ad campaign. It was also an opportunity for stakeholders to network with each other and get their questions answered by Heather.

So we already talked about the Las Vegas session and how many people RSVP'd. And, I believe, we have a good showing that will show up in Reno as well.

So, to conclude, the Exchange has been working meticulously to prepare for the most important open enrollment period yet. I know we say that each year, but this one is particularly important. I am, in particular, extremely proud of this new marketing and

advertising campaign. The strategy for this campaign is designed to relate to Nevadans and keep Nevada Health Link top of mind as the trusted resource when it comes

We're enthusiastic to be working with all of our partners to make this transition and open enrollment a success while also being mindful that no massive technology project comes without flaws. And our team is eager and open to stakeholder feedback.

And so I'm just going to quickly continue to move on, because Patty Halabuk is not here to do the marketing and outreach presentation. So I will walk through that presentation for her. Okay.

DR. JAMESON: Just before you do, since there was so much material --

MS. JANEL DAVIS: Yes.

to enrolling and health plans.

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DR. JAMESON: -- I'd just ask if any of our Board members had a comment or question on this, on the presentation so far, which was excellent.

There are no questions. And I'll just compliment you on taking incredibly complex issues and communicating them with your advertising in such an effective and straightforward manner for people to understand. I think, it's never been more complicated navigating to find a health plan. And your company has

really had compelling advertising. It's very catchy. Ithink, it's very effective. And it's framed in such a way that it's extremely attractive for them to be invited to learn more about our qualified health plans.

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I just want to compliment you on taking a very complicated and difficult project and making it accessible and inviting for our Nevadans to come and check it out and to, hopefully, sign up.

MS. JANEL DAVIS: Thank you, Madam Chair. I appreciate you saying that.

All right. So I'm going to start on page one of the marketing and outreach presentation. So as our off-season marketing efforts come to a close, we begin to see into our pre-open enrollment campaign in late September. You'll see on page one just some analytic highlights of what was accomplished.

Our online search efforts paid off this year.

It was increased paid search traffic to our website,

NevadaHealthLink.com. And that significantly increased

with consumers visiting our special enrollment page, and
that was a whopping 470 percent more than they did last

year.

Through organic or nonpaid as well as paid social advertising in places like Facebook, Snapchat, YouTube and Reddit, we have been able to make millions

of visual impressions to Nevada consumers. And from
those visuals, over 10,000 Nevada consumers made clicks
to our website to check out the various pages and learn
more about special enrollment periods and just Nevada
Health Link information in general.

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We also incorporated new and ever-changing visuals to keep things fresh and relatable. You'll see some examples on page two. And Governor Sisolak, just to shout out to him, he so graciously gave us his time and produced a PSA endorsement video, which was really nice.

Consumer visits and usage to Nevada Health
Link.com are up over last year, as you'll see on page
three. That's the end result of our off-season
campaign, including our ongoing email and blog efforts,
which are reflected on page four.

On page five you'll see a summary of outreach activities, which traditionally decrease in the summer months. However, we have continued to align and foster different relationships with many important partners.

And Nevada Health Link was the proud presenting sponsor of the three Cox communication back-to-school events.

That was in Las Vegas. It drew thousands of kids and parents, many in need of support with back-to-school resources. So while the kids got to play games and

1 collect our pens and pencils and other school supplies,

2 parents got to learn a little bit about Nevada Health

3 Link and what we do and the resources we can provide.

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mailed out.

On pages six and seven, you'll see some of the representative communications developed to support our Exchange transition to an SBE as well as our prep sessions. You can see the invitations there that were

And then, on to our "Peace of Mind" campaign that I talked about in my report. So pages eight through 13 you'll see some representative images of each of the scenarios that I described. I think, I described the "Body Cast" one. But this represents our diverse Nevada target audiences and highlights specific essential health benefits that consumers are assured if they sign up for a qualified health plan through Nevada Health Link.

Page 13 represents the creative. So we will use an outdoor and billboards and on those large buses. These are intentionally bold colors with large text to grab the interest of our consumers.

On pages, let's see, 14 and 15, you'll see a comprehensive breakout of our paid advertising plan where the "Peace of Mind" campaign will run to promote open enrollment for 2020. So the strategy is to run a

heavy mix of both traditional and online media
concentrated in an approximately 90-day time frame, to
ensure Nevada consumers know who we are and that it's

4 | time to enroll.

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So we'll be using TV, radio, billboards, buses, as well as a lot of online video formats targeted to different audience segments, and streamlining audio, including podcasts.

So we're also running specifically on Spanish

TV and Spanish radio as well as targeted -- as well as,

excuse me, targeted Hispanic, Asian, senior, and the

young and healthy populations, focused print

publications, to zero in even further on those specific

audiences.

Our outdoor campaign and some of the online video will launch next week, with the remaining components launching the first week of October. And that will include the preenrollment messaging as well as the open enrollment messaging, which is that "It's time to enroll" message.

So this important campaign has been strategized to not only exploit and highlight the 10 essential health benefits of a qualified health plan guaranteed with Nevada Health Link, but also to humanize Nevada Health Link as the resource for year-round for Nevada

1 consumers. So, thanks. I'll take any questions that the 2 Board might have at this time. 3 DR. JAMESON: And does anyone have any 4 questions? 5 Excellent, excellent report. 6 7 Please. DR. COOK: Oh. My -- I don't know. My button. 8 Okay. 9 DR. JAMESON: Did you have a question? 10 DR. COOK: Yes. Hi, Dr. Jameson. Daniel Cook, 11 for the record. Hi. 12 13 Thanks for the presentations. I did have a question. You started the other section, Janel, by 14 saying that the data -- oh, here's my mic -- the data 15 should be better this year. And I can see where that 16 will help the campaign next year for sure. Are you 17 trying to also suggest that we can use that data during 18 this season; and if you see something happening in a 19 20 specific demographic or a expensive sector, that you 2.1 might target that even this year? 2.2 MS. JANEL DAVIS: Thanks for the question. Janel Davis, for the record. 23 And, yes, we are getting migrated data as we 24 speak, and so we're able to see that real-time data. 2.5

- 1 And the goal is to absolutely use that data that we're
- 2 | receiving now to directly target those, those
- 3 | individuals for this campaign as well as for future
- 4 campaigns.
- DR. JAMESON: Do we have any further questions?
- I have a really important question for you,
- 7 | Janel. Where did you find the gentleman in the full
- 8 body cast?
- 9 MS. KORBULIC: That was a fun one.
- 10 MS. JANEL DAVIS: Well, that wasn't just me.
- 11 | That was our -- that was our marketing vendor, Penna
- 12 Powers. And I will say that all of our actors are
- 13 Nevadans. And so, I believe, that the body cast man
- 14 lives in Las Vegas. And, yeah, I wasn't at the shoot
- 15 | this year, so I didn't get to see what exactly went
- 16 down, but he was a good sport.
- DR. JAMESON: I would say I'd just about do
- 18 anything, but I wouldn't do that.
- Going on, thank you, Janel, for an outstanding
- 20 report, incredible marketing campaign. Outstanding. I
- 21 | can't imagine having a better partner in this than you.
- So, going on to the State Based Exchange
- 23 Transition Update, State Based Health Insurance
- 24 | Marketplace Technology Platform and Consumer Assistance
- 25 Center.

MR. WATT: Thank you, Madam Chair. Eric Watt, for the record.

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The project status is green. The status of a project this size and this complicated is often yellow. And it is not uncommon for it to be red periodically. This project has been green, with dips into the yellow occasionally, and through great team efforts we have not seen red. This speaks volumes of the people on the project, in SSHIX, GI as well as our partners in DWSS.

The Exchange received a conditional approval letter on August 9th. In it, CMS recognized the Exchange's readiness to become a State Based Exchange for plan year 2020. They officially recognize that Nevada Health Link will not be operating on the federal platform for plan year 2020. This is a vote of confidence in the work the Exchange and stakeholders have done and will continue to do in order to ensure this project is a success.

The great news is that the successful soft launch occurred on September 4th. During this phase, Nevada Health Link's existing customers are being given a chance to claim their record, sorry, their account, designate an agent/broker if they have not already have one, and indicate they would like to auto-renew their policies and for how many years. This will be available

1 until October 14th.

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We sent invitation emails to consumers on September 3rd and 4th inviting them to, one, claim their accounts; two, update their passwords; three, if they did not have a designated agent/broker, select one; and, four, to indicate a passive auto-renewal if they so desired, along with a number of years to be automatically renewed.

The soft launch also allowed the agent/brokers to get to see their book of business. All those consumers who had designated an agent/broker on HealthCare.gov for 2019 are listed on their book of business.

As of September 9th, 15,079 of the emails that were sent out had been opened. And as of this morning, 3,204 had claimed their accounts. The soft launch was a resounding success.

The largest risk originally facing this project was the required migration of Nevada's data from CMS.

That data in CMS is not housed but in that state-by-state server easily extracted and capable of being sent over a few large thumb drives. It is co-located with all the other states' data. Months of discussion, testing, planning got us to the point of a satisfactory plan. Stage 1 was executed successfully on

August 15th, with only a very small amount of accounts
requiring any attention. This has been the basis of our
soft launch. The next catch-up data load will be on
October 1st, with a last load being scheduled for

5 October 25th.

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The second highest risk for this project was the submission of the security assessment report for CMS, to achieve the Authority to Connect, along with the submission of the Safeguard Security Report to the IRS for their approval. Happy to report that the IRS has given their approval via email as of 9-6 of this year.

And it is with great confidence that I report to you today that these two extremely important milestones will be achieved by October 15th, while we continue to push very hard for the completion to be October 1st.

For PMO status, when we last shared an update, we had relatively new additions to the PMO. Since that point in time, the three additions to the staff have proven about be excellent hires and invaluable to the success of this project. They all hit the ground running with a laser focus on their tasks:

Create training courses for returning agents/brokers, with new agents/brokers as well, and CECs, which include CACs and navigators. I know you

1 will appreciate those acronyms. Create numerous onboarding guides for 2 agent/brokers, EEF/CECs, insurer representatives, and 3 user reference manuals, and process flow diagrams along 4 with other guides. 5 Also, set up and start user acceptance testing 6 for each software release, focused on user roles, and 7 coordinate with GI on bug tracking and resolution. 8 The PMO is also overseeing work being done by a 9 security assessment report vendor working on 10 documentation to support our Authority to Connect, as 11 well as the group providing independent verification and 12 13 validation services monitoring specific GI testing with 14 CMS, and independently reporting to CMS the results of Typically, the latter is a vendor engaged 15 said testing. by us, paid by us, who reports to CMS. 16 For projects testing status, various modules 17 and aspects of the project are being tested by the 18

For projects testing status, various modules and aspects of the project are being tested by the various groups. For example, GetInsured testing has been testing federal data services hub, FDSH testing.

An example of one service is the verify lawful presence.

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Income and family size verification testing.

Electronic data interface testing, account information between the carriers and SSHIX.

Account transfer testing, transferring accounts

between SSHIX and DWSS, our Medicaid counterparts. 1 And state-based marketplace inbound file 2 testing, SBM issue policy-based payment data, with CMS. 3 Happy to give you an update that the FDSH, or 4 "F-dish," and SBMI and the IFSV testing is complete. 5 Big milestone. And our IV&V report, which will be the 6 last report from our IV&V vendor, is in progress right 7 now. On to our testing. User acceptance testing, 9 UAT testing. In order to accept the system that GI is 10 providing, it must be tested. The Exchange's testing is 11 focused on user role functionality; for example, Agent 12 13 Administrator, Consumer, Enrollment Counselor, Use Cases -- an example, an Agent Administrator, when I --14 fill in the blank -- I should see a -- fill in the 15 blank -- as a response -- and Test Cases based on Use 16 Case scenarios. The testing is being done in our User 17

goal is to have far fewer bugs and errors as possible.

EDI testing. EDI testing has been as

complicated and challenging as we thought it would be.

production, much like the testing done on your phones or

Acceptance Testing environment. We are basically

laptops prior to a new release being made public.

testing the functionality prior to it being moved to

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We have been sure to accommodate the difficulties faced

by each of the carriers by altering schedules to meet 1 their needs. The first phase had a number of carriers 2 working 2019 plan data, and started back on 4-29. 3 required a concerted effort all around to get through by 4 7-15, at which point we moved to 2020 plan data, with 5 three dental carriers and one QHP carrier who did not 6 have any 2019 data. In the end, this one OHP carrier 7 has had significant challenges with code changes 8 required to work with the GI system, and we've extended 9 them into late into September, possibly October. 10

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The training statuses. The training modules have been built to support specific areas of training and by specific groups who require the training.

Returning agent/brokers require less training than the new agent and brokers, for example. The base of these training modules is a system called Mindflash, through which course availability was automatically emailed to agents/brokers with completion, and completion was tracked and registered. We focused on making sure that the agent/brokers were very well aware of the training requirements and all along the way to becoming certified by the Exchange.

Technical writing status. The documentation supporting the transition as well as ongoing operations of the future environment have been the focus of the

- 1 | technical writer; for example, Agent On-Boarding and
- 2 | Certification Guide, On-Boarding Guide, User Reference
- 3 | Manual, Plan Certification Guide, Returning Broker
- 4 | Transition Guide, On-Boarding Certification Guide,
- 5 Application and Enrollment Guide for Agent/Brokers and
- 6 | Consumers. And there are eight more guides in various
- 7 | states of progress.
- 8 Last but not least, we're looking forward to
- 9 | what's going to be happening in the month of October.
- 10 This is our last month before open enrollment. It is a
- 11 | month that we've been all working so hard to be prepared
- 12 | for. And the schedule we have been working on, working
- 13 on and working towards for quite some time now is well
- 14 | laid out and well understood:
- October 1st, we get the catch-up data transfer.
- 16 On October 2nd, at approximately 9:00 p.m., the
- 17 | newest software release, what we're calling 19-10, from
- 18 | GI will be installed in the production environment.
- 19 This is it the environment that we will be going live
- 20 for on open enrollment on November 1st.
- 21 On October 3rd, anonymous shopping, window
- 22 | shopping will be available to our customers, returning
- 23 and otherwise.
- 24 On October 15th, auto-renew and freeze, no
- 25 changes to the auto-renewal or broker selection at that

- 1 point. Consumers will still be able to view their
- 2 account, but they will not be able to make any changes
- 3 | whatsoever.
- On October 25th, the last catch-up data
- 5 transfer, application and enrollment data from CMS.
- And then, on November 1st, the long-awaited day
- 7 and start of a very successful moment for 2020 and
- 8 beyond.
- 9 That's my report, and I'm ready for any
- 10 questions.
- DR. JAMESON: Bravo. Do we have any questions
- 12 | in the north or in the south?
- MS. LEWIS: Lavonne Lewis.
- 14 And I do have one question regarding back on
- 15 talking about the hire of the new people. Are they all
- 16 to be housed in Carson City or Reno, or in the north,
- 17 | all of the new staff?
- 18 MS. KORBULIC: Madam Chair, I will answer that
- 19 question. This is Heather Korbulic, for the record.
- 20 Lavonne, the folks that we hired for Exchange
- 21 | staff, yes, they will, all nine new staff will be housed
- 22 | in our Carson City office. And the staff that Eric was
- 23 talking about were contracted project management office
- 24 | staff, and so their contracts expire sometime between
- 25 December and January of this year and next.

MS. LEWIS: And my second question -- Lavonne
Lewis again -- is are we making some attempts to make
sure that we are looking at a diverse staff as we select
our new hires?

MS. KORBULIC: Again, this is Heather Korbulic,

MS. KORBULIC: Again, this is Heather Korbulic, for the record.

Thank you, Ms. Lewis, for your question. Yes. So all of our new staff are recruited through the Division of Human Resource Management. And Human Resource Management has all sorts of regulations pertaining to diversity and veteran status. So I can assure you that that is the case.

DR. JAMESON: And were there any other questions?

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I just have one for you, Eric. You're going to be downloading. You had mentioned that much of the data that you're migrating over could have been contained in just two little thumb drives. So I know it's not the volume of data that's causing you to break it down into separate days that you'll be downloading. So you mentioned you would be doing this on October 1st and then doing more catch-up data downloading on the 21st. And I thought, did this indeed perhaps have something to do with the fact that on October 1st, you'll put some more in, and then you anticipated within a day or two of

- doing the software update. And I'm wondering if you

  were then wondering how well this update would be

  working, and then you downloaded the rest of the data,

  or you just simply didn't want to take a risk of
- downloading all the data at one time. Thank you, Eric.
- MS. KORBULIC: Madam Chair, this is Heather.
  I'm going to answer on his behalf.

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So that data is, what Eric mentioned in his report is not something that could be contained in a thumb drive. It is gigantic. It is hugely complex and required a very intricate strategy for embedding it in our own system. So, no, it is not simple.

And so the data that we received on August 15th was the active and current information as per CMS records as of the 15th. The catch-up data that we will receive on the 1st of October and then again on the 25th is catching up with reconciliation. So we know that some consumers will have been joining plans in time, or through special enrollment periods, and we'll be adding them to our migrated data. And then we know some consumers will be canceling or terminating their plans.

So it's a matter of trying to keep as up-to-date with CMS data so we can start fresh at November 1st.

DR. JAMESON: Very good. So, actually, we have

the majority of the data migrated, and those will 1 literally be updated downloads? 2 MS. KORBULIC: Correct. 3 DR. JAMESON: Excellent. Thank you, everybody. 4 And it's hard to believe that we That is just amazing. 5 are at that point where we are going to be ready to 6 launch. Not that I ever doubted it, but it is extremely 7 8 exciting. And the approval of the Nevada Health Link 9 Policy Manual. Did anybody want to -- did you want to 10 say anything about before we simply make a motion? 11 MS. KORBULIC: Madam Chair, this is Heather 12 13 Korbulic, for the record. I would just, wanted to emphasize that this is 14 something that we have worked very hard on for almost a 15 year now and is something that we sent out to our 16 stakeholders across-the-board and specifically only 17 received some comments from our carriers. 1.8 implemented changes based on those comments. And I'm 19 20 looking forward to any questions that the Board might 2.1 have about our policies. DR. JAMESON: So usually what we'll do is we'll 2.2 take a motion on the -- a motion and then a second, and 23 then we'll go ahead into discussion. 24

Go ahead.

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1	MR. BRANCH: This is Quincy Branch, for the
2	record. I move that we approve the draft of the Nevada
3	Health Link Policy Manual.
4	DR. JAMESON: Do we have a second?
5	MS. LEWIS: Lavonne Lewis. I second the
6	motion.
7	DR. JAMESON: And do we have any discussions or
8	questions on the Nevada Health Link Policy Manual, any
9	comments?
10	I just do appreciate the hard work that was put
11	into this, because there was a lot of material in there.
12	And I think that it is definitely an excellent manual.
13	And I'm just really appreciative of that hard work.
14	These are always the sort of tasks which are rather dull
15	and dry but must be carried out.
16	So I will now entertain a well, everybody in
17	favor?
18	(Board members said "aye.")
19	DR. JAMESON: Any opposition?
20	Were you opposing, or you were saying aye?
21	MS. KORBULIC: I believe, that was Jonathan
22	Johnson on the phone with an aye.
23	Was that, was that true, Jonathan?
24	DR. JAMESON: Yes, I believe it was just a
25	delayed response

1	MR. JOHNSON: That's correct.
2	DR. JAMESON: due to the mute. Yes. Very
3	good. Thank you, Jonathan.
4	So the new Nevada Health Link Policy Manual is
5	then passed. Thank you, everybody.
6	Discussion and possible action regarding dates
7	and times. And our Executive Director, Heather, if you
8	could give us the next date.
9	MS. KORBULIC: Yes. We're scheduled for
10	December 12th at 1:30 p.m.
11	DR. JAMESON: And is there any other agenda
12	items from our members that they would like to have our
13	Executive Director, Heather Korbulic, add to the next
14	agenda?
15	MS. LEWIS: Usual updates.
16	DR. JAMESON: It's just been requested for the
17	usual updates. And we'll be very excited to look at the
18	enrollment numbers up to that point, well, the
19	enrollment numbers. And it'll be extremely exciting to
20	see, with our new platform, how readily we will have
21	access to that information like yeah never have had
22	before, and a breakdown of the data that we get. Very,
23	very exciting. I'm anticipating it as well, Lavonne.
24	Any other comments or questions?
25	Again, congratulations to all of you. This is

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1	truly exciting and beyond any of our dreams when we
2	first started out with Xerox and the Silver State
3	Exchange, Nevada Health Link. It has really come a long
4	way and is beautiful to behold.
5	Anybody have any other comments?
6	Not hearing any, we'll adjourn.
7	Oh, I apologize. We have one more last
8	opportunity for public comment. Anyone up north?
9	MS. KORBULIC: No, Madam Chair.
10	DR. JAMESON: No. And anybody here? There's
11	nobody here and no public comment.
12	So we will go ahead and adjourn.
13	MS. KORBULIC: Thank you, Madam Chair. Bye,
14	everybody.
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