

Silver State Health Insurance Exchange

5th Annual Open Enrollment Prep
Sessions for Plan Year 2022



nevada
health link

Agenda

- Our Mission
- 2021 Exchange Enrollment Review
- Nevada's Uninsured Landscape
- Plan Year 2022
 - Important dates
 - 2022 Renewals
 - Open Enrollment 2022
 - American Rescue Plan Act
- 2022 Ad Campaign – The Abbi Agency
- 2022 Open Enrollment Challenges
- 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

- The Silver State Health Insurance Exchange is the state agency that operates the online marketplace, Nevada Health Link.
- We connect 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 Qualified Dental Plans through the Exchange. If eligible they can receive subsidy assistance to help offset monthly premium costs.
- NevadaHealthLink.com is **THE ONLY** site Nevadans can get access to financial assistance.
- Solely self-funded – no state or federal funds to support operations.



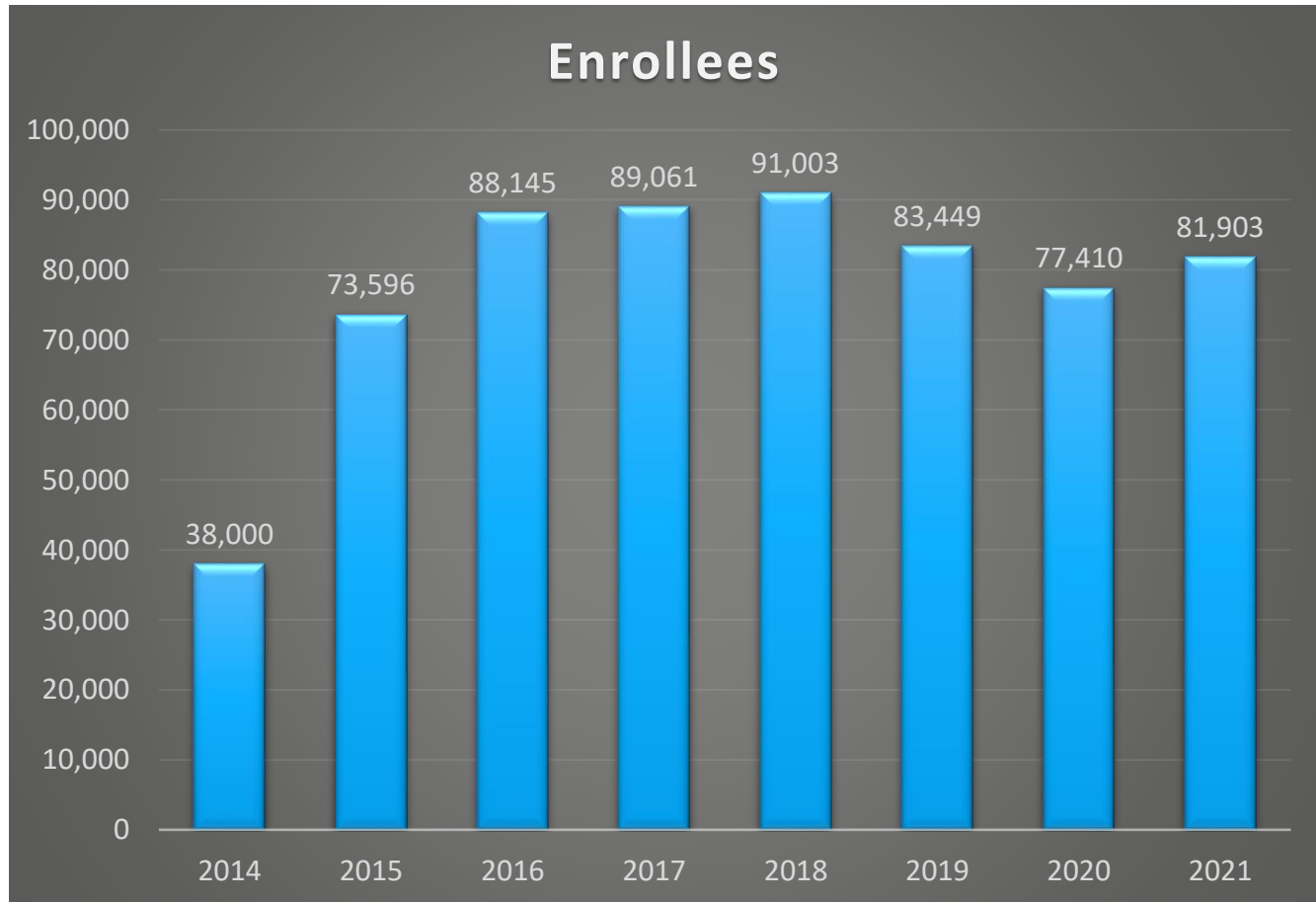
2021 Enrollment Demographics

- Final Plan Selections – **81,903**
- % Female – **53.3 %** : Male – **46.7%**
- Age
 - % < 18 years old – **13.6%**
 - % between 18-34 years old – **21.3%**
 - % between 35-54 years old – **34%**
 - % 55+ years old – **31.1%**

2021 Enrollment Plan Selections

- Metal Levels
 - % Catastrophic - **.6%**
 - % Bronze – **38.9%**
 - % Silver – **56.7%**
 - % Gold – **3.8%**
- Consumers who actively enrolled – **44,483**
- Passive enrollments (auto) – **37,420**
- Premiums and Financial Assistance
 - % percent of plan selections with APTC – **84.8%**
 - % percent of plan selections with CSR – **49.3%**

Year-over-Year Enrollment



2021 SEP and OEP part 2

- Nevada Health Link had an SEP and an OEP that ran essentially from February through August 15, 2021
 - Total number of enrollments during ARPA SEP included 17,094 consumers who actively enrolled or updated their applications.
 - Nevada Health Link updated 51,323 household applications to allow for enhanced subsidies through the American Rescue Plan Act (ARPA)
 - The Exchange grew enrollment by 7.6% with a total of 88,114 enrollees as of August 15, 2021.
 - Over 90% of consumers receiving financial assistance.

Nevada's Uninsured Landscape

- Before the pandemic, the Guinn Center conducted a study that showed an estimated 350,000 – 400,000 or nearly 14% Nevadans were uninsured.
- Of those uninsured:
 - 37% - were thought to be Medicaid/CHIP eligible
 - 19% were thought to be Exchange eligible with financial assistance (77K)
 - 12% were thought to be ineligible for exchange financial assistance because they had offer of affordable ESI.
 - 27% were ineligible for Exchange/Medicaid due to immigration status
 - 5% were ineligible for financial assistance because of income over 400% FPL (20K)



Important Dates

- **October 1, 2021:** “Window Shopping” available for anonymous plan comparison. Open to all Nevadans.
- **October 11-14th, 2021:** Run auto-renewal job, Oct. 26-27th renewal notices dropped into consumer’s inbox
- **November 1, 2021:** OEP begins; Open Enrollment is Nov. 1, 2021 – Jan. 15, 2022.
- Consumers who enroll thru Dec. 31, 2021 will have a coverage start date of Jan. 1, 2022.
- For those consumers who enroll from Jan. 1 – Jan. 15, they will have a coverage start date of Feb. 1, 2022.
- Consumers who started their application by Jan 15th will be able to complete their enrollment between January 16-20, 2022.

2022 Renewals

- Most consumers were auto-renewed for Plan Year 2022.
- Consumers will be renewed into their existing plan, or cross-walked into a similar plan by Mid-October.
- Consumers will have renewal notices have been delivered. Eligibility notices will be delivered within the next 48 hours.
- We always encourage people to shop the market – there are new plans, new carriers and new rates!

Open Enrollment 2022

- 126 QHP Plans – Seven Carriers
 - Health Plan of Nevada, Silver Summit, Anthem HMO Nevada, SelectHealth, and Friday Health Plans - returning.
 - Two new carriers: Aetna Health, Hometown Health Plan
 - Catastrophic; Bronze; Silver; Gold
 - Counties: Clark County and Nye County will have the choice from 86 plans offered and all 7 carriers.
 - 82 plans are available in Washoe County from Aetna, Hometown Health Plan, HPN, SilverSummit, Anthem HMO Nevada, and Friday Health Plans.
 - 57 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 Hometown Health Plan, SilverSummit, Anthem HMO Nevada, and Friday Health Plans.
 - 20 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.
- 7 Navigator Grantees, 6 Broker grantees

Call Center Hours for Open Enrollment

- Broker/Navigator and Consumer lines will have extended hours during Open Enrollment.
 - Broker/Navigator Line: 1-800-547-8156
 - Monday – Friday
 - Consumer 9am-5pm PST
 - Broker 9am-7pm PST
 - Saturday and Sundays
 - Broker and Consumer 9am-5pm PST
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American Rescue Plan Act

- ARPA extends eligibility for ACA health insurance subsidies to people buying plans on Nevada Health Link who have incomes over 400% of poverty.
- The law also increases the amount of financial assistance for people at lower incomes who were already eligible for financial assistance.
- Both provisions are temporary, lasting for two years – ending at the end of 2022 unless Congress takes action to extend.
 - People up to 150% of FPL can get silver plans for zero premiums and reduced deductibles.
 - Premium Tax Credits increase for people at every income level – over 400% FPL now qualify
 - UI zero-dollar premiums end on 12/31/21
 - COBRA premium subsidies ended 9/30/21

Advertising, Marketing & Outreach

- New Marketing Campaign theme: “Check Your Price”
 - ✓ The Abbi Agency & the Exchange developed and tested, through surveys and research, a variety of creative concepts:
 - ✓ Traditions – depicts a Hispanic/Latino family engaging in family traditions
 - ✓ Being There – takes the viewer through a journey with a father and son as they grow up together. The son has a soccer accident, but the father is always there making sure he’s covered.
 - ✓ Health Knee – a couple in the 50+ age group sees a physical therapist and are pleasantly surprised that all their recovery is covered through Nevada Health Link
 - ✓ Gender Reveal – a couple is in the final moments of having their baby, father runs out but is so excited that they are fully covered, he announces this instead of boy or girl!
 - ✓ Super Saver – shocked that I’m fit and totally covered by insurance plan
 - ✓ Weight lifted – removes wallet and a huge weight is lifted with savings from Nevada Health Link.
- Traditional (TV) ad campaign, outdoor, print media, content media (social, paid social, vid/GIF) and digital media.
- Updated consumer-facing website
- Outreach, consumer education, and stakeholder involvement – Navigators/Brokers & Community Partners in a digital world.
- PR and the Media – press conference on Nov. 1 via zoom.

2022 Ad Campaign Video



connecting you to health insurance

Challenges for 2022 Enrollment

- COVID-19
- ARPA and Congress
- Unwinding of the Public Health Emergency
 - 1/16/22 deadline
 - Enhanced FMAP through 3/31/22
 - Potential uninsured increases
- Misleading websites
- COBRA SEP

State Updates

- Unwinding of the Public Health Emergency
 - Please make sure anyone you know who is currently on Medicaid updates their contact information with the Division of Welfare and Supportive Services (DWSS)
- DWSS Mailers
- DETR Connections
- Senate Bill 420 – Public Option
- Assembly Bill 432 – Automatic Voter Registration



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 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, 2021 – January 15, 2022

NevadaHealthLink.com

CALL US at: 1-800-547-8156

Email: brokersupport@exchange.nv.gov

Thank you for joining us today!

– Nevada Health Link