

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

February 10, 2020



nevada
health link

Introductions - SSHIX

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Agenda

- Carrier Connector Update
- Cancellations for Non-Payment
- Re-Instatement Requests
- Broker of Record Designation Cleanup
- EDI/Reconciliation Update
- Strategy for “False Positives” on Discrepancy Report
- Q&A

Carrier Connector Update

- In collaboration with our carriers, SSHIX has successfully resolved over 400 Carrier Connector cases to date
- SSHIX is currently working on implementing reporting functionality in Carrier Connector, including bulk .csv download. Testing is underway now, with an anticipated rollout by 2/21.
- Category/Sub-Category options have been revised to better reflect the nature of our production cases
- Numerous enhancements to notifications were released during the week ending 2/7: clickable hyperlinks have been repaired; notifications are now triggered when cases are returned to carriers for further action; and all notifications are now configurable to be delivered to individual team members, or a group email address, or both.
- To provide a group email address for use with notifications please email Russell Cook at rwcook@exchange.nv.gov (Subject: Carrier Connector Notification Settings)

Cancellations for Non-Payment

- SSHIX is currently working through a backlog of cases where consumers have contacted their carrier attempting to submit payment
- In many cases consumers have been told by call center reps that their enrollments are not on file even though these enrollments are present on RCNI submissions and visible to casework teams, and some of these consumers are now being terminated for non-payment
- SSHIX is working with carriers' casework teams to verify binder payments and re-instate backdate coverage effective January 1st, and we are messaging consumers on the importance of resolving past-due balances for 2019 coverage
- Some of these cases are now being referred to us by the Governor's Office, so we appreciate carriers' assistance in expediting the processing of high-priority cases
- Please help us reduce the overall caseload by ensuring that call center personnel are able to access the latest enrollment records transmitted by SSHIX

Reinstatement Requests: Carrier Initiated

- SSHIX is currently working to revise both the Nevada Health Link Policy Manual and the Carrier Handbook to clarify reinstatement policies and procedures. In the meantime...
- To request the re-instatement of an enrollment that was previously cancelled or terminated please complete the [SSHIX Reinstatement Request Form](#) and submit to reconsupport@exchange.nv.gov
- Do not include PII/PHI in the request form; when your request is received SSHIX will create a new Carrier Connector case to confirm the individual identity of enrolled members
- When confirmation is received SSHIX will re-verify the household's QHP/subsidy eligibility and, for eligible households, transmit a Reinstatement 834

Reinstatement Requests: Consumer Initiated

- Consumers contacting SSHIX to request reinstatement of a cancelled or terminated policy will initially be directed to their respective carrier to ensure that any past-due balances are resolved
- If a consumer is unable to resolve a reinstatement request with their carrier then SSHIX will create a new Carrier Connector case to communicate the circumstances of the request directly to the carrier's casework team
- If the request is approved then SSHIX will re-verify the household's QHP/subsidy eligibility and, for eligible households, transmit a Reinstatement 834

Broker of Record (BOR) Designation Cleanup

- SSHIX is working with carriers and agents/brokers to identify and resolve BOR discrepancies
- The Exchange is the source-of-truth for BOR designations; carrier records should be updated to resolve missing designations identified on the Discrepancy Report
- While the SBE Platform does not prevent agents/brokers from enrolling consumers in plans for a carrier with whom they are unaffiliated, our agent/broker community has been informed that many of Nevada's carriers operated closed markets, and that commissions will not be issued to unaffiliated personnel

EDI/Reconciliation Update

- SSHIX has now successfully received RCNI submissions and generated Discrepancy Reports from all carriers
- Weekly EDI/Recon meetings have been established with most carriers; SSHIX is working to schedule meetings with the remaining carriers
- To date, SSHIX has not identified any enrollments that are truly missing from carriers' records
- SSHIX is still working to formalize the remainder of the monthly RCNI submission schedule
- Although some of January's RCNI submissions were completed in late January or early February, SSHIX is requesting carriers' assistance in uploading your February RCNI submissions by Thursday, 2/20

Strategy for “False Positives” identified in Discrepancy Report

- SSHIX is planning to roll out its reconciliation portal concurrent with the February Discrepancy Report cycle.
- As a result of our analysis of the December and January RCNI submissions SSHIX has developed business logic to identify suspected “false positives” and group related discrepancies from the Discrepancy Reports.
- The following slide describes the “false positive” rules that SSHIX has developed to date.
- While our preference is always to address these problems at their source (i.e. the RCNI file), SSHIX is requesting assistance from carriers to identify additional “false positive” rules, especially those related to known system limitations on the carrier side. Please report these to reconsupport@exchange.nv.gov.

False Positive Rules (to-date)

Rule label	Discrepancy Reason Code	Discrepancy Reason Text	Sample Hix Value	Sample Issuer Value	Notes	Carrier-Specific?
Missing FIPS Code	2100A_AN	Residential County Code	30125	null	Addresses carrier limitation with RCNI creation/population. Null values will be flagged as false positives.	Y
Missing Tobacco Use Indicator	2100A_AS	Tobacco Usage	2	null	Addresses carrier limitation with RCNI creation/population. Null values will be flagged as false positives.	Y
Missing Middle Name	2100A_AC	Middle Name	Smith	null	Addresses carrier limitation with RCNI creation/population. Null values will be flagged as false positives.	Y
DOB Invalid Format	2100A_AO	Birth Date	19990101	1/1/1999	Addresses carrier limitation with DOB formatting. Issuer values will be parsed and converted to YYYYMMDD format; if the result matches the Hix value then it will be flagged as a false positive.	Y
Null Mailing Address	2100C_AA 2100C_AB 2100C_AC 2100C_AD 2100C_AE	Mailing Address			If carrier submits null values for Mailing Address, N and if no discrepancies are identified with Home Address, then we will flag Mailing Address discrepancies as false positives.	
Issuer Character Limit	2100C_AA 2100C_AB 2100A_AI 2100A_AJ	Mailing Address Lines 1 and 2 Residential Address Lines 1 and 2	123 Morningwood Terrace	123 Morningwood Terr	Addresses character limits for lengthy Address Line 1 and 2 values. Issuer value will be compared to substring of Hix value of the same length; matches will be flagged as false positives.	N
Address Line 1 and 2 Combined	2100C_AA 2100C_AB 2100A_AI 2100A_AJ	Mailing Address Lines 1 and 2 Residential Address Lines 1 and 3	Line 1: 123 Main St Line 2: Apt 3	Line 1: 123 Main St Apt 3 Line 2: null	Hix Line 2 value will be appended to the end of Hix Line 1; if the result matches the Issuer value then both discrepancies (Lines 1 and 2) will be flagged as false positives.	N
Address Punctuation	2100C_AA 2100C_AB 2100A_AI 2100A_AJ	Mailing Address Lines 1 and 2 Residential Address Lines 1 and 3	123 Main St. Apt #3	123 Main St Apt 3	Special characters will be removed from Hix and Issuer values before comparison; if the results are a match then the associated discrepancies will be flagged as false positives.	N

If carriers identify any false positives in their review of the Discrepancy Reports (especially those related to known system limitations on the carrier side) please report these to reconsupport@exchange.nv.gov.

Questions and Answers

Please submit written questions to Russell Cook:

rwcook@exchange.nv.gov