

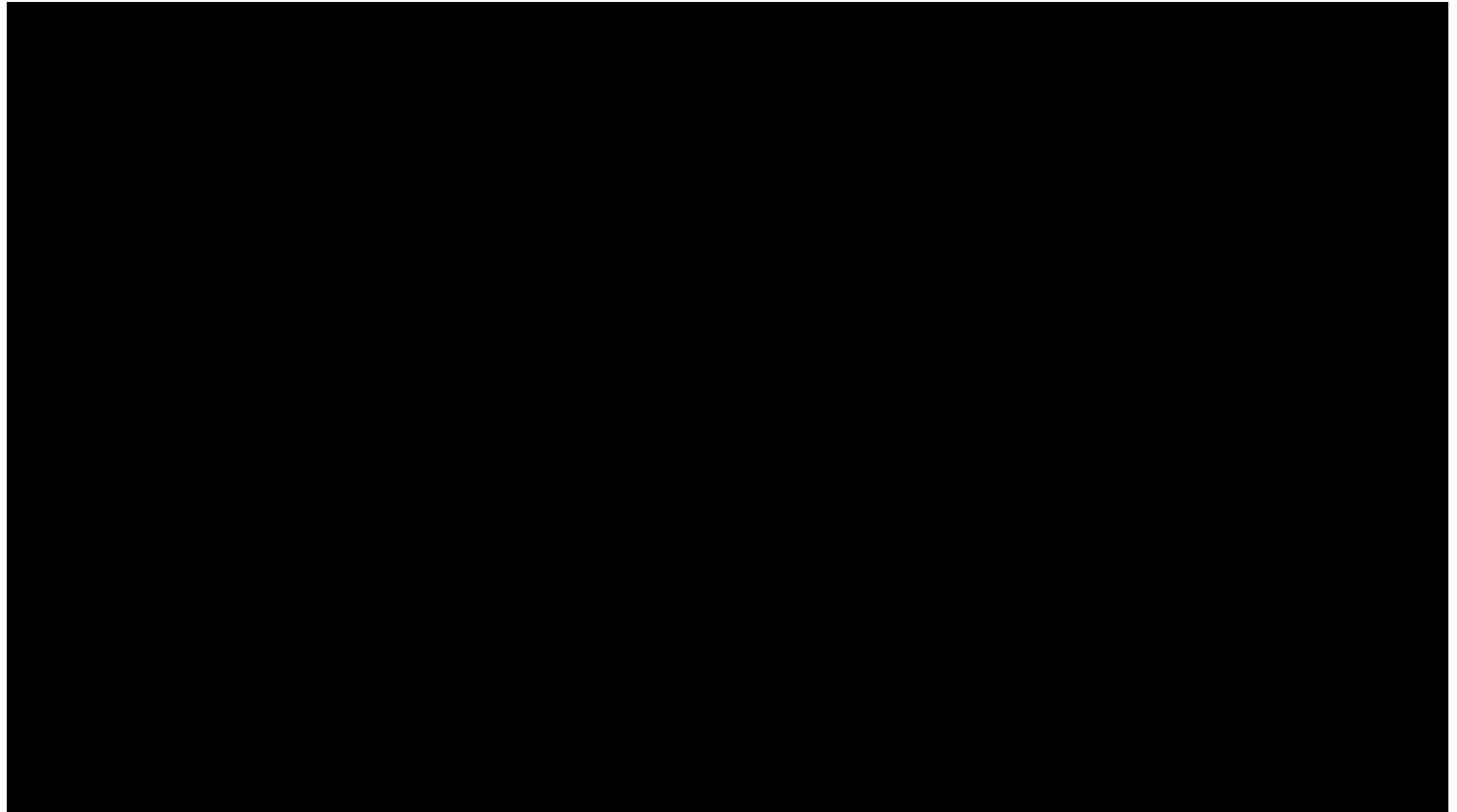
Silver State Health Insurance Exchange

4th Annual Open Enrollment Prep
Sessions for Plan Year 2021



nevada
health link

A message from Senator Cortez Masto





Agenda

- Our Mission
- 2020 Exchange Enrollment
- Plan Year 2021
 - Important dates
 - 2021 Renewals
 - Open Enrollment 2021
 - Medicaid Account Transfers
- 2021 Ad Campaign
- 2021 Open Enrollment Challenges
- Insurance landscape in a COVID world
- State of Nevada Health Care Updates
- We need your help!




Exchange Mission Statement

Increase the number of insured **Nevadans**
by facilitating the purchase and sales of
health insurance that provides quality
healthcare through the creation of a
transparent, simplified marketplace of
qualified health plans.

(Informal) Mission Statement



Silver State Health Insurance Exchange

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- The Silver State Health Insurance Exchange is the state agency that operates the online marketplace, Nevada Health Link.
 - Connects Nevadans who are not insured by their employer, Medicaid, or Medicare to comprehensive health insurance coverage.
 - Individuals can purchase Affordable Care Act certified Qualified Health Plans or Stand Alone Dental Plans through the Exchange. If eligible they can receive subsidy assistance to help offset monthly premium costs.
 - State Based Exchange – NevadaHealthLink.com
 - Solely self-funded – no state or federal funds to support operations.



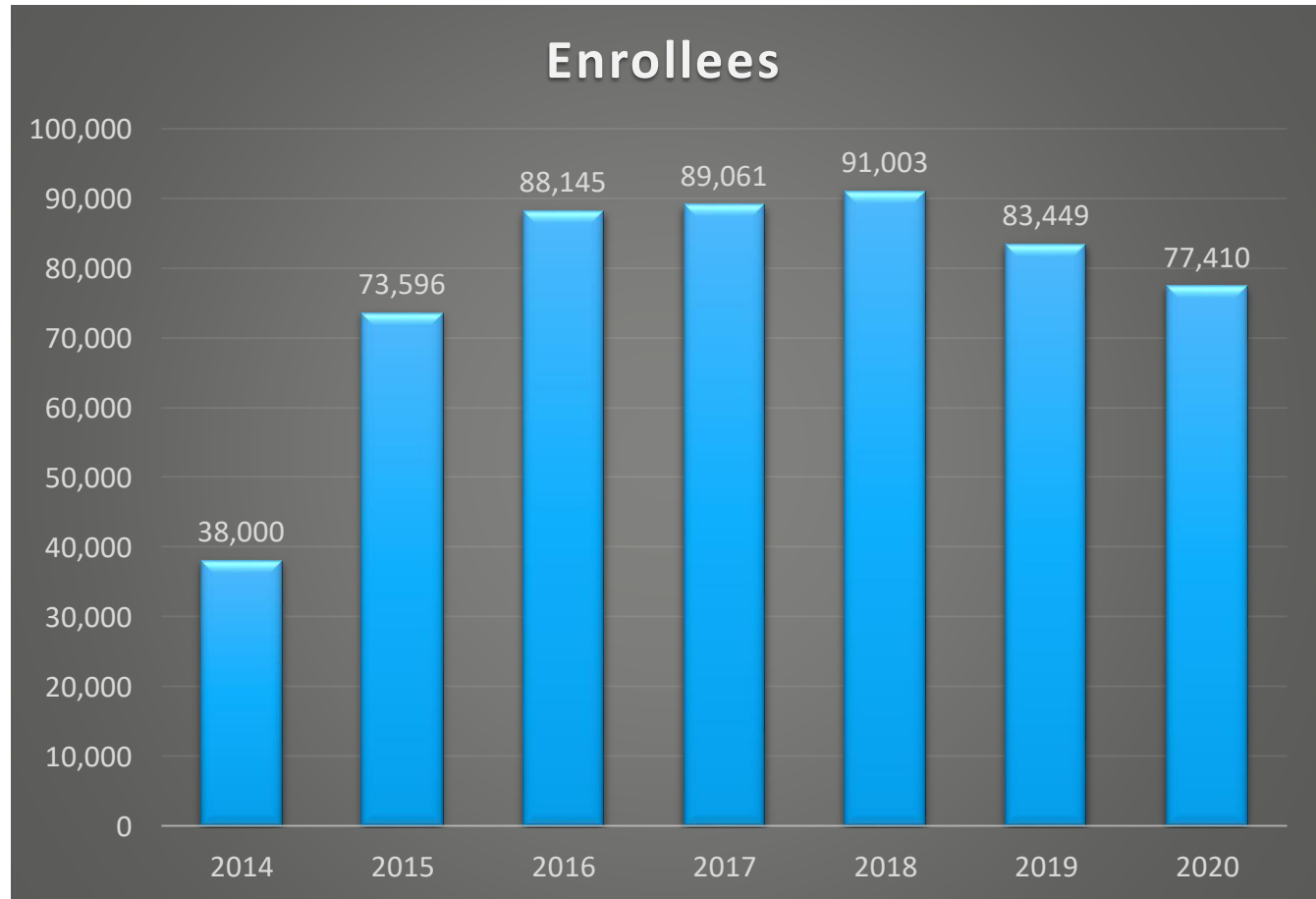
2020 Enrollment Demographics

- Final Plan Selections **77,410**
- 54% Female – 46% Male
- Age
 - 14.8% < 18 years old
 - 21.7% between 18-34 years old
 - 33.3% between 35-54 years old
 - 30.2% 55+ years old

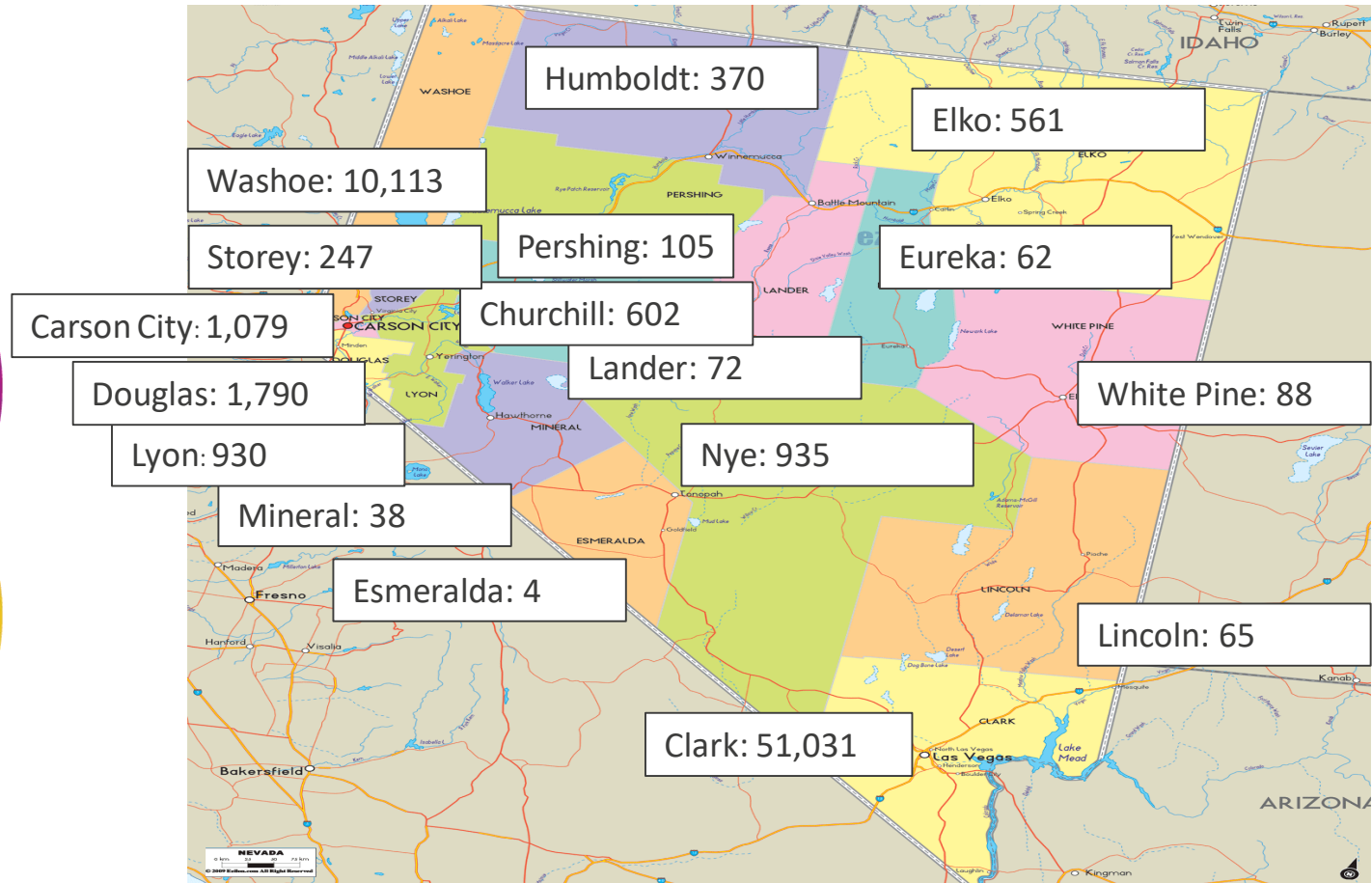
2020 Enrollment Plan Selections

- Metal Levels
 - 1% Catastrophic
 - 40% Bronze
 - 55% Silver
 - 4% Gold
- Consumers who actively enrolled – 45,698
- Passive enrollments (auto) – 31,712
- Premiums and Financial Assistance
 - 80% percent of plan selections with APTC
 - 41% percent of plan selections with CSR

Year-over-Year Enrollment



2020 Enrollment Geography



Enrollment current as of 9/29/2020



Important Dates

- **October 1, 2020:** “Window Shopping” available for anonymous plan comparison. Open to all consumers.
- **October 14-20th, 2020:** Run auto-renewal job, Oct. 16th renewal notices dropped into consumer’s inbox
- **November 1, 2020:** OEP begins; Open Enrollment is Nov. 1, 2020 – Jan. 15, 2021.
- Consumers who enroll thru Dec. 31, 2020 will have a coverage start date of Jan. 1, 2021.
- For those consumers who enroll from Jan. 1 – Jan. 15, they will have a coverage start date of Feb. 1, 2021.
- Consumers who started their application by Jan 15th will be able to complete their enrollment between January 16-20, 2021.



2021 Renewals

- Most consumers opted into auto-renewal for Plan Year 2021.
- Consumers will be renewed into their existing plan, or cross-walked into a similar plan by Mid-October.
- Consumers will have renewal notices delivered in their portal inboxes by October 16, 2020.
- We always encourage people to shop the market – there are new plans, new carriers and new rates!

Open Enrollment 2021

- 50 QHP Plans – Five Carriers
 - Health Plan of Nevada, Silver Summit, and Anthem HMO Co - returning.
 - Two new carriers: Friday Health Plans, SelectHealth
 - Catastrophic; Bronze; Silver; Gold
 - Counties: Clark County and Nye County will have the choice from all 50 plans offered and all 5 carriers.
 - 45 plans are available in Washoe County from HPN, SilverSummit, Anthem HMO Co. and Friday Health Plans
 - 35 plans are available in Carson City and rural counties Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Pershing, Storey and White Pine from SilverSummit, Anthem HMO Co. and Friday Health Plans
- 21 Qualified Dental Plans – Six dental carriers (Alpha, EMI, Delta, Liberty, Best, and Rocky Mountain)
- The final average rate change on Exchange is 4.2% increase.
- 8 Navigator Grantees, 5 Broker grantees



Medicaid Account Transfers

- Nevada Health Link and the Division of Welfare and Supportive Services (DWSS) transfer accounts depending on likely eligibility information.
- Account Transfers for Lawfully Present Residents (LPR):
 - This year, and moving forward, Nevada HealthLink will use self-attested information from consumers who reported an LPR status within the last five years and process applications without requiring a Medicaid reassessment.

Advertising, Marketing & Outreach

- New Marketing Campaign theme: “Reasons”
 - ✓ What’s your reason for having health insurance? Recognize Nevadan’s reasons for getting covered.
 - ✓ Comprehensive coverage w/ 10 EHBs.
 - ✓ 4 out 5 Nevadans have access to subsidies.
 - ✓ “Single Mom”, “Job Search”/Job loss focus, “Injuries” & cost comparisons, “Check-up” (Hispanic/Latino specific ad), “Driver” (self-employed), “Anthem” :30s vid
- Traditional (TV) ad campaign, outdoor, print media, content media (social, paid social, vid/GIF) and digital media.
- Updated website and Esp. URL to continue thru OEP, same as homepage for Eng. URL.
- Outreach, consumer education, and stakeholder involvement – Navigators/Brokers & Community Partners in a digital world.
- PR and the Media – press conference on Nov. 2 via zoom.

2021 Ad Campaign



Challenges for 2021 Enrollment

- COVID-19
- ACA repeal– Nov. 10, 2020 SCOTUS hearing
- Election year
- Unemployment
 - FPUC
 - Lost Wages
- Medicaid redeterminations
- Aggressively marketed competing “plans”
 - STLDs
 - Health Sharing Ministries

Insurance Landscape in a COVID-19 World






Insurance Landscape in a COVID-19 World

- What do we know for sure: **Nothing.**
 - Unemployment/Loss of MEC impacts
 - 2020 Presidential Election
 - Medicaid Redeterminations
 - Special Enrollments
 - Health Reimbursement Accounts
 - COVID-19 and Health Care




State Updates

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- Partnership with Department of Employment, Training and Rehabilitation
 - Enhanced coordination with DWSS
 - Collaboration with DHCFP – MCO contract
 - Patient Protection Commission
 - Legislative Session



We Need Your Help to Reach Our Goals

- Help us to engage with returning consumers and ensure the information on file is accurate to date.
- Help us find Nevadans who are uninsured, or underinsured, and connect them to the Exchange.
- Help us connect your community to the good news about rates and affordability. (SHARE!)
- Encourage returning consumers to work with an enrollment professional to actively shop the market and find a plan right for their needs.
- **EFFECTUATE** – don't just help someone enroll, they've got to pay to be insured.



OPEN ENROLLMENT is
NOVEMBER 1, 2020 – January 15, 2021

NevadaHealthLink.com

CALL US at: 1-800-547-8156

Email: brokersupport@exchange.nv.gov

Thank you for joining us today!

– Nevada Health Link