



Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2

Carson City, NV 89701

T: 775-687-9939

F: 775-687-9932

www.nevadahealthlink.com/sshix

AGENDA ITEM

For Possible Action

Information Only

Date: February 25, 2021
Item Number: V
Title: 90-Day Special Enrollment Period Update

PURPOSE

This agenda item is being submitted to provide the Exchange Board of Directors with an update on the 90-day Special Enrollment Period.

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90-DAY SPECIAL ENROLLMENT UPDATE

Presidential Executive Order and Federal Action

On January 28, 2021, the President of the United States issued an [*Executive Order on Strengthening Medicaid and the Affordable Care Act*](#). Section two of this Order directed “In light of the exceptional circumstances caused by the ongoing COVID-19 pandemic, the Secretary of Health and Human Services shall consider establishing a Special Enrollment Period for uninsured and under-insured Americans to seek coverage through the Federally Facilitated Marketplace.” Pursuant to this order, the Center for Medicare and Medicaid Services (CMS) released a press release on February 12, 2021 announcing that a Special Enrollment Period (SEP) for HealthCare.gov would officially be available to consumers starting on Monday, February 15, and continuing through Saturday, May 15.

Build and Testing

Shortly after the Executive Order was released, the Silver State Health Insurance Exchange (Exchange), the state agency that oversees the online health insurance marketplace known as Nevada Health Link, immediately began discussions and planning with our enrollment and eligibility vendor, GetInsured, to make the necessary technology changes to the Exchange's platform to mirror CMS' timing for the SEP. Between the announcement of the Executive Order and the launch of this new SEP at 12:01 am on February 15, the Exchange's Policy and Compliance team, Quality Assurance team, and Reconciliation team, in collaboration with GetInsured, was able to design, implement and test platform changes that would ensure:

- The SEP will run from February 15, 2021 – May 15, 2021.
- The existing Qualifying Life Event (QLE), Missed OEP SEP, shall be configured to be used by consumers one time who do not have an active open enrollment that are applying for coverage outside of Open Enrollment.
- The QLE event will allow an effective date the first of the following month after plan enrollment. If the consumer does not shop within the provided shopping window, an SEP denial notice will be generated and sent to the consumer.

While the aforementioned business requirements were relatively short, testing was critical to ensure a smooth customer experience. User acceptance testing was a focus in the days leading up to launch. Ultimately, testing revealed that minimal adjustments were needed. The system was launched at 12:01 am on February 15, and the Exchange is excited to report that first week reports show the Exchange will have approximately 500 new consumers enrolled under this SEP.

As with all Exchange Open Enrollment Periods or Special Enrollment Period launches, the Exchange pays special attention in the first few days and weeks to what we are hearing from our broker community, navigator community, and call center staff. Due in large part to the time invested in the detailed user acceptance testing we have yet to hear about any systemic issues or concerns. Enrollments and eligibility rules appear to be working as expected.

SEP Marketing and Outreach

As the Board knows, the Exchange takes the long view to planning and executing our marketing and outreach plans. This Executive Order and accompanying SEP was late breaking news; but our marketing team and partners at Penna Powers/The Warren Group quickly provided a game plan to message consumers about this new enrollment opportunity.

The messaging was going to be simple and direct, and move away from the previously planned QLE messaging since this OEP could be open to all new consumers without needing a specific QLE reason. Current messaging for this new SEP includes:

- *Are you uninsured? Nevada Health Link is here for you. Get Peace of Mind.*
- *Nevada Health Link is your resource for comprehensive health insurance coverage.*

Think you can't afford to get covered?; Nevada Health Link is the only place Nevadans can qualify for financial assistance to help pay monthly premiums; 4 out of 5 enrollees qualify; Some enrollees pay \$0 out of pocket each month

Once the Exchange knew the “what” we were going to message, the next question was the “where?” It was decided that the Exchange’s best strategy as “where” to market messaging regarding this SEP would be:

- Paid Search (review search terms within Search Engine Optimization (SEO))
- Display Advertising – Advertising on hand sanitizing stations (test market to run 3/29 – 6/29/21)
 - Hand sanitizing stations are located in CVS pharmacies
 - 16 locations in Reno; 2 locations in Carson City
- Email Campaigns Weekly
- Social Media (i.e., Facebook, Twitter, Instagram)
- Stakeholder Promotion and cross-promotional opportunities (i.e., SNHD, Immunize Nevada, etc.)
- Community Relations and messaging through community partners
- Continued delivery of Resource Guides throughout communities

Call Center

Lastly, it should be noted that a big factor in supporting this SEP is the GetInsured call center. The call center was able to accommodate opening and servicing consumers and our enrollment professionals on Monday, February 15, which was a holiday and previously scheduled day off for call center staff. The agility and flexibility shown by the GetInsured call center to be able to pivot and staff not only on the February 15 holiday, but looking forward to May 15 - a Saturday and another previously scheduled day off - is a testament to how the Exchange’s partnership with GetInsured is consumer focused in striving to achieve the never-ending goal of helping uninsured and under-insured Nevadans gain affordable, comprehensive, and qualified health insurance coverage. Our messaging and the excitement of this new opportunity, proved effective. In the first week of this special February 15 to May 15 SEP, the call center’s volume of calls was up 25% over the previous non-SEP week.