


# Silver State Health Insurance Exchange

Presentation to  
Brokers and EEFs

September 25, 2019



# Agenda

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- SSHIX Introductions
  - Progress-to-Date on SBE Transition Project
    - Technology
    - Call Center
  - Designated Agent/Broker & EEF/CEC Service Line Active
  - Mindflash Training Curriculum/Certification Process/Account Profile Setup
  - Designate a Broker Prior to Open Enrollment
  - How To Designate a Broker - Video
  - Accepting Your Pending Designated Consumers
  - Broker/EEF Resources
  - Key Dates - Soft Launch, Window Shopping, etc.
  - BrokerConnect
  - Consumer Communication – Key Dates
  - Q&A
  - Contact Information



# SSHIX Introductions

**Heather Korbulic**

Executive Director

**Ryan High**

Chief Operations Officer

**Rosa Alejandre**

Navigator (EEF) Program Manager

**Rebecca Lomazzo**

Broker Liaison

**Janel Davis**

Communications Officer

**Katie Charleson**

Information Technology Analyst

**Eric Watt**

SBE Transition Project Manager

**Athena Cox**

Quality Assurance Officer

# Progress-to-Date on Transition

- **Technology**

- Quality Assurance, User Acceptance, and Electronic Data Interchange Testing Continues
- October 1 - CMS Consumer “Catch-Up” File Imported
- October 3 - “Window Shopping” Available
- October 11 - Deadline to Be Designated a Broker Before Freeze
- October 25 - Last Consumer “Catch-Up Data Transfer” File Imported from CMS

- **Call Center**

- Adjustments Made to Ensure First-Call Broker Account Lockout Resolution
- IVR Enhancements Made to Connect Consumers to Live Agent More Quickly to Claim Account

# Broker/EEF Service Line Active

- **BROKER & CEC LINE 1- 800 547-8156**
- Currently servicing GetInsured account profile creation for both Brokers and Enrollment Professionals.
- **BROKER SUPPORT LINE** Call Center Hours during OEP are:
  - Monday – Friday 9 am – 7 pm, Sat 10 am – 3 pm
- **BROKER SUPPORT LINE** Call Center Hours during SEP are:
  - Monday – Friday 9 am – 5 pm
  - Closed Saturdays and Sundays during SEP

# Certification/Training/Account Profile Setup

- The window to complete Broker/CEC certification training and account profile or entity profile creation is still open.
- Once training is complete on the Mindflash system, Brokers are required to complete their profile on GetInsured's system. Nevada Health Link's call center can support Brokers with any account creation questions at **1-800-547-8156** (Press 5 for technical account creation assistance, or Press 1 for Mindflash training assistance with Exchange staff).
- Navigator and In Person Assister Points of Contact have established their Entities on GetInsured's system and after completing Mindflash training Certified Enrollment Counselors (CECs) will be able to be listed within their respective Entities. Nevada Health Link's call center can support Entity Points of Contact with any account creation questions at **1-800- 547-8156** (Press 5 for technical account creation assistance with GI, or Press 1 for Mindflash training assistance with Exchange staff). Navigators and IPAs who are not Entity Points of Contact received invites to Mindflash training the first week of September.

# Designate a Broker Prior to Open Enrollment

For consumers to designate a Broker prior to open enrollment, consumers need to have an **account**, but not necessarily an application, before they designate a Broker.

## Consumer designation workflow process:

- Consumers and Brokers are populated via data migration from the Federal Marketplace. New consumers cannot currently create their own account, but will be able to on November 1, 2019 when open enrollment starts.
- If an existing consumer already has an Broker of record from plan year 2019 and that Broker is certified, they will have that Broker designated to them in the new GetInsured platform. They will NOT be able to currently change this designation; but if need be, the consumer will be able to change this designation once open enrollment begins.
- If an existing consumer already has an Broker of record from plan year 2019 but that Broker is NOT certified, they will NOT have that Broker designated to them in GetInsured platform, and the consumer can designate any certified Broker in the GetInsured platform.
- If an existing consumer had no Broker of record from plan year 2019, they can designate a certified Broker in the GetInsured platform.

# How To Designate a Broker Consumer's Perspective and Instruction



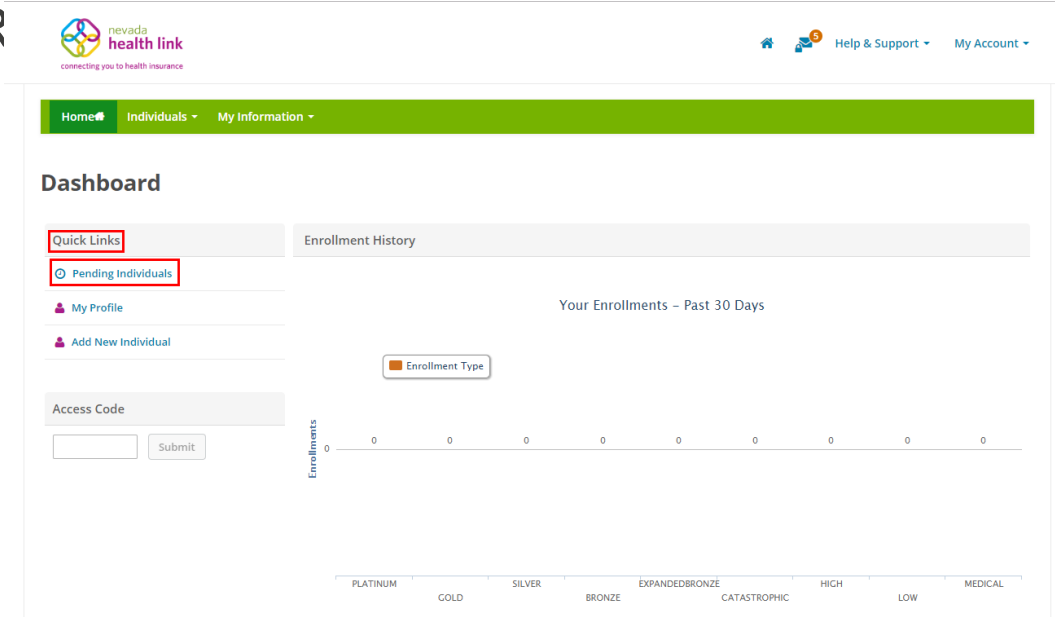
<https://youtu.be/MDJYye13ros>



# Accepting Your Pending Designated Consumers

- Once the consumer has successfully claimed their account and designated you as their Agent/Broker of record you will need to login to your Nevada Health Link account and click on the “Individuals” tab and then click on “Pending

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The screenshot shows the Nevada Health Link dashboard. At the top, there is a navigation bar with 'Home', 'Individuals', and 'My Information'. Below this is a 'Dashboard' section. On the left, there is a 'Quick Links' section with a red box around 'Pending Individuals'. Other links include 'My Profile' and 'Add New Individual'. Below the links is an 'Access Code' section with a text input and a 'Submit' button. On the right, there is an 'Enrollment History' section with a chart titled 'Your Enrollments - Past 30 Days'. The chart shows enrollment counts for various plan types: PLATINUM, GOLD, SILVER, BRONZE, EXPANDED BRONZE, CATASTROPHIC, HIGH, LOW, and MEDICAL. The y-axis is labeled 'Enrollments' and ranges from 0 to 10. The x-axis is labeled 'Enrollment Type'.

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Home Individuals My Information

Dashboard

Quick Links

Pending Individuals

My Profile

Add New Individual

Access Code

Submit

Enrollment History

Your Enrollments - Past 30 Days

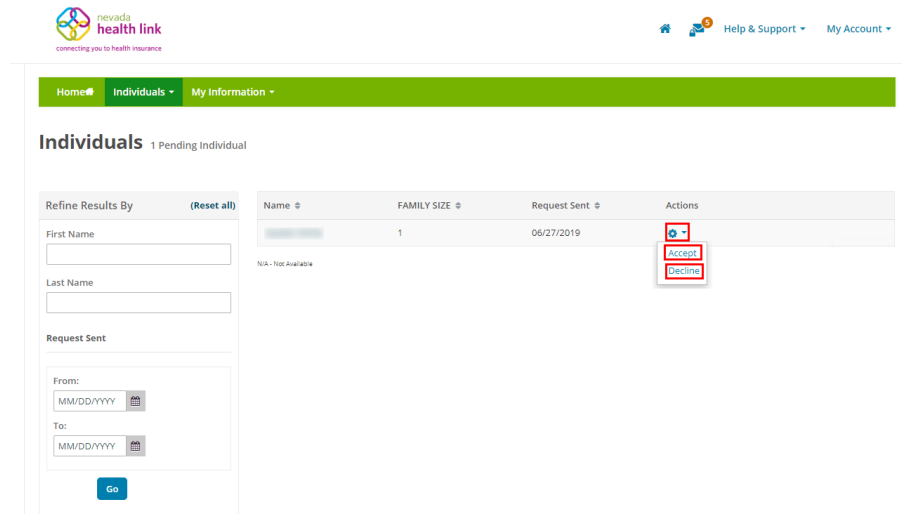
Enrollment Type

Enrollments

PLATINUM GOLD SILVER BRONZE EXPANDED BRONZE CATASTROPHIC HIGH LOW MEDICAL

# Accepting Your Pending Designated Consumers

- You will then click on the “Action” gear drop-down and click on “Accept.”



The screenshot shows the Nevada Health Link interface. At the top, there's a navigation bar with 'Home', 'Individuals', and 'My Information'. Below this, the 'Individuals' section is active, showing '1 Pending Individual'. On the left, there's a 'Refine Results By' section with fields for 'First Name', 'Last Name', and 'Request Sent'. The main table has columns for 'Name', 'FAMILY SIZE', 'Request Sent', and 'Actions'. A single row is visible with '1' in the 'FAMILY SIZE' column and '06/27/2019' in the 'Request Sent' column. The 'Actions' column for this row contains a gear icon with a dropdown menu showing 'Accept' and 'Decline' options. The 'Accept' option is highlighted with a red box.

Name	FAMILY SIZE	Request Sent	Actions
	1	06/27/2019	<div>⚙️ Accept Decline</div>

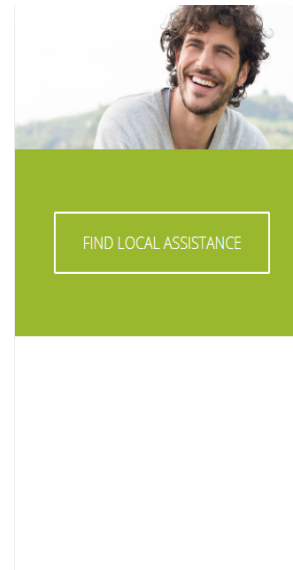
- The consumer will move from pending request to the “Active Individuals” queue.

# Agent/Broker/CEC Resources

<https://www.nevadahealthlink.com/partners-transition/>

## Reference Documents

- SBE Transition Internal Talking Points
- Broker Guidance for Building Book of Business
- Video Tutorial: Broker Guidance for Assisting Consumers with Delegations
- Navigator/CEC/ Stakeholder Talking Points (PDF)
- Video Tutorial: Certified Enrollment Counselor for Assisting Consumer w/Delegations
- Broker Communication Email (PDF)



## Coming Soon:

- Broker User Reference Manual
- Broker/CEC/Consumer Application and Enrollment Guide
- EEF/CEC User Reference Manual

# Key Dates

- **10/3/2019**: “Window Shopping” available for anonymous plan comparison. Open to all consumers.
- **10/15/2019—10/31/2019**: Auto-renewal batch jobs run; enrollment professional designation and consent for auto-renewal are “frozen” in order to prevent conflicts with auto-renewal job.
- **Nov. 1 – Dec. 15** – Open Enrollment Period “Peace of Mind” advertising and outreach campaign. Nov. 1 - OEP begins; migrated consumers can edit/modify application data and submit new enrollments; new consumers can create user accounts, designate enrollment professionals, and submit applications/enrollments.

*\* Please Note: In order to be “certified” Brokers and EEFs must have completed both the online certification curriculum (Mindflash) and the user account registration process (SBE Platform), as defined in their respective On-Boarding and Certification guides*

# BrokerConnect

- BrokerConnect is the program for Brokers who have opted in on their GetInsured profile setup to receive referral calls via the telephonic BrokerConnect platform (i.e., checking “Clients Served”).
- The call will always come from **1-800-547-2927**. Please add this number to your contacts.
- Each Broker’s phone will ring for 10 seconds (3-4 rings) before it gets transferred to the next Broker. When receiving a call from BrokerConnect, please pick up the call as fast as possible to not lose the lead to the next Broker.
- We encourage you to use your mobile number for BrokerConnect the lead call is not directed to an office IVR system, and possible causing the caller to drop off the call.
- To be included in the program, the Brokers need to make sure that they:
  - Sign up for the Program by making sure that “Clients Served” is checked in their Account Profile, and
  - Hours of availability for each day is noted.

*Please Note: BrokerConnect is only available to certified agents/brokers, not EEFs/CECs or CACs.*

# Consumer Communication

- **Throughout September & October** – Nevada Health Link to send weekly reminder emails to those NV consumers who received an access code to claim their account, but have not yet claimed their account.
- **It's time to renew your Peace of Mind! Get Started by Claiming Your User Account:**
  1. Visit [enroll.nevadahealthlink.com](https://enroll.nevadahealthlink.com)
  2. Enter your access code – you should have received this access code via email from [noreply@exchange.nv.gov](mailto:noreply@exchange.nv.gov). If you did not receive an email, please contact the call center for assistance: 1-800-547-2927
  3. Answer the security questions to confirm your identity
  4. Set up your unique username and password for your account
- **Once you've claimed your account, you can do the following:**
  1. Designate an agent/broker or CEC who can provide you w/ free assistance
  2. Choose the auto-renewal feature in the portal to be automatically re-enrolled in coverage for future years
- **Oct. 1** – Any consumers who have still not claimed their accounts on Oct. 1 will receive a second copy of the original activation notification.
- **Oct. 3** - Existing and new consumers can preview plans and prices on the SBE platform, i.e., “Window Shop.”
- **Nov 1 – Dec 15** – Open Enrollment begins on NevadaHealthLink.com with the new ad campaign theme: “Peace of Mind.” Check out our transition video located on our homepage: <https://www.nevadahealthlink.com/>

# Q & A

**Q:** Can an agency have multiple Brokers logged into a primary Broker's portal? If multiple Brokers attempt to log into a single Broker's account on the Nevada Health Link agent portal, it will kick Brokers out, and this may be problematic during Open Enrollment.

**A:** *Brokers need to have individual accounts to enroll. Nevada Health Link is not currently set up to accommodate agency logins. We are looking into a solution that could accommodate something in time for Plan Year 2021 Open Enrollment, but for now the only solution we have is that Brokers need to establish and use their own logins to conduct enrollments.*

**Q:** A consumer will be cancelling their coverage off of the Marketplace as of 11/1/19 because they are aging into Medicare. It's understood to cancel them on healthcare.gov because it is a PY 2019 cancellation, but assumes the data was already sent to Nevada Health Link. Is Nevada Health Link going to try to auto renew this client that has already cancelled?

**A:** *Because of pre-scheduled transition data transfers between CMS and Nevada Health Link the consumer in the above scenario will be auto renewed if they have that designation marked in their CMS enrollment data. The consumer or Broker will have to cancel the new coverage for PY 2020 in Nevada Health Link.*

# Q & A

**Q:** Sometimes cell phones go straight to voicemail such as when in Airplane mode. Will a consumer be notified via the online web info that, should they get a voicemail, if they don't want to leave a message and wait for a return call, that all they have to do is call back to get another Broker?

**A:** *Consumers will be provided the following instructions in the IVR system "Please hold while we attempt to connect you with a Broker in your area. You may be directed to a local Broker's voicemail. Please feel free to leave a voicemail for the Broker to return your call or if you need immediate assistance, you may call the Nevada Health Link consumer assistance center at 800-547-2927 or TTY 711 following the same prompts to be directed to an alternate Broker."*

**Q:** Will calls go to Brokers in differing orders so that the same Brokers don't always get called first? The FFM had a nice way of giving points to those who answered calls.

**A:** *Yes, calls will be randomized. Broker position on list will not be dependent upon answer rate.*



# Q & A

**Q: What happens if a person never claims their account? Will they still roll over? At some point will their account *not* rollover and they could lose insurance? What happens if they don't realize what happened until open enrollment is over?**

**A:** *All consumers are encouraged to activate their account. Consumers who were eligible for auto-renewal on HC.gov will also be auto-renewed on Nevada Health Link – regardless of whether they activate their account. Consumers who are not opted in to auto-renewal must activate their account to actively shop on Nevada Health Link during open enrollment – just as would be necessary if we were still using HC.gov. If the consumer goes to HC.gov to shop they will be redirected to Nevada Health Link.*

# Q & A

**Q: Will Brokers be able to see status of their members as to who has gone and claimed their account so that we can encourage those who haven't?**

*A: There is no identifying information on the list of consumers in a Broker's Book of Business to notify the Broker of which consumers that have or have not activated their account. The Exchange will be happy to assist you with determining which of your clients have activated and which have not. If you will send us an email to Rebecca Lomazzo at [rlomazzo@exchange.nv.gov](mailto:rlomazzo@exchange.nv.gov) with an **encrypted/password protected list** of your clients, the Exchange will provide you with the activation status or your clients.*

**Q: Will a Broker be able to download a data file of all their records?**

*A: Yes, a Broker can download the complete book of business by clicking on 'Export as Excel' on the top right of the book of business screen.*

**Q: Will Brokers be able to see the consumer's claim codes to assist their own consumers in claiming their accounts? It's possible that emails will bounce and then address may still not be current. How will consumers be able to get their codes if they didn't get through email or mail? Just call in?**

*A: Brokers will not see the consumers claim code, if the consumer cannot access the code due to email issues, etc. The consumer can call the 1-800-547-2927 line for assistance – Brokers can assist their consumers to make these calls by calling the broker line. .*

# Q & A

**Q:** Question regarding an example where a Broker enrolled a child into an off exchange plan on 12/31 because the carrier extended the deadline for that and at that same time submitted a Broker of Record Change for the mother who was already on an exchange plan. The Broker's info would not be in the FFM. Will the Broker be able to give NVHL a list of missing members and proof that they are currently assigned to me by the carrier to have my Broker info updated before the member goes to claim their account or even after as long as done before October 11<sup>th</sup>?

**A:** *No, however you can walk consumers through the designation process by following the steps outlined in the previous video or outlined here:*  
<https://www.youtube.com/watch?v=5wJRtTYld54&feature=youtu.be>

**Q:** Will every member who doesn't have a Broker be asked if they want to assign one? Brokers could end up with people showing up in their book of business whom they do not know then, correct? People could pick Brokers "just for the heck" of it.

**A:** *Every member without an assigned Broker will be provided with the opportunity to designate a Broker should they choose. Once the consumer designates a Broker, the Broker will then have to accept the designation. (see steps 13-15 in the [Broker Guidance](#))*

# Q & A

**Q:** When a person puts in a zip code to search, will the search be random like it was for [healthcare.gov](https://www.healthcare.gov)? In other words not pulling up the same Broker at the top of the list every time?

**A:** *Yes, the search will be random.*

**Q:** How will NVHL be verifying residency? I heard something about the “hub” verifying. How do folks who just moved here, but don’t yet have drivers licenses, be approved. Or do they just attest? The FFM didn’t require any proof other than an address but, off exchange, some carriers required drivers’ licenses.

**A:** *NVHL also uses the address as proof of residency. An individual who lists a Nevada address within their application for their physical address will be permitted to enroll in a plan. NVHL complies with the Nevada Residency standards in NRS 10.155.*

# Q & A

**Q:** Covered California allows folks to “attest” to income when data matching issues arise. The FFM did not allow simple attestation. Brokers may have young adults, out on their own and working for the first time, who don’t have income history, have a hard time *not* getting pushed into Medicaid. They know they will make more money during the year and don’t want to deal with Medicaid. Same for contract workers who often have fluctuating income. The form that Covered California used is nice for that purpose.

**A:** *The NVHL application when seeking financial assistance such as subsidies is used and an individual will need to put the ‘estimate’ of their income for the entire year. NVHL will allow consumers to self-attest to their income in the event there is a data matching issue with the HUB. NVHL will also inform consumers whose income doesn’t match the HUB, that they may be required to submit additional documentation and potentially be required to reconcile any received subsidies with the IRS in the event they were truly not eligible for those subsidies.*

**Q:** Is there any way to do a test account so that we can see all the screens for enrollment or is seeing the training the only way to know what will happen?

**A:** *No, this function is not available. We will be publishing guides for consumers and Brokers on how to use the platform in the near future and will be sure to share this with all of our certified Brokers.*

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# Q & A

**Q:** The FFM gave 90 days to provide proof of documents supporting income. Some Brokers experienced cases where they uploaded data more than once only to never have it reviewed. The FFM was notorious for stripping away subsidies but not notifying consumers until close to the 15<sup>th</sup> of the month. In some cases Brokers helped consumers re-update and re-submit in time for the next month but in many cases the consumer would lose their subsidy for an entire month.

**A:** *Consumers who are receiving APTC have a 90-day grace period to become 'current' with their insurance carrier in accordance with 45 CFR 155.400; and 156.270. In the event the consumer in fact does not turn in any requested documents to remain eligible for the APTC they will be notified of their premium change and loss of APTC. Consumers have the option to appeal any eligibility decision in which they also have 90 days from the date of the eligibility determination notice. If the consumer did turn in the documents, and they have yet to be verified they are still subject to pay their monthly premium to their carriers. The Exchange assumes the amount of people this may impact will be very minimal.*

# Q & A

**Q:** Medicaid is supposedly retro to date of application but some Brokers have since found out that Children's Medicaid is always the first of the following month from when the enrollment is processed. If parents enroll their family in early December and the kids get pushed into Children's Medicaid, but DWSS is busy and doesn't look at the file until January, there could be kids with no insurance. Some Brokers wish Nevada had a provision to at least conditionally cover folks if NVHL pushes them over to Medicaid, until the application is approved or denied.

**A:** *The Exchange will allow a consumer to purchase a QHP even if we believe that they are likely Medicaid eligible. The consumer will be notified that they are likely Medicaid eligible, but will allow them to continue through the QHP application and enrollment.*

**Q:** There were many times on the FFM where the info being provided to the consumer, either the summary of benefits or doctor lookup, proved to be incorrect come January 1. A one time, special request to change plans in January for anyone who can show they were affected by something like that would be nice. Not to help lazy folks who forgot to enroll get enrolled, but a person who picked a plan and felt misled.

**A:** *This is a great policy recommendation and something we will add to the list of policies we consider through stakeholder collaboration over the next few months.*

# Q & A

## New Questions?



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connecting you to health insurance



# Contacting the Exchange

## Navigator (EEF) Program Manager

Rosa Alejandre

[ralejandre@exchange.nv.gov](mailto:ralejandre@exchange.nv.gov)

702-486-5266

## Broker Liaison

Rebecca Lomazzo

[rlomazzo@exchange.nv.gov](mailto:rlomazzo@exchange.nv.gov)

702-486-5264

## Chief Operations Officer

Ryan High

[rhigh@exchange.nv.gov](mailto:rhigh@exchange.nv.gov)

775-687-9926