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SILVER STATE HEALTH INSURANCE EXCHANGE
EMERGENCY BOARD MEETING
AND ADOPTION OF EMERGENCY REGULATIONS
MONDAY, APRIL 13, 2020, 1:00 P.M.

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MS. KORBULIC: Put your mics on mute if you're not speaking. There is an opportunity at the beginning and the end of this meeting for public comment. And when you come on, if you would like to make public comment, please mute and then announce yourself. And then please go back on mute when you're done speaking.

With that, Dr. Jameson, I'm happy to hand you the mic, and you can begin.

DR. JAMESON: Excellent. Yes, I heard that there were 20 or more on the call. So I believe we probably do have a quorum. And we will know as I ask you to go ahead. I'll call the meeting to order. And if we can have roll call on your end. Thank you.

MS. KORBULIC: Sure. Dr. Jameson?

DR. JAMESON: Present.

MS. KORBULIC: Valerie Clark?

MS. CLARK: Present.

MS. KORBULIC: Lavonne Lewis?

1 Okay. Dr. Cook?

2 DR. COOK: Present.

3 MS. KORBULIC: Jonathan Johnson?

4 MR. JOHNSON: Present.

5 MS. KORBULIC: Jose Melendrez? He did tell me
6 he was not going to be able to make it today.

7 Quincy Branch?

8 MR. BRANCH: Present.

9 MS. KORBULIC: Thank you.

10 Suzanne Bierman?

11 MS. BIERMAN: Hi, this is Suzanne.

12 MS. KORBULIC: Okay. Commissioner Richardson?

13 COMMISSIONER RICHARDSON: Present.

14 MR. MELENDREZ: Hello. This is Jose.

15 MS. KORBULIC: Oh, hi, Jose. Jose Melendrez is
16 currently present.

17 MS. LEWIS: Lavonne Lewis.

18 MS. KORBULIC: Okay. I will mark Lavonne here.
19 And Commissioner Richardson is here.

20 And the final roll call for Lynnette Aaron?

21 MS. AARON: Present.

22 MS. KORBULIC: Okay. Just a reminder, please
23 make sure you mute your mic. We can hear all of your
24 background noise. If you could please make sure you
25 mute your mic unless you're speaking.

1 And before we begin, has Dennis Belcourt
2 joined?

3 Okay. And we can hear some background noise.
4 So please make sure you've got your mic muted.

5 And, Dr. Jameson, we do have a quorum, Madam
6 Chair.

7 DR. JAMESON: Thank you.

8 I'd like to ask that we want to go ahead, and
9 any public comment?

10 MR. BARRY GOLD: Yes, there is public comment,
11 please.

12 DR. JAMESON: Go ahead. And, I think, there is
13 no north, south. And calling for everybody on line. So
14 go ahead and state your name, and please continue with
15 your public comment.

16 MR. BARRY GOLD: Yeah, for the record, my name
17 Barry Gold. I'm the Director of Government Relations
18 for AARP Nevada.

19 And AARP Nevada would like to commend Nevada
20 Health Link, the staff, the Executive Director, and the
21 Board for opening the special enrollment period allowing
22 Nevadans to have access to insurance when they so
23 desperately need it. And in this meeting, when they're
24 going to be considering regulations to extend that
25 special enrollment period, AARP strongly urges you to

1 support, we support that and hope that you extend that
2 special enrollment period, again, to continue people's
3 need to get insurance. What a great thing to do. And
4 AARP thanks you.

5 And that's the end of my public comment.

6 DR. JAMESON: Thank you so much for your
7 appreciation, your positive comments for our extremely
8 hardworking staff under these very stressful
9 circumstances. Your positive comments are so
10 appreciated.

11 Is there anyone else with public comment?

12 Having not heard anyone else, I'd like to ask
13 if we -- am I on mute, or can you hear me?

14 MS. KORBULIC: We can hear you, Madam Chair.

15 DR. JAMESON: Oh. Oh, very good. I'd like to
16 ask if there's anybody -- oh, if we'll go ahead, then,
17 on our minutes from our last meeting. This was the
18 emergency approval from last meeting. That minutes from
19 then, if we could go ahead and ask for a motion to
20 approve.

21 UNIDENTIFIED WOMAN: There are no minutes to
22 approve.

23 DR. JAMESON: Hello?

24 MS. CLARK: Valerie Clark. I would make a
25 motion to approve.

1 DR. JAMESON: Is there a second?

2 MR. JOHNSON: Jonathan Johnson. Second.

3 DR. JAMESON: Excellent. And everybody in
4 favor, if you'd please say "aye."

5 (Board members said "aye.")

6 DR. JAMESON: Is there any opposition to the
7 motion, do we hear any opposition?

8 Not hearing any opposition, the motion is
9 carried.

10 Heather, just for the moment I have lost my
11 internet. Could you possibly --

12 MS. KORBULIC: Sure. Happy to.

13 DR. JAMESON: -- bring up to the next item?
14 I've changed my location.

15 MS. KORBULIC: No problem. Okay. So we are
16 currently on agenda item number III, for possible
17 action, and it is the approval of regulations to extend
18 the one-time, exceptional circumstance, special
19 enrollment period related to the COVID-19 pandemic.

20 Madam Chair, I'm happy to announce that and
21 bring the Board up to speed on what it is that's for
22 consideration today.

23 DR. JAMESON: Heather, thank you so much. If
24 you would go ahead and bring us up to speed. And, of
25 course, I know that we received some of what's already

1 been going on. So we just approved time period. We are
2 all really excited about hearing that. Thank you.

3 MS. KORBULIC: Okay. Great. Thank you.

4 Thank you, members of the Board, for being here
5 today. And we apologize for the sudden nature of the
6 meetings that we've been having lately. But, as you
7 know, there are unusual circumstances.

8 So the last time we met, on March 17th, the
9 Board of the Exchange approved emergency regulations
10 that were promulgated by Governor Steve Sisolak that
11 established an exceptional circumstance special
12 enrollment period under the authorities that are
13 provided to State-Based Exchanges outlined in federal
14 statute 45 CFR 155.420 and, also, state statute NRS
15 695I.370, subsection 2.

16 The emergency regulation resulted from the
17 declared statewide emergency related to the novel
18 Coronavirus, or the COVID-19 pandemic disease outbreak.
19 The regulation provided, this regulation provided the
20 Exchange with the immediate authority to open a one-time
21 exceptional circumstance SEP to allow qualified
22 individuals who did not seek qualified health plan
23 coverage during open enrollment to enroll in plan year
24 2020 coverage.

25 The Exchange has received significant interest

1 in the previously established exceptional circumstance
2 special enrollment period. Uninsured and underinsured
3 Nevadans recognize the importance of health insurance
4 and are seeking access to the Exchange's comprehensive
5 health plans and premium assistance.

6 As Nevada and the nation continue to experience
7 the negative economic and health related consequences of
8 the COVID-19 pandemic outbreak, Nevadans have an
9 increased need to access comprehensive and affordable
10 benefits offered only through Nevada Health Link.

11 With support from Governor Sisolak, the
12 Exchange insurance carriers, and all of our other
13 stakeholders, the Exchange Executive team recommends
14 that the Board approve of the following regulation to
15 expand the established deadline of the previously
16 adopted regulation from April 15th of 2020 to May 15th,
17 2020 to allow qualified individuals who did not seek
18 qualified health plan coverage during open enrollment to
19 gain access to plan year 2020 coverage.

20 The outlined regulations that were provided in
21 the Board packets is literally what I've just said in
22 the summary section and makes three small changes. The
23 first is that it changes the end date of the exceptional
24 circumstance special enrollment from April 15th to
25 May 15th, and then adds information that qualified

1 individuals who complete enrollment between April 16th,
2 2020 and April 30th, 2020 will have a coverage effective
3 date of May 1st, 2020. Any qualified individuals who
4 complete enrollment between May 1st and May 15th will
5 have coverage effective June 1st, 2020.

6 Madam Chair, members of the Board, happy to
7 answer any questions that the Board may have.

8 DR. JAMESON: And I've just unmuted. This is
9 Florence Jameson, Chair. And I have no further
10 questions having heard your attachment.

11 Do any of the Board members have anything about
12 the extension for approval for the NAC 695 for the
13 extension of the SEP?

14 MR. MELENDREZ: Yeah, this is Jose, real quick.
15 Heather?

16 MS. KORBULIC: Yes.

17 MR. MELENDREZ: So what are we -- how long are
18 we extending it to?

19 MS. KORBULIC: It's been for 30 days, which is
20 the max, for a total of 60 days, which is the maximum
21 allotted SEP period that a State-Based Exchange can
22 open.

23 MR. MELENDREZ: Okay. All right. So when
24 would that take it up to?

25 MS. KORBULIC: To May 15th of 2020 would be the

1 file closing date.

2 MR. MELENDREZ: And is there any possibility
3 that, you know, this thing continues and people still
4 need to; would we be able to move beyond that, or would
5 that be some kind of White House order or something?

6 MS. KORBULIC: At this point, we've exhausted
7 our abilities to use this special enrollment period.
8 However, we could discuss other opportunities at that
9 time.

10 I will also add here that individuals
11 throughout the state who may be losing access to their
12 health insurance as a result of becoming suddenly
13 unemployed has 60 days from the date that they lose
14 their health insurance coverage to get enrolled in an
15 SEP, or a special enrollment period, on the Exchange.
16 And that's year-round. It's independent of their
17 exceptional circumstance special enrollment period that
18 the Board is about to vote for today.

19 MR. MELENDREZ: Thank you.

20 DR. JAMESON: Jose, good clarification. Thank
21 you.

22 Okay. As there are no other questions, then I
23 would ask for an approval of the regulation to extend a
24 one-time exceptional circumstance special enrollment
25 period related to the COVID-19 pandemic to the April --

1 to the 15th.

2 MR. MELENDREZ: To the 15th.

3 DR. JAMESON: 4-30 date, a lot of the time.

4 MS. LEWIS: This is Lavonne Lewis. I move
5 approval of the regulation.

6 MR. MELENDREZ: This is Jose. Second.

7 DR. JAMESON: Everybody in favor, please say
8 "aye."

9 (Board members said "aye.")

10 DR. JAMESON: Is there anybody, anyone who
11 opposes?

12 There being no opposition, I am saying the
13 motion has passed unanimously. Thank you, everyone.

14 I would like to ask if there's now any other
15 comments by Heather before we request public comment
16 again.

17 MS. KORBULIC: No, Madam Chair. Thank you very
18 much to you and the Board. The Exchange is ready to
19 roll this out and implement the extension. So I really
20 appreciate your support.

21 DR. JAMESON: We appreciate everything that you
22 and your amazing staff have done to help in all
23 situations and especially this extremely exceptional
24 circumstance.

25 That having said, is there any public comment?

1 MS. MINDY PRETNER: Just I would like to tell
2 you that I'm getting called every day for people to
3 enroll. And so we're happy that you're extending.

4 MS. KORBULIC: Okay. Thank you. Would you
5 please just announce yourself for the record.

6 MS. MINDY PRETNER: I'm sorry. My name's Mindy
7 Pretner. And I'm a big fan of the Exchange, and we're
8 getting lots of calls every day for people who want to
9 enroll and have insurance.

10 MS. KORBULIC: Thank you very much.

11 DR. JAMESON: Thank you for that feedback.

12 Okay. If no other feedback, no other comment,
13 public comment, then I would ask for a motion to
14 adjourn.

15 MR. BRANCH: This is Quincy.

16 MR. MELENDREZ: This is Jose. Motion to
17 adjourn.

18 DR. JAMESON: And all those in favor of
19 adjourning, "aye."

20 (Board members said "aye.")

21 DR. JAMESON: The meeting is adjourned. Thank
22 you, everyone.

23 MS. KORBULIC: Thank you.

24 MS. CLARK: Thanks. Bye.

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