

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

December 14, 2021



nevada  
**health link**

# Introductions - SSHIX

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# Agenda

- OEP Metrics
- Catch-Up Renewals Job
- Binder Payments for Renewal Policies
- Enhanced Discrepancy Report
- End-of-year Cleanup Reminder
- End-of-year Cleanup: Phase Two
- End-of-Year Terminations
- December RCNI Submission

# OEP Metrics

- As of 12/13/2021, Nevada Health Link has enrolled 92,840 consumers in 2022 coverage.
- 8,728 enrollees are new consumers who were not enrolled in 2021.
- 18,857 consumers with 2021 policies have actively re-enrolled in a 2022 policy.
- 90% of the 2022 enrollees have been determined eligible for APTC.

# Catch-Up Renewals Job

- The passive renewals “Catch-Up” job ran on December 6. This job automatically renewed into 2022 coverage any 2021 SEP enrollments that were submitted *after* our 10/12 passive renewals job, provided that the consumer had not already done so actively.
- The SSHIX Recon Team will distribute reports of the passive renewals to carriers by Friday, 12/17.
- These reports will follow the same format as the previous reports for the 10/12 passive renewal job, with the addition of a “Renewal Date” column indicating the date that the renewal policy was created. The contents of the new reports will be cumulative, listing consumers who were passively renewed on 10/12 as well as consumers whose coverage was renewed by the 12/6 “catch-up” job.

# 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.

# Enhanced Discrepancy Report

- The Enhanced Discrepancy Report, which was previewed last month as part of the end-of-Year Cleanup project, will be officially launched for all carriers in December.
- This report, which will be provided in addition to the standard monthly Discrepancy Report delivered via SFTP, contains additional columns of data sourced from our Production database, as well as suggested courses of corrective action based upon the Recon Team's automated analysis.
- Our goal is to deliver an enhanced Discrepancy Report via email within 5 business days of each RCNI submission.
- A companion guide with details on the Enhanced Discrepancy Report, including format and suggested workflow, is available at: <https://www.nevadahealthlink.com/enhanced-discrepancy-report-companion-guide/>
- Please submit any questions, feedback, or suggestions regarding the report to [reconsupport@exchange.nv.gov](mailto:reconsupport@exchange.nv.gov).

# End-of-Year Cleanup Reminder

- On 11/21 SSHIX distributed preliminary copies of the Enhanced Discrepancy Report to all 2021 carriers, including instructions for reviewing and providing additional data for certain discrepancy types with a high impact on our upcoming 1095-A batch job.
- For those carriers who have already returned their responses to SSHIX, we are currently in the process of reviewing your reports, and we will follow up via email if we need additional clarification for any particular policies.
- For those carriers who have not yet returned their responses, SSHIX will be providing an updated version of the Enhanced Discrepancy Report which is based on November discrepancy data. These reports will be sent today (12/14) or tomorrow (12/15). If you have already begun work using the previous version of the report sent on 11/21 (which was based on October data) then please continue using the older worksheet. If you have not yet begun then please use the newer (Nov) version. Your response is requested no later than next Thursday, 12/23.



# End-of-Year Cleanup: Phase Two

- In addition to the cleanup effort described on the previous slide, the SSHIX Recon Team is requesting your assistance with three additional categories of discrepancies which also have a high impact on the 1095-A job. We will be distributing the associated reports, along with detailed instructions, today (12/14) and tomorrow (12/15).
- The first category involves policies that were Terminated for non-payment, but no Paid Through Date (DTP 343) was included with the 834, and no such date has been included on subsequent RCNI submissions. SSHIX is requesting confirmation of the actual Paid Through Date to ensure accuracy of the 1095-A.
- The second category involves policies that remain in a Pending status after an unusually long period of time, and which also show as Pending on the RCNI. SSHIX is requesting confirmation of whether or not the policies were ever effectuated.
- The third category involves policies that went from a Pending status directly to TERM. SSHIX is requesting confirmation of whether or not the policies were ever effectuated.

# End-of-Year Terminations

- 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 window of December 27-29 for this operation.

# December RCNI Submission

- The next RCNI Submission Deadline is **Monday, December 20**
- All carriers, including new entries for Plan Year 2022, are expected to submit a Plan Year 2022 RCNI in December. Returning carriers should additionally submit a Plan Year 2021 RCNI.
- Plan Year 2020 Carriers are expected to submit a Plan Year 2020 RCNI. Please note that this will be the last scheduled submission of a Plan Year 2020 RCNI, however additional submissions may be requested on an ad-hoc basis.
- 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	
November 2021	Monday, November 22 <sup>nd</sup>	X	X	
<b><u>December 2021</u></b>	<b><u>Monday, December 20<sup>th</sup></u></b>	<b><u>X</u></b>	<b><u>X</u></b>	<b><u>X</u></b>

# 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)