

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

September 14, 2021



nevada
health link

Introductions - SSHIX

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Russell Cook – Information Systems Manager

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Meagan Ranson – Plan Certification Manager

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Agenda

- Plan Cert/Policy Update
- ARPA Metrics Update
- Renewals Update
- Renewals Timeline
- Fall Marketing Campaign
- September RCNI Submission

Plan Cert/Policy Update

- Annual Issuer Agreements were due yesterday, Monday, 9/13. For any questions or concerns related to the Issuer Agreement please contact Meagan Ranson as soon as possible at mranson@exchange.nv.gov.
- In addition to the Issuer Agreement, Meagan also provided a Final Listing letter to each carrier. If any of the information in the letter was incorrect and you have not yet contacted Meagan, please do so ASAP.
- Lastly, Meagan's email included a redline version of the revised SSHIX Policy Manual for your review. To submit comments, questions, or concerns, or to request an additional copy of the redline document, please contact Gina Castaneda (SSHIX Policy and Compliance Manager) at gcastaneda@exchange.nv.gov no later than close of business on Friday, 9/24.

ARPA Metrics Update

- 17,094 new consumers and active re-enrollees shopped during ARPA (4/20 – 8/15)
- The average net premium dropped, from \$232 at the end of OE to \$154 for those that actively shopped during ARPA.
- Nearly 6,000 households enrolled in \$0 premium plans during ARPA due to taking advantage of the UI benefits in the law.

Impact of ARPA on Enrolled Population

- Average net premiums for Silver Plans dropped from an average of \$236 to \$113, which equals a monthly reduction of \$123
- Average net premiums for Gold Plans dropped from an average of \$778 to \$674, which equals a monthly reduction of \$104
- Average APTC amounts for household under 250% of FPL rose from \$806 to \$877, which equals \$71 more dollars in monthly APT credits
- Average APTC amounts for household between 250% - 400% of FPL rose from \$645 to \$809, which equals \$164 more dollars in monthly APT credits

Passive Renewals Update

- Historically SSHIX recognized two different categories of consent related to our annual passive renewal job: consent for passive renewal itself, and consent to re-verify financial eligibility (which only applied to subsidized consumers). Many consumers reported that this was a confusing user experience.
- Prior to last year's OEP, SSHIX's application was updated to clarify the textual guidance remove the question regarding consent for passive renewal. This change provided SSHIX with the option of potentially renewing all enrolled consumers, rather than only a subset of those consumers.
- As a result of recent discussions with other State Based Exchanges, as well as a review of the applicable CFR statutes, SSHIX has decided to renew all consumers who are actively enrolled with a 12/31 Coverage End Date as of September 28th (i.e. the date of the data extract which will feed the passive renewals job).

Passive Renewals Timeline

- 10/11—10/15: 834's for 2022 renewal policies will be transmitted to carriers. RENP terminations for 2021 policies will not be generated or transmitted this year.
- 12/27—12/29: Explicit TERM transactions will be generated and transmitted only for those policies where no active 2022 coverage exists with the same carrier (i.e. the consumer either changed carriers during OEP or cancelled their renewal policy altogether).
- SSHIX is taking every precaution to ensure that Batch Auto Renewal (BAR) transactions are sent to carriers in a single batch, rather than being staged over two consecutive days (as was the case for some carriers last year). However, carriers should be advised that due to unanticipated complications multiple BAR files may still be required.

Subscriber Swaps During Renewals

- Each year during passive renewals our system re-calculates the Subscriber assignment based upon the current status of each enrollment group.
- As a result, the individual enrolled member who is assigned as the Subscriber may change from year to year.
- Valid reasons for a 'subscriber swap' include age-outs, changes to Primary Tax Filer assignment, or mid-year additions to existing policies (e.g. a father adding himself to a child-only policy).
- Carriers must ensure that enrolled members are not negatively impacted by a renewal-related change in Subscriber assignment.
- Following completion of the Passive Renewal job SSHIX will provide a report to each carrier listing renewal policies where a change in Subscriber assignment occurred, including the New and Old Subscriber ID values.

Marketing and Outreach Campaign Development

- The Exchange and marketing vendor, The Abbi Agency, is currently in the planning, strategizing, and soon to be production stages of a traditional advertising campaign for PY22. Production will begin this week, Sept. 13th and the campaign will launch mid-October.
- Five creative concepts were presented and tested with our research company, Marketing for Change.
- A robust media plan has been developed and in combination, a strategic public relations and community outreach plan is the most effective in reaching Nevada Health Link's defined target audience.
- Currently, we are developing messaging for a new traditional ad campaign with the campaign tagline: "Where Health Insurance Competes for You." In response to the draw dropping premium savings due to ARPA and the importance of having coverage during a national pandemic, this campaign ties those elements together into a full marketing campaign with an emotional response and draw inclusive of the "I've got this" mentality and highlighting on milestones and traditions in our families, ie: having a health insurance is a milestone in our lives just like other family traditions.
- Carrier Communications & Resources – Thank you!

Campaign Production

- Spanish transcreation of all creative concepts – video assets
- Window shopping advertising/Countdown messaging throughout OEP
- Landing page for NVHL.com
- Email drip campaign
- Social media content development
- Production (filming of broadcast) of all video assets
- Prep Rally/Prep Sessions

September RCNI Submission

- The next RCNI Submission Deadline is **Monday, September 20**
- Please note that submission of Plan Year 2020 enrollments is not required in September
- SSHIX has published a calendar of **monthly RCNI Submission Deadlines** to Nevada Health Link's Carrier Resources Page at <https://www.nevadahealthlink.com/partner-resources/carriers/>

Month	Submission Deadline	2021 RCNI?	2020 RCNI?
January	Thursday, January 21 st	X	X
February	Monday, February 22 nd	X	X
March	Monday, March 22 nd	X	X
April	Monday, April 19 th	X	
May	Thursday, May 20 th	X	
June	Monday, June 21 st	X	
July	Monday, July 19 th	X	
August	Thursday, August 19 th	X	
<u>September</u>	<u>Monday, September 20th</u>	<u>X</u>	
October	Thursday, October 21 st	X	
November	Monday, November 22 nd	X	
December	Monday, December 20 th	X	X

Questions and Answers

Please submit questions re: EDI/Reconciliation or Carrier Connector
to the SSHIX Recon Team at:

reconsupport@exchange.nv.gov

Please submit questions re: Plan Certification to Meagan Ranson,
SSHIX Plan Certification Manager at:

pmanagement@exchange.nv.gov