

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

November 9, 2021



nevada  
**health link**

# Introductions - SSHIX

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# Agenda

- Clarification of OEP Guidance from October
- OEP Metrics
- Marketing & Communications Update
- Renewal Reports
- Subscriber Swaps Update
- Binder Payments for Renewal Policies
- End-of-year Cleanup (1095 prep)
- December Renewals Activities
- November RCNI Submission

# Clarification of OEP Guidance

- In the October Monthly Presentation we indicated that the last day to enroll in coverage beginning 1/1/2022 was 12/15/2021. This was INCORRECT!
- Consumers may enroll in coverage beginning 1/1/2022 all the way through midnight on 12/31/2021.
- Consumers who enroll between 1/1/2022—1/15/2022 will receive coverage beginning 2/1/2022.

# OEP Metrics

- As of 11/8/2021, Nevada Health Link has enrolled 87,308 consumers in 2022 coverage.
- 1,358 enrollees are new consumers who were not enrolled in 2021.
- 4,019 consumers with 2021 policies have actively re-enrolled in a 2022 policy.
- 88% of the 2022 enrollees have been determined eligible for APTC.

# Marketing & Communications Update

- **Consumer facing website updates:** Menu navigation changes, new imagery, digital experience updates. See homepage: <https://www.nevadahealthlink.com/>
- **OEP Campaign landing page:**
  - **English:** <https://www.nevadahealthlink.com/open-enrollment/>
  - **Spanish:** <https://www.nevadahealthlink.com/es/inscripcion-abierta/>
- **Social media toolkits:** <https://drive.google.com/drive/folders/1IJGtJB8EdG2RzTcrama2LTOt8-X0Y-OH>
- **All media placed – campaign videos updated on website & YouTube:** <https://www.nevadahealthlink.com/media/media-assets/>
- **Email me** to learn more about media plans so we can collaborate on messaging during OEP! Janel Davis [j-davis@exchange.nv.gov](mailto:j-davis@exchange.nv.gov)

# Renewal Reports

- The Consent for Passive Renewals report, which was mentioned in our August monthly meeting, ended up being rendered obsolete when our Administration decided to simply renew our entire enrolled population.
- We are still awaiting the Renewal Fallout Report, which lists the households/policies which could not be renewed due to eligibility reasons. A recent conversation with GetInsured highlighted some issues with the design of last year's report, which resulted in the omission of a small number of households that should have been included. We thought it best to delay the release of this year's report until these issues were resolved. We will release the report as soon as it's available, but in the meantime we can report that > 99.9% of 2021 policies were renewed into coverage for 2022.
- The Subscriber Swap Reports were distributed on 10/29 (more details in the following slide).

# Subscriber Swaps Update

- SSHIX was recently alerted to some deficiencies in our “Subscriber Swap” query logic which resulted in false positives being included in the reports that we sent on 10/29.
- In most cases these false positives were due to voluntary disenrollments which occurred after the 10/12 passive renewals job was run, and which were not applied to the corresponding 2022 renewal policies. SSHIX is aware of these cases and our QA team will be reviewing them and conducting consumer outreach where necessary.
- If your organization has not received an email from Russell Cook by 11/8/2021 then you were not impacted by the false positives.
- We appreciate your continued assistance ensuring that changes in subscriber assignment do not result in adverse action against our enrolled consumers, and that no 2022 renewal policy is cancelled for non-payment solely as the result of a “Subscriber Swap.”



# Binder Payments for Renewal Policies

- Section 7.5 (Carrier Use of Payment) of the [Nevada Health Link Policy Manual](#) states the following:

*45 CFR 155.400; 156.270*

New enrollments completed during an eligible enrollment period require the first full payment to be made by the initial payment due date for coverage to become effective.

**Renewed plans are considered a continuation of coverage and do not need an initial binder payment for coverage to be effective.** The 90-day grace period for payment carries over for renewed enrollments if APTC is used to lower monthly premiums. If a delinquency exists on the account, carriers may apply any payments received to the delinquency.

- Please use the Subscriber Swap reports to ensure that 2022 renewal policies with a change in subscriber assignment are not treated as initial enrollments with respect to binder payment requirements.

# End-of-Year Cleanup (1095 Prep)

- SSHIX's top reconciliation priority for the remainder of 2021 is to identify and resolve discrepancies which could impact the generation of IRS Forms 1095-A in January. We are primarily focused on APTC, Coverage End Date, and Enrollment Status discrepancies.
- SSHIX is in the process of preparing enhanced versions of the October Discrepancy Report which are focused on assisting carriers to identify and resolve these discrepancies, including filters which can be used to group related discrepancy patterns. We will repeat this process with the November Discrepancy Reports when they are available.
- We appreciate your assistance in carefully reviewing these reports and taking prompt corrective action where appropriate.

# December Renewal Activities

- The passive renewals “Catch-Up” job is currently scheduled to run between December 6-8, 2021. This job will automatically renew into 2022 coverage any 2021 SEP enrollments that were submitted *after* our 10/12 passive renewals job, provided that the consumer has not already done so actively.
- SSHIX will be sending 834 TERM transaction (Coverage Ending 12/31/2021) for any policies where marketplace coverage is coming to an end with the 2021 carrier. We are currently targeting the week of December 27-31, and we provide an updated timeline during the December Monthly Meeting.

# November RCNI Submission

- The next RCNI Submission Deadline is **Monday, November 22**
- All carriers, including new entries for Plan Year 2022, are expected to submit a Plan Year 2022 RCNI in November. Returning carriers should additionally submit a Plan Year 2021 RCNI.
- Please note that submission of Plan Year 2020 enrollments from 2020 carriers is not required in November, but WILL be required in December.
- SSHIX has published a calendar of [2021 Monthly RCNI Submission Deadlines](#) to Nevada Health Link's [Carrier Resources Page](#)

Month	Submission Deadline	2022 RCNI? (All Carriers)	2021 RCNI? (2021 Carriers Only)	2020 RCNI? (2020 Carriers Only)
January 2021	Thursday, January 21 <sup>st</sup>		X	X
February 2021	Monday, February 22 <sup>nd</sup>		X	X
March 2021	Monday, March 22 <sup>nd</sup>		X	X
April 2021	Monday, April 19 <sup>th</sup>		X	
May 2021	Thursday, May 20 <sup>th</sup>		X	
June 2021	Monday, June 21 <sup>st</sup>		X	
July 2021	Monday, July 19 <sup>th</sup>		X	
August 2021	Thursday, August 19 <sup>th</sup>		X	
September 2021	Monday, September 20 <sup>th</sup>		X	
October 2021	Thursday, October 21 <sup>st</sup>		X	
<b>November 2021</b>	<b><u>Monday, November 22<sup>nd</sup></u></b>	<b><u>X</u></b>	<b><u>X</u></b>	
December 2021	Monday, December 20 <sup>th</sup>	X	X	X

# Questions and Answers

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

[reconsupport@exchange.nv.gov](mailto:reconsupport@exchange.nv.gov)

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

[pmanagement@exchange.nv.gov](mailto:pmanagement@exchange.nv.gov)

Please submit policy questions to Gina Castaneda at:

[gcastaneda@exchange.nv.gov](mailto:gcastaneda@exchange.nv.gov)