



Silver State Health Insurance Exchange

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FISCAL AND OPERATIONAL REPORT
PROVIDED TO THE GOVERNOR AND LEGISLATURE
PURSUANT TO NRS 695I.370 (1) (B) & (C)
DECEMBER 31, 2021

The Silver State Health Insurance Exchange (Exchange) is pleased to offer this Fiscal and Operational Report, required pursuant to [NRS 695I.370 \(1\) \(b\) & \(c\)](#), to the Governor, the Legislature and the public. It provides information regarding the activities of the Exchange from July 1, 2021 through December 31, 2021.

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EXECUTIVE SUMMARY

This meeting's Executive Director's report closely aligns with the Executive Summary in the Fiscal and Operational Report. The Silver State Health Insurance Exchange (Exchange) spent the second half of 2021 preparing for and executing on the Exchange's third open enrollment as a state-based exchange. Additionally, the Exchange continued providing a special enrollment period (SEP) through August 15, 2021, where the Exchange implemented increased subsidies, expanded the federal poverty level (FPL) for subsidies, and provided \$0 plans for Nevadans who claimed unemployment insurance as a result of benefits provided in the American Rescue Plan Act of 2021. The Exchange both concluded this SEP in August and prepared for the third open enrollment period starting November 1, 2021, while transitioning back to work through a hybrid staff schedule in both our Carson City and Henderson offices. Throughout the time period the Exchange continued to strengthen our working relations with state agencies that include the Department of Employment, Training and Rehabilitation (DETR), the Division of Welfare and Supportive Services (DWSS) and the Division of Health Care Finance and Policy (DHCFP), especially in relation the anticipated ending of the COVID-19 public health emergency (PHE). The Exchange's third open enrollment period proved highly successful and broke previous enrollment records with a Plan Year (PY) 2022 total enrollment of 101,409. This enrollment success is a direct result of strong efforts in marketing and outreach, tremendous statewide broker and navigator partnerships, a reliable and stable enrollment and eligibility system, and consistent expert advice provide by our call center.

Vendor Management

The Exchange continued its professional relationship with its contracted enrollment/eligibility and call center vendor, GetInsured (GI) with quarterly enhancements to the nevadahealthlink.com technology platform and ramping up the hiring of professional and knowledgeable customer service representatives (CSRs) in the call center.

The GetInsured technology platform concluding and American Rescue Plan Act (ARPA) SEP on August 15, 2021. As mentioned in previous board reports, the highlights of the ARPA changes include: subsidies being applied for the first time to consumers making above 400% of the federal poverty level; redetermination of monthly subsidy premium tax credits (the majority of which were increased); \$0 plans for consumers that had claimed unemployment insurance; and an automatic large scale batch subsidy recalculation for Exchange consumers that had taken no action but may have been eligible for new subsidies. At the conclusion of the ARPA SEP, the Exchange enrolled 17,094 consumers.

It is important to note that during this record-breaking year, the call center continued to maintain expected and contracted service levels for Nevada consumers, brokers, and navigators. The goal of meeting 85% of service levels has continues to be met. As a reminder, CSRs are reviewed against 27 scorecard categories to evaluate quality and accuracy of phone calls. As the Exchange makes an effort every year to expand call center hours and availability into the weekends, the call center was open for both consumers and enrollment professionals both Saturdays and Sundays throughout open enrollment. Additionally, the call center had extended hours until

11:59 pm PST on 1/14/22, 1/15/22, and 1/20/22 to accommodate end of open enrollment enrollments.

With this being the Exchange's first open enrollment with a new marketing and outreach vendor in 5 years, The Abbi Agency (TAA), the Exchange recognizes the contributions that TAA's marketing and outreach strategies and campaigns made to the Nevada's enrollment success. The Exchange saw success in advertising storylines such as: Traditions, Being There, Healing Knee, Super Saver, and Weight Lifted. Janel Davis, the Exchange's Communications Manager, will highlight more on marketing and outreach in her following report.

Preparing for the End of the Public Health Emergency (PHE)

For several months now the Exchange has been working in coordination with the Department of Welfare and Supportive Services (DWSS) and the Division of Health Care Financing and Policy (DHCFP) to adequately plan how to best service Nevadans needing health insurance coverage in the event that they transition off of Medicaid when redeterminations begin in volume at the end of the PHE. As the end of the PHE is yet to be determined at the writing of this report, the Exchange is actively planning with the two aforementioned state agencies and its vendor, GetInsured, in order to assure that Nevadans in need will be properly and efficiently account transferred – when appropriate – to the Exchange for a seamless opportunity for coverage. Those Medicaid clients that have been redetermined to not be eligible for Medicaid coverage will be electronically sent to the Exchange where their information will pre-populate an Exchange Qualified Health Plan application and the consumer will be sent a unique code to come claim their application and account. The consumer can then shop plans that best fits their needs. Staff of the Exchange will also be performing quality control

The Exchange is planning to enhance its contracted call center through funding from the Center for Medicare and Medicaid Services State Exchange Modernization Grant. Upon final direction from Center for Medicare and Medicaid Services State (CMS) that the PHE will definitively end, the Exchange will stand up through GetInsured a special team of CSRs charged with making outreach to redetermined Medicaid clients that are deemed ineligible to continue on Medicaid and transferred to the Exchange. This special team of CSRs will educate those consumers as to Exchange coverage options, including, but not limited to, specific "Medicaid Transition" plans on the marketplace from two carriers that are also a Nevada Medicaid Managed Care Organization (MCO). These transition plans are designed to help make transitioning as easy as possible if consumers on those specific MCOs wish to continue with their same provider.

Federal and State Legislation Updates

From June 2021 to December 2021, the Exchange tracked a number of federal and state legislative priorities that continue to have direct impacts on the Exchange. These include ARPA, Build Back Better Act (BBBA), CMS' Plan Year 2023 Notice of Benefit and Payment Parameters, Nevada Senate Bill 420 (2021 Session), and Nevada Assembly Bill 432 (2021 Session).

As previously mentioned, ARPA provided 17,094 Nevadans to enroll with increased subsidies, expanded FPL thresholds, and automatic \$0 plans for consumers who acquired unemployment insurance during calendar year 2021. Many of these enhancements are critical benefits suggested to be extended in various versions of the President's social services and health care Build Back Better Act.

On December 28, 2021, CMS' annual draft Notice of Benefit and Payment Parameter (NBPP) was released. This release welcomes and solicits public and state exchange comment. The Exchange's comments can be found on nevadahealthlink.com on our "Nevada Public Notices" page. In the interest of brevity for this report, the Exchange was supportive of standardized plans, reducing burdens of the SEP verification process, neutral on the program integrity and oversight section (due to possible redundancy), supportive of random sampling verification for job-based coverage, supportive of the proposed rule regarding the reimplemention of protection from discrimination in plan benefit design, opposed to the proposed rule change regarding state-based exchange (SBE) mandated proration of premiums and Advanced Premium Tax Credit (APTC) for partial month coverage, and supportive of the proposed rule to eliminate the rule that allows carriers to refuse enrollment to a consumer based on past year premiums owed due to the technical reason of guaranteed availability.

Continuing on the state level, two important pieces of legislation that the Exchange continues to follow closely, and that may have significant impact in the future, is AB 432 which will designate the Exchange as an automatic voter registration agency, and SB 420, commonly referred to as the Public Option Bill. The Exchange has been participating in public listening sessions where stakeholders can provide input and ask questions regarding priorities, affordability, rate-setting, provider contracting, value-based payment/cost containment, benefits, strengthening the marketplace, and licensure/oversight. Work on both of these bills will continue throughout calendar year 2022.

New Exchange Staff Starting in SFY 2022

The Exchange is pleased to announce that three of the four new positions approved by the 2021 Legislature within the Exchange's Governor's Recommended Budget has been filled. These positions absorb functions and responsibilities previously provided by CMS. The Exchange is excited to welcome Nivedita Kasireddy, a Business Process Analyst 1 (BPA 1) in the Reconciliation Unit. This position will support increased workloads due to additional insurance carriers anticipated to join the marketplace for PY 2022 for a total of 7 Qualified Health Plan (QHP) carriers and 13 total including Qualified Dental Plans (QDPs).

The Exchange is excited to welcome Gricelda Chapa, hired to be the Exchange's newest Health Program Specialist 1 (HSP 1) in the Communications Unit in the Exchange's Henderson office. This position will have in-house responsibility for outreach planning, coordination, and statewide community relations and partnership building. Additionally, this position will assist in streamlining the Exchange's efforts to conduct outreach to targeted, at-risk uninsured and underinsured populations to increase enrollment into QHPs.

The third position that the Exchange has hired for is a classified Program Officer 1 (PO 1) in the Quality Assurance Consumer Assistance Unit. The Exchange welcomed Kayla Jost to this position to administer carrier support in partnership with an existing program officer due to increase in carrier participation. Kayla provides timely investigation and resolution of carrier complaints related to eligibility, enrollment, and coverage. This critical position ensures positive outcomes for both carriers and consumers.

The remaining position to be filled is a data analyst position. While the Exchange has been actively recruiting this position since October and has advanced as far as conducting interviews and landed on a candidate that unfortunately accepted another position, the Exchange is hopeful to have this position filled before the next Board meeting.

MARKETING & ADVERTISING

General Comments: Marketing & Advertising

Shortly after the Executive Order, the Biden Administration enacted the American Rescue Plan Act of 2021 (American Rescue Plan or ARPA). The American Rescue Plan, passed by Congress and signed by President Biden on March 11, 2021, increased the opportunity for unprecedented numbers of Nevadans to receive subsidies, including Nevadans making over 400% of the federal poverty level. It simultaneously reduced premiums for Affordable Care Act (ACA) compliant health insurance plans sold through Nevada Health Link, the state of Nevada's online health insurance marketplace. Nevadans who had received unemployment insurance may have been able to take advantage of \$0 premium plans sold through Nevada Health Link. On Nevada Health Link the ARPA subsidies and unemployment were extended the Special Enrollment Period (SEP) through August 15 to match the federal (HealthCare.gov) extension. The Nevada Health Link team along with marketing agency, The Abbi Agency (TAA) and research agency and subcontractor, partners Marketing for Change (M4C) and Ericka Aviles Consulting (EAC) continued with efforts to support the ARPA campaign through to its conclusion on August 15th.

Simultaneously, the Exchange communications team along with TAA, EAC and M4C were busy preparing for the next Open Enrollment Period (OEP). In July, several strategy and planning sessions were completed to ensure that all teams were aligned in the coming months. Marketing for Change conducted six online focus groups with a diverse sample of Nevadans in August assessing a variety of campaign messages and creative concepts for the Open Enrollment campaign. Additionally, they tested the creative concepts with the Exchange's Board, the Navigators and Brokers/Agents to gain early feedback and insights from these stakeholder groups.

A fully developed marketing plan for the Open Enrollment Period was completed and approved in September and production of the new vetted messaging and creative concepts began. Campaign production was a full week across a variety of locations and TAA produced seven different broadcast quality videos and 10 different print advertisements in two different languages (English and Spanish).

Throughout the month of October, the window-shopping creative and messaging was flighted into the advertising market. This functioned as a priming of the marketplace and notified the consumer that Open Enrollment was coming beginning November 1st. Final preparations were made to blogs and email newsletters, coordination of the OEP virtual press conference and preparation and implementation of a variety of Halloween and fall outreach events.

November 1, 2021, window shopping messaging and marketing assets were pulled from the traditional ad market and the NevadaHealthLink.com website and the Open Enrollment main campaign assets were implemented or flighted. The press conference was held on November 1st via digital meeting (Zoom) due to the rising COVID-19 cases with then new Delta Variant.

Beginning, January 1st and continuing through January 15th all creative was switched in our third creative rotation to what was called deadline messaging. This creative was clear and to the point, Open Enrollment was ending by January 15th and enroll now. All blogs and newsletters and Public Relations and Community Relations efforts were aligned in supporting this last push of the Open Enrollment campaign.

General Research & Insights

In support of marketing efforts, multiple research studies were conducted. In August, focus groups composed of both older and younger Nevadans were engaged to test potential creative messaging concepts. Focus groups were conducted both in English and Spanish. Results helped to prioritize specific messaging strategies and anticipate potential consumer response to messaging including both emotional and cognitive reactions. In September, separate surveys were conducted with employees of the Nevada Health Link call center and exchange brokers/navigators. Findings from these surveys provided key insights into consumer experiences with the application and enrollment process. Throughout November and December, three larger surveys were designed to assess awareness and favorability of Nevada Health Link across Nevada, motivators, and barriers for potential Nevada Health Link customers (uninsured and self-insured Nevadans), and the experiences of current Nevada Health Link enrollees. These surveys were fielded immediately after the end of the open enrollment period. Data analysis is currently underway, but initial findings point to potential differential impacts of the marketing and outreach efforts such as awareness of the open enrollment marketing campaign and favorability of Nevada Health Link being higher among families with children.

In addition to the above research efforts, statistical analysis of live enrollment data was conducted using the state enrollment data throughout the open enrollment period. During bi-weekly meetings with Nevada Health Link personnel, enrollment trends were discussed including differences in enrollment by key sub-groups of Nevadans including patterns across counties and demographic characteristics such as enrollee age, race/ethnicity, and household size. These analyses provided check-ins on how open enrollment numbers compared to previous open enrollment periods and to state-level data.

Open Enrollment Period: Marketing & Outreach

The Abbi Agency worked in lockstep with the Silver State Health Insurance Exchange (Exchange), the state agency connecting Nevadans to affordable Qualified Health Plans, to prepare Nevadans to sign up for health insurance coverage this Open Enrollment Period. This year Nevadans were able to explore/shop 128 plans offered by a total of seven insurance carriers on the online State Based Exchange, known as NevadaHealthLink.com. The approach was to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, ahead of the Open Enrollment Period which runs from Nov. 1, 2021, through Jan. 15, 2022. Then beginning November 1st, the creative and messaging will switch to the larger ‘Price Compete’ campaign that evokes feelings of pride, motivates Nevadans to invest in themselves and their families and clearly states the value of having coverage and how to enroll in a plan. Lastly, from January 1 - 15 there was a shift to the ‘deadline messaging’ that very clearly pushed consumers to enroll before Open Enrollment ended.

Open Enrollment Period: Campaign Overview

The overarching goal was to build something that united three reasons to act under a single campaign:

- Motivation – Nevada Health Link strives to drive Nevadans to understand the reason to invest in themselves and their families. Leaning in on self-standards and norms.
- Nevada Health Link is here to help – The Exchange needed to communicate that the perceived investment is smaller. This was done by messaging the lower premium prices to the consumers.
- Frame as valuable - Strong logo presence of all seven carriers to drive brand equity of Nevada Health Link and to showcase to Nevadans the notable carriers they must choose from for coverage and plans.

The target audiences identified for this campaign were as follows: Those that were currently enrolled and needed to re-enroll and those that were not yet enrolled. Uninsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young invincibles, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, multicultural populations.

The Abbi Agency and Marketing for Change developed and tested a variety of campaign creative concepts, they varied in tone, design styles, possible talent, and messaging. After completion of online focus groups and surveys with key stakeholders we developed the following storylines for the OEP creative campaign:

- Traditions - This depicts a Hispanic family engaging in several family traditions, the last of which is having healthcare and health insurance.
 - Video & Stills
 - English & Spanish Versions

- Being There - Takes you through a journey with a father and son and they grow up together, the son has an accident at a soccer practice, but the father is there to care for the son by making sure he's covered with health insurance.
 - Video & Stills
 - English & Spanish Versions
- Healing Knee - An older couple is seeing a physical therapist and are pleasantly surprised that all their recovery is covered through Nevada Health Link.
 - Video & Stills
- Gender Reveal - A couple is in the final moments of having their baby, finally the baby is born, and the father runs out into the waiting room to announce if it's a boy or girl, but is so excited that they are fully covered, he announces that instead.
 - Video & Stills
- Super Saver - An average joe is shocked that he's both fit as a fiddle and totally covered.
 - Video Only
- Weight Lifted - A doctor is weighing a patient and the scale is getting more and more heavy, the patient removes their wallet stuffed with cash, and a huge weight is lifted, thanks to savings with Nevada Health Link.
 - Video Only

Detailed Launch Timeline

- Window Shopping Period
 - October 1 - 31, 2021: Press Releases, Virtual Press Conference, Community Events, Radio and Programmable Radio, Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Email Marketing, Blog Posts, Organic Social Media
- Open Enrollment Period
 - November 1, 2021 - December 31, 2021: Launch Press Releases, Community Events, Radio and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media
- Deadline Messaging Period
 - January 1, 2022 - January 15, 2022: Press Releases, Community Events, Radio and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media

Open Enrollment Campaign: Research & Strategy Highlights

As mentioned, the research conducted prior to the campaign helped determine the successful

messaging and creative direction prior to campaign development. Marketing for Change conducted an online focus group with 20 uninsured Nevadans (four English groups, two Spanish groups). The goal was to assess the consumer response to potential marketing concepts for the open enrollment period. The collected data were emotional responses to concepts, general discussions and reactions to concepts, and recall tasks tested which concept was remembered most clearly at end of discussion. The key findings were:

- Concepts that highlighted low pricing were received positively and remembered most clearly.
- Concepts that highlighted the importance of family and protecting loved ones engendered positive emotional responses.
- Latino/Hispanic participants were particularly responsive to concepts with explicitly Latino/Hispanic cues and characters.
- Younger participants responded more positively to concepts that linked health insurance to life milestones such as graduation from college or getting a first job.

After completion of the online focus group, presentation of the results and refinement of the concepts, Marketing for Change conducted a survey with the brokers and navigators (651 total). The goal was to gain insights from brokers and navigators regarding customer needs and potential advertising language for the Open Enrollment period. The total number of responses was 63 (a higher-than-average response rate from this audience) and resulted in the following key findings:

- Customers primary concerns when purchasing health insurance:
 - Financial concerns: premiums, deductible, co-pays
 - Coverage concerns: extensiveness of network and inclusion of specific doctors in network
- Common misconceptions customers have about the Nevada Health Exchange according to brokers/navigators:
 - Believe that The Nevada Health Exchange is an insurance company
 - Conflate with other government social welfare programs or believe coverage through the exchange is free
- Brokers/navigators were concerned that customers may lack the skills and knowledge to navigate the insurance purchasing process on their own.
- Brokers/navigators supported advertising that emphasized cost and support for loved ones.

Open Enrollment Period: Overall Performance

This Open Enrollment period was the most successful in the history of the Exchange with a total of 101,409 total enrollees of those 20,897 were new enrollees and 27,717 were active re-enrollees. Nevada Health Link ranked the highest among all the state level exchanges, in terms

of new enrollees and 17th in the country overall (among all 50 US states plus Washington D.C.). Contributing factors to this success are as follows:

- Nevada had a large market of the uninsured population
- Attended 43 community events, reached 37,295 people, engaged with 20,535 Nevadans from Oct 1- Jan 15.
- PR efforts garnered strong awareness, 201 pieces of coverage and 2 million coverage views
- 13,133,000 impressions from digital paid media tactics, and of that 94,900 were engaged users
- 15,472,486 page views on the website and an average session duration of over 11 minutes
- New website navigation, design of key pages and email design to benefit the user experience
- Nevada Health Link during this Open Enrollment period reached the target audience of Nevadans that meet the federal requirements for low income
 - Nearly half of all enrollees have net premiums that are \$100 or less
 - 88% of all enrollees received a subsidy
 - Greater than 50% of clicks across the Google paid media tactics were from lower income levels
- This Open Enrollment period we saw a greater impact in the Hispanic/Latino communities of Nevada
 - 9.1% of new enrollees identified as Hispanic/Latino
 - Prior to campaign development our research indicated that dedicated assets needed to be developed that were authentic to the Hispanic/Latino communities of Nevada
 - Spanish campaigns outperformed English on almost every paid media platform
 - PSA filming, community partnerships and numerous radio remotes
- The website performance data shows that there was an increased awareness in the rural regions of Nevada
 - Notable increase, of over 100% in website sessions from most rural regions in Nevada
 - This traffic is attributed to specific paid media tactics that targeted the rural communities: radio, print, billboards and outdoor digital
- Research indicates that there was an increased enrollment of younger Nevadans

- 74.1% of new enrollees were one person households
- Washoe and Clark County had the highest percentage of single households
- 18.9% of new enrollees were 19 - 30 years old, and 24.9% were 31 - 45 years old

Paid Media Strategy

The Abbi Agency (TAA) is committed to reaching Nevadans from all backgrounds and communities on behalf of Nevada Health Link. More diverse than ever, Nevada has robust Asian American Pacific Islander, African American, Native American, and Hispanic communities. Our 2021 Open Enrollment Media Plan integrated highly effective tactics to reach these historically underserved communities, as well as the remaining communities in Nevada.

Overall, TAA and the Exchange allocated the spend broadly across a diverse range of media channels to ensure Nevadans were reached on the platforms that they frequent. The traditional to digital channel ratio was approximately 2 to 1, in the context of dollars spent. Overall, rates had increased significantly in traditional channels due to the current economic climate. As a result, traditional channels were absorbing a significant portion of the Open Enrollment paid media budget. Broadly, funds were allocated in line with channel engagement figures provided by 3rd-party data firms. The largest channel was TV & Connected TV, followed by Google (SEM, Display & YouTube), Out of Home, Radio, Print, Social Media and Streaming Audio.

Many of the traditional channels (billboards, radio, etc.) built awareness of Nevada Health Link and Open Enrollment through exposure to its 'price compete' campaign. The blended traditional and digital placements, from partners like Las Vegas Review Journal and the Reno Gazette-Journal moved individuals from awareness to consideration. Paid social media placements similarly moved individuals from initial exposure to consideration. As users landed on NevadaHealthLink.com, the digital ad experience was able to retarget them in the future. Each of the digital platforms had retargeting ad sets and creatives, ensuring that individuals who had shown interest in Nevada Health Link enrollment were nudged again. Lastly, for individuals showing intent to enroll, the Exchange and TAA leveraged Search Engine Marketing (SEM) marketing to push them to enroll. This combination of channels and tactics generated strong enrollment figures for 2021's Open Enrollment Period.

Open Enrollment Period: Marketing Collateral

The Exchange communications team along with The Abbi Agency developed a comprehensive enrollment guide that outlined the step-by-step process on how to enroll. A blog post was also developed to coincide with the collateral piece and shared on all owned channels (social media and email newsletters both to consumers and to navigators and brokers).

Additionally, during the Open Enrollment timeframe, the Exchange team worked closely to reimagine Nevada Health Link's presence at community events. A newly branded booth experience for both Northern and Southern Nevada along with the accompanying booth signage showcasing a wide range of Nevadans was created. Navigators and team swag was developed to ensure their team remained on brand and easily identified. A vast quantity of giveaway and

takeaway items were produced to enhance Nevada Health Link's footprint and increase awareness and engagement during scheduled outreach events.

Open Enrollment Period: Paid Media Tactics

Connected TV/OTT In October, the window shopping 15 second creative was broadcasted. November through December 1, multiple 15 second and 30 second creatives were broadcasted. As the January 15 OEP deadline got closer, the frequency of advertisement plays increased and were replaced with deadline messaging, helping move individuals down the funnel. Additionally, channel and show placements that had the most impact was targeted. These include morning and evening news, as well as live events with high viewership such as sporting events. The team worked with broadcast networks, cable providers and connected tv vendors to reach Nevadans through their televisions. The Exchange also leveraged Charter Spectrum's Connected TV offering to reach the "cord cutter" audience, this year. TAA did so as they were able to negotiate for the lowest cost-per-1,000 impressions rate of our proposed Connected TV vendors. This was achieved by bundling together the Northern Nevada cable buy with the Connected TV buy.

Out-of-Home This paid media tactic included multiple exciting vendors & placements that helped reach Nevada residents when they are neither on their devices nor intending to consume media. Multiple Out-of-Home vendors for static billboards, like Las Vegas Billboards, Lamar, and Yesco were used. Lamar served Reno, Carson, and Elko. Las Vegas Billboards and Lamar served Las Vegas. Yesco served rural areas such as Battle Mountain, Ely, and Winnemucca. Billboard vendors provided inventory that avoided tourist areas and had high visibility by individuals in the Exchange's target demographic. This year, two new Out of Home vendors were introduced to reach Nevada Health Link's target audience: Adomni and Kre8. Adomni is a digital Out of Home provider that specializes in unique screen placements. These locations include convenience and grocery stores, gyms, college campuses, as well as gas stations. Kre8, a vendor we used for this summer's ARPA SEP campaign, provides mobile billboards on custom routes. During the SEP campaign, areas of the Las Vegas Valley that are difficult to reach with traditional billboards, such as Chinatown, Northeast and East Las Vegas were targeted. In the final three weeks of the Open Enrollment period, this tactic was done again.

Google This expansive network was the second largest media channel, which can be attributed to Google's reach. The Google SEM campaigns ran on Google's search engine as well as their extended reach network. As of June 2021, Google accounted for 92% of global search traffic. The Exchange geotargeted the OEP/SEP campaigns to Nevada, however, it was expected this market share in Nevada to hold true. Additionally, Google's display network was leveraged to reach individuals across the internet, on sites such as news, shopping, sports, weather and more. Finally, the YouTube network was used to reach Nevadans with engaging video content. Nevada Health Link's ads ran on the YouTube platform, as well as their streaming services YouTube TV/Movies, and their extended video network. YouTube's extended video network reaches viewers across the web, on sites like Fox News, AccuWeather, and ESPN.

Radio & Streaming Radio rates have remained consistent throughout 2021, unlike Television. As a result, TAA & the Exchange were able to negotiate great added value, in the form of free

plays, with many station partners. The Exchange worked with 16 radio partners to reach both Spanish and English audiences. Radio, like streaming audio, has seen a listener resurgence during COVID. This can be attributed to screen fatigue, in which individuals now spend up to a dozen hours, daily, engaged with computer and mobile device screens. For this reason, Spotify streaming and iHeartRadio podcast streaming ads were also leveraged. Much like Charter Spectrum for TV/CTV, TAA combined the streaming buy with a traditional over-air radio buy to secure significant discounts for Nevada Health Link.

Paid Social Media A strong mix of social media platforms are being used to reach Nevadans where they are, so to speak. TAA leveraged messaging on each platform that is appropriate for the demographic present.

- Facebook: This is one of Nevada Health Link's broadest awareness platforms, as nearly 70% of US adults use Facebook daily, spending an average of 38 minutes on the platform daily. Both Spanish and English language audiences were reached here.
- Instagram: This platform skews slightly younger than Facebook. As well, demographically, the Spanish Language audiences are more active on Instagram than on Facebook.
- Twitter: Twitter's demographic skews younger, is more diverse than Facebook and Instagram, and has a more even user distribution between Males and Females. This platform will help Nevada Health Link reach minority communities including African American, Latinx and LGBTQ+.
- LinkedIn: On LinkedIn, Nevada's self-employed, gig and contractor populations were reached. A broad range of appropriate job titles such as hairdressers, rideshare drivers or tradespeople were targeted throughout OEP.
- SnapChat: This platform's popularity is increasing with strong growth in the millennial and gen z audiences. As well, Snapchat is popular with Spanish language audiences currently. TAA saw strong returns from this platform in accessing younger, hard-to-reach groups.
- TikTok: A younger audience was reached with this platform. This platform is highly popular with the gen z audience but is growing in other audiences. There are over 700k TikTok users in Nevada, with 70% of them over the age of 20.
- Pinterest: The Pinterest audience demographic skews heavily female. This was leveraged by reaching family decision makers that are the mom/wife role.

Print TAA and Exchange worked with a broad range of print partners that provided both physical print placements as well as digital placements, for both the Spanish and English language audiences. Some of Nevada Health Link's highest impact digital placements were by print partners. For example, with the Las Vegas Review Journal there were four homepage takeovers scheduled in November through January 15. As well, Las Vegas Sun & Las Vegas Weekly had site sliding billboards present for Nevada Health Link in December and January. In addition to high impact digital, local print partners helped Nevada Health Link reach additional demographics within the state. Black Image Magazine, distributed throughout the African

American community, helped reach a historically underserved community in Nevada. Las Vegas Review Journal's El Tiempo Spanish language newspaper helped reach the Latino/Hispanic community's print readers. As well, reached readers in Northern and Eastern Nevada with the Reno Gazette Journal, Nevada Appeal and Elko Daily Free Press.

Open Enrollment Period: Paid Media Performance

The Open Enrollment campaign garnered 13,133,000 impressions from digital paid media tactics, and of that 94,900 were engaged users. A creative review of performance is as follows:

- Videos/Click Through Rate
 - Being There Spanish 3.57%
 - Traditions English 2.60%
 - Gender Reveal English 1.58%
 - Being There English 1.36%
 - Traditions Spanish 1.20%

- Statics/Click Through Rate
 - Deadline Spanish Static 1.14%
 - Hispanic Couple Spanish 0.97%
 - OPE Younger Baby Couple 0.92%
 - English Window Shop 0.90%
 - Hispanic Couple-English 0.84%
 - African American 0.83%
 - Older Couple 0.70%

The top performing display creative featured an older couple indicating that display is best suited to target Nevada's audience of 50 years and over.

Pinterest conversely saw that the creative featuring a young couple performed best indicating that this tactic should be used to target Nevada's younger audience.

LinkedIn Spanish creative performed the best, showing that the Hispanic/Latino community is very engaged on LinkedIn. Additionally, the most frequent job titles were owner, manager, president, consultant, driver, hair stylist, etc. and show that Nevada Health Link was successful in reaching the self-employed.

Twitter had a static click-through rate of 1.11% for the English creative and 3.46% for the Spanish creative. The deadline and window-shopping creative performed best on this channel indicating that the cleaner and message-driven creative is best for this channel.

Open Enrollment Period: Public and Media Relations Overview & Strategy

The Abbi Agency aligned with Nevada Health Link's goal of getting more Nevadans enrolled in health insurance and used the Open Enrollment Period to garner attention through earned media placements. Key efforts included an October 1 press release announcing the start of "window

shopping” outlining the new insurance carriers offered through Nevada Health Link and the approved rates for the plans for the upcoming OEP. Ahead of Open Enrollment starting on November 1, public relations efforts focused on securing stories in statewide media outlets that shared how Nevadans could prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process. Pitch efforts emphasized key messaging that reiterated that all Nevadans could find a plan within their budget and health needs, no matter of income, class, or job status. Public Relations efforts also focused on reaching Nevada’s AAPI, African American, Native American, and Latino/Hispanic communities by targeting media outlets that specifically aim to reach these demographics.

On November 1, opening day of Open Enrollment, TAA coordinated a virtual press conference with remarks in English and in Spanish with featured guest speakers including Governor Steve Sisolak, Majority Leader Cannizzaro, Assemblywoman Nguyen and Senator Donate. TAA helped draft talking points for each of the speakers as well as coordinate media attendance.

Throughout the Open Enrollment Period, TAA worked with Nevada Health Link on several announcements that highlighted the enrollment figures, including one 30 days into the Open Enrollment Period; one 30 days left of OEP, and one 10 days left of OEP. These announcements included key information regarding the number of new enrollees, active re-enrollees, total enrollees on the Exchange. Announcements also featured key information on when and where to sign up, with a focus on how to access enrollment assistance and subsidies.

During OEP, former Executive Director Heather Korbolic announced her resignation from the Exchange, and while this garnered media attention on its own, TAA helped coordinate interviews with Heather and some of the major news outlets including the Nevada Independent, Nevada Newsmakers and local broadcast stations to discuss the progress the Exchange made during her tenure and the status of the Exchange. These conversations highlighted the importance of quality and affordable health insurance for all Nevadans.

In addition to enrollment number announcements and Heather’s farewell from the Exchange, TAA curated ongoing pitches throughout the Open Enrollment Period including pitches on how to stay healthy during the holidays and targeted pitches to college students.

Ericka Aviles Consulting (EAC) provided a Hispanic Marketing, Media and Community Outreach strategy plan; identified and facilitated interviews and media opportunities (print and broadcast); identified/connected with stakeholders and community groups targeted to Spanish speaking populations in Southern & Northern Nevada; and translated marketing materials.

- EAC secured media opportunities and partnerships that targeted other minority demographics in the community including with AAPI and Black and African American community.
- EAC also included Nevada Health Link messaging in organization communication channels to partners including Latinas in Power, EAC social channels and newsletter.

Open Enrollment Period: Public Relations Performance

Earned media tactics played a key role in promoting the 2022 Plan Year Open Enrollment Period through Nevada Health Link. Through various pitches, press releases and story content, there were approximately 201 pieces of media coverage garnering over 2 million coverage views. Public Relations efforts included targeted pitches in Northern Nevada, Southern Nevada, and rural Nevada regions, with key messages focusing on how uninsured Nevadans can enroll in health insurance through Nevada Health Link and resources available that provide consumers with enrollment assistance and access to federal financial aid (subsidies), lowering the cost of monthly premiums.

A timeline of media distribution items are as follows:

- October 25: Media Alert inviting Nevada media to OEP Press Conference
- November 1: Virtual Press Conference held on first day of OEP
- November 1: TAA delivers OEP media drops to 10 media in the North and the South
- November 1: Press Release announcing the start of Open Enrollment
- November 15: Ways to Stay Healthy during the Holidays Pitch
- November 18: RTC Blog: How College Students can take advantage of health insurance
- November 17: College Students OEP pitch
- December 2: Press Release announcing “30 Days In” success numbers
- December 6: Rosa and Nevada Indy Spanish podcast
- December 14: Media Alert announcing 30 days left of OEP
- December 16: 30 days left of OEP pitch
- December 20: Last chance for Jan. 1 Coverage pitch
- January 4: Broadcast/radio pitches for in-person segments with Janel in Vegas
- January 5: Press Release announcing Last 10 days of Open Enrollment
- January 7: Facebook Live Event with Commissioner Tick Segerblom and Janel
- January 10: Final chance for Open Enrollment pitch
- January 13: Facebook Live Event with Councilwoman Olivia Diaz and Navigator
- January 20: Press Release announcing final OEP success numbers

Earned Media Metrics:

- Press Releases (5); Media Alerts (2); Pitches (8); Press Conferences (1)
- 201 pieces of coverage
- 2 million coverage views
- 13 journalist shares
- 31 backlinks
- Average domain rank authority: 62
- Average UVM: 531,000
- Distributed thirteen (13) press releases to Hispanic media
- Secured 27 Hispanic media interviews with collaboration with KCLV CH2; Clark

County Television; PSA's (City of North Las Vegas & Clark County) and (7) blogs/newsletters

Open Enrollment Period: Event Outreach and Community Relations

During the window-shopping period in October 2021, the community relations and event outreach teams were focused on brokering new relationships with organizations and partners such as the Latino Bar Association and African Chamber of Commerce (Afrikafest).

During the Open Enrollment period there was ongoing community event participation including at Springs Preserve Haunted Harvest and various Day of the Dead events. Also, Nevada Health Link experienced the implementation of secured added value media components including Public Service Announcements (PSAs), Radio Remotes and social sharing with grassroots and traditional media partners.

Ericka Aviles Consulting researched and provided Hispanic | Latino collaborations with organizations serving underserved communities by facilitating and securing tabling events and sponsorships targeting those communities.

Community Booth Events (Oct-Jan):

- 10/2 - City of NLV Movie Madness: Playing with Fire
- 10/2 - City of Henderson - Harvest Festival
- 10/2 - City of Henderson - Sports & Fitness Expo
- 10/5 - 10/6 - NVPCA Annual Health Care Conference
- 10/8 - Senior Expo - Green Valley Ranch, Henderson
- 10/9 - Las Vegas Baby Expo
- 10/22 - Senior Expo - Santa Fe Station, Las Vegas
- 10/22-24 Springs Preserve Haunted Harvest
- 10/23 - City of NLV Harvest Festival Trunk or Treat
- 10/23 - Aki Matsuri Event, Henderson
- 10/28 - City of Las Vegas Trunk or Treat
- 10/29 - Senior Expo - Sunset Station, Henderson
- 10/29-31 - Springs Preserve Haunted Harvest
- 10/30 - Poppy Foundation Trunk o' Treat
- 10/31 - LGBTQ The Center Las Vegas - Trunk O' Treat
- 10/31 - Safe Night Halloween, North Las Vegas
- 11/3 - Food Bank of Northern Nevada Family Health Festival
- 11/4 - Senior Expo - Orleans Casino
- 11/5-7 - Springs Preserve Día De Muertos
- 11/6 - Food Bank of Northern & The Hello Project Senior Outreach Event
- 11/9 - UNR Men's Basketball Game
- 11/12 - City of North Las Vegas Movie Madness
- 11/12 - UNR Men's Basketball Game

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- 11/13 - Tacos and Tamales Festival
- 11/17 - STOP Thanksgiving Event
- 11/18 - Senior Expo - Aliante Casino
- 12/3 - Senior Expo - Pahrump Nugget
- 12/4 - Food Bank of Northern & The Hello Project Senior Outreach Event
- 12/7 - Governor's JobsFest
- 12/11 - Dress for Success of Southern Nevada
- 12/15 - UNR Men's Basketball Game
- 12/18 - UNR Men's Basketball Game
- 1/8 - Food Bank of Northern & The Hello Project Senior Outreach Event
- 1/12 - UNR Men's Basketball Game

Sponsorships:

- City of North Las Vegas Movie Madness (10/2 & 11/12)
- City of Henderson Banners at 10 sports parks
- City of Henderson Harvest Festival Balloon Artist Activity (10/2)
- City of Henderson Sports Expo Basketball Activity (10/2)
- Nevada Primary Care Association (10/5-6)
- Las Vegas Baby Magazine Expo Elite Sponsor (10/9)
- Springs Preserve Haunted Harvest Gold Sponsor (10/22-24 & 10/29-31)
- City of Las Vegas Trunk or Treat Event (10/28)
- Springs Preserve Día De Muertos Gold Sponsor (11/5-7)
- STOP Coalition Events (11/17 & 12/18)
- Clark County Tacos and Tamales Festival Community Supporter (11/13)
- Opportunity Village Magical Forest Signage & Tree (11/26-1/2/22)

Open Enrollment Period: Event Outreach and Community Relations Performance

Events during the Open Enrollment Period: October 1, 2021, through January 15, 2022

- 34 Community events
- 37,295 Event Attendees
- 20,535 Engaged Attendees

Open Enrollment Period: Content Strategy for Owned Channels

This year Nevada Health Link had an opportunity to develop content that answered questions and engaged their readers at all points of the insurance enrollment journey. Backed by keyword and search intent research, an open enrollment content strategy was the key component in boosting Nevada Health Link's organic search ranking and overall domain authority, while answering health consumers questions quickly and efficiently.

THE CHALLENGE

Nevada Health Link's audience is busy with day-to-day tasks and is looking for a simple, easy, and efficient way to make the best decisions regarding their health insurance. The Nevada Health Link audience is broad, including residents with limited time and ability to digest complex insurance information as well as those to whom English is a second language. Search results that detail insurance enrollment in the simple and most direct terms both benefit the audience directly and are rewarded by search engine algorithms.

THE EVERGREEN SOLUTION

An open enrollment content strategy that dove deep into the performing keywords at NevadaHealthLink.com as well as attainable keyword optimization on key topics that had immediate benefits for this open enrollment period, but also to set the table for future enrollment periods. Content that was formatted to perform well in search, answered key enrollees' questions efficiently and directly, and directed insurance seekers down the buyer journey to enrollment created long-lasting organic search equity on NevadaHealthLink.com.

A CUSTOMER-JOURNEY FOCUSED STRATEGY

The Abbi Agency developed a customer journey-focused strategy where content blocks were synced up with the stages of the customer journey, allowing insurance seekers to gain awareness, be educated, and feel comfortable in enrolling through Nevada Health Link. Finally, the strategy allowed enrollees to get the most out of their coverage and become loyal ambassadors for Nevada Health Link.

Each stage of content was informed by deep keyword and search intent research to target information that we knew insurance seekers already desired, while creating a pathway for them to learn more in a seamless, step-by-step journey.

- Keyword-driven strategy for long-term organic search performance (evergreen performance through present & future open enrollment periods).
- Informed by in-depth analysis of search term performance and search intent.
- Content built around the customer journey with content crafted for awareness, consideration, enrollment, and loyalty.
- Linear, linked content journey gives insurance seekers answers at each step of the insurance-buying process, all informed by current search behavior, with internal linking for more in-depth exploration of topics.
- Other content considerations include Nevada Health Link guest blog posting strategy targeting partnering carrier websites to drive increase in domain rank authority for Nevada Health Link.

Email marketing, social media, and blogs are all methods of communication that are an integral and enduring facet of Nevada Health Link's combined marketing efforts. The marketing team utilized email campaigns to communicate to enrollees, non-enrollees and brokers & navigators regarding the window shopping, Open Enrollment, and deadline periods.

Nevada Health Link engaged in a robust, ongoing organic social media strategy that featured varied content and graphics to bolster our position as a statewide health-related resource, authority, and mission-driven community advocate. The content team pushed out content that informed and educated Nevadans about the Open Enrollment period, financial assistance eligibility, the 10 Essential Health Benefits and Qualified Health Plans. Organic social media is used as a platform to highlight Nevada Health Link's community partners, recognize important health-related causes, and promote relevant national and statewide events or current happenings. Nevada Health Link's blog content is another way to connect consumers with relational topics in a more relaxed, conversational fashion.

Open Enrollment Period: Social Media Strategy & Overview

Window Shopping content encouraged Nevadans to explore Nevada Health Link's insurance options, understand important dates, and get acquainted with the benefits of window shopping prior to enrollment. Additionally, this content highlighted the two additional carriers added and the 87 healthcare plans that could be better understood with the assistance of a Navigator/Exchange Enrollment Facilitator or Broker/Agent.

Open Enrollment content encouraged non-enrollees to find an insurance plan that suited their needs. This content highlighted the seven carriers, the 126 healthcare plans available, and the free assistance of a Navigator/Exchange Enrollment Facilitator to select an insurance plan. Nevada Health Link made use of messaging across all social channels focusing on Instagram, Facebook, Twitter, and LinkedIn. Additionally, TikTok platform was incorporated to the regularly scheduled posts on the primary platforms. Each platform had updated imagery to encourage Open Enrollment and to maintain campaign consistency for the consumer via their cover photos.

The content corresponded with the themes outlined in the broader Open Enrollment plan including being responsible for your family, which was executed through imagery of families enjoying time with one another and referencing child healthcare benefits. This theme is bolstered through the wide range of age demographics shown through imagery that perpetuates healthcare is not a one-size-fits-all solution and relates to Nevadans of all walks of life. Spanish content was also developed from a variety of the social posts. These posts contained imagery heavily featuring Hispanic families and will focus on the overarching concepts of traditions to align with the campaign direction.

The main call to action was to drive individuals to the Nevada Health Link website to explore resources and ultimately enroll in coverage. All content linked back to the Nevada Health Link's main landing page for Open Enrollment, with links to Navigators/Brokers resources when appropriate. Urgency was increased corresponding to the deadline.

Open Enrollment Period: Social Media Performance

- 2 Live Events: Commissioner Segerblom FB Live Event, Council Woman Diaz - Olivia Contigo Facebook segment
- Tik Tok Introduction

- Strong Presence of Hispanic Posts
- Partner Support
- Campaign Video Incorporation
- Toolkit/Style Guide Streamlined Creative Development Approval
- Countdown posts at milestone dates (1 month away, 2 weeks away, and every day until open enrollment ended)
- Included videos of healthcare partners (Aetna, Blue Cross Blue Shield, Friday Health Plans, Select Health, Hometown Health, Health Plan of Nevada.
- Sharing news stories at every opportunity to boast success of OEP
- Record breaking Social Media impressions & engagement
 - 2,558,260 impressions, 65.8% increase YOY
 - 57,530 engagements, 389.9% increase YOY
 - 23,193 post link clicks, 204.7% increase YOY

Open Enrollment Period: Email Performance

- Emails were created to speak to each critical audience:
 - Current Enrollees
 - Application Started
 - Medicaid Ineligible
 - Broker/Navigators
- The App started group of contacts had the highest levels of engagement in terms of open rates, but also the highest number of unsubscribes.
- The enrollee list of contacts was the worst performing in terms of open rate but did have the highest average click through rate.
- The Medicaid ineligible group of contacts was the smallest group and performed roughly in the middle of the groups. It had the second highest percentage of opens, but the least number of contacts that clicked through a link after opening an email.

Email Overview	
SENT	531,275
UNIQUE OPENS	59,095
UNIQUE CLICKS	5,205

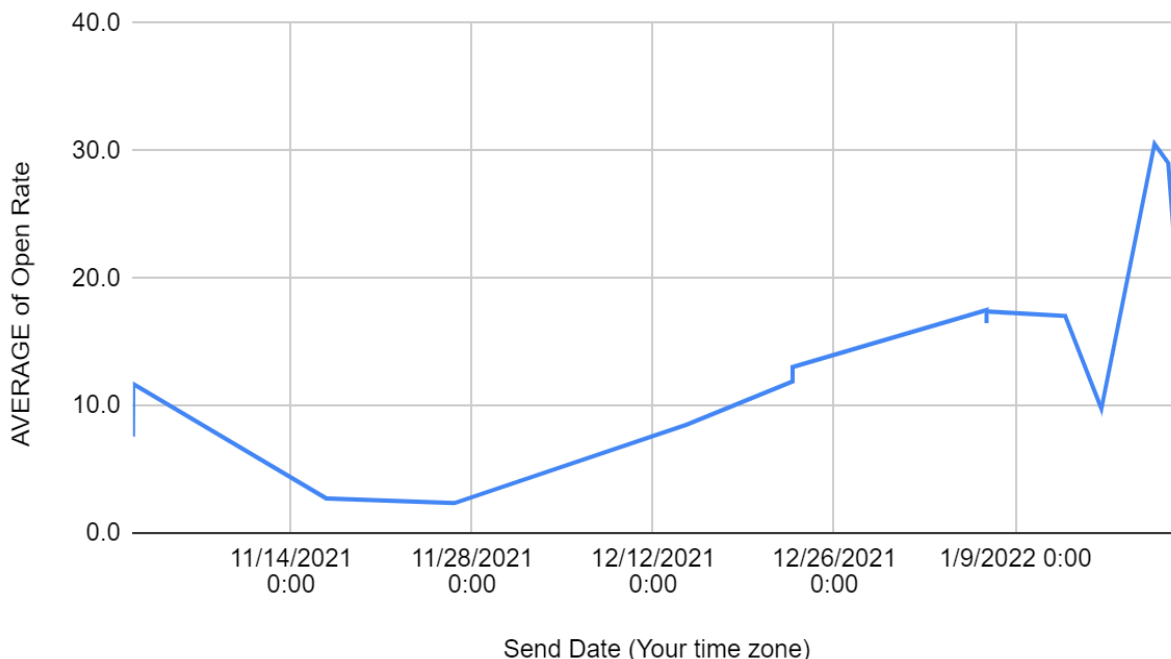
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	AVERAGE of Open Rate	SUM of Unsubscribed	SUM of Sent	AVERAGE of Click Through Rate
App Started	18.34%	893	148,754	7.60%
Enrollees	9.44%	534	348,485	9.59%
Medicaid Ineligible	11.83%	97	25,725	5.65%

As the Open Enrollment Period continued, performance saw a significant increase. This is in part to two aspects:

- The email domain verification process being completed, and emails ending up in user’s main inbox instead of spam.
- The two most successful emails were to the App Started Group at the end of OEP. This clearly indicates that users are procrastinating and not prioritizing their enrollment until necessary.

AVERAGE of Open Rate vs. Send Date (Your time zone)



Open Enrollment Period: Website Strategy

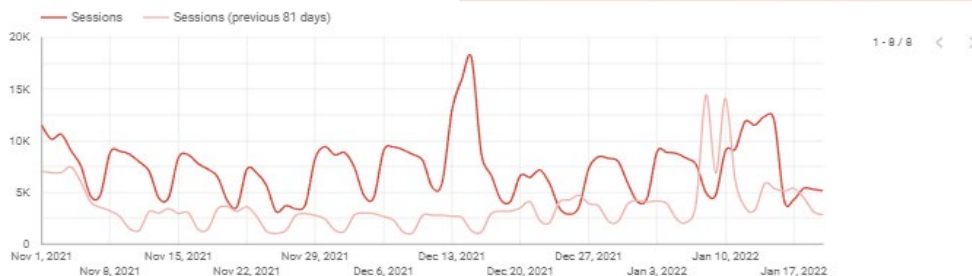
The Exchange and The Abbi Agency conducted many general updates for the Open Enrollment

to improve both the English and Spanish speaking customer’s journey:

- Update UX/UI Stylekit
- Update Navigation UI
- Resolve Broken Website Links
- Update Meta Descriptions
- Launch Countdown Timer
- Update Content on Open Enrollment Specific Pages
- Create Additional Tracking for Enrollment Form
- Create English & Spanish Open Enrollment Landing Pages
- Create Spanish Pre-Enrollment Checklist Page

Open Enrollment Period: Website Performance

- 15,472,486 page views on the website and an average session duration of over 11 minutes
- Session’s volume increased for all locations when looking at the prior Open Enrollment period as compared to this year’s.
- Almost every rural location had over 100% increase in sessions from the previous Open Enrollment period to this one.
- West Wendover had the largest increase in total sessions and total sessions share
- Organic Search, direct and referral were the two highest performing reasons for web traffic. Indicating a strong awareness presence in the marketplace driving consumers to act of their own accord and our partners were a key factor in driving website traffic.
- Paid search and display advertising were the next two traffic drivers to the website.
- Display has the highest percentage change YOY



STATE BASED EXCHANGE OPERATIONS

The expansive sections below detail every aspect of the operations of the Exchange. The Exchange started to transition back to hybrid office operations during the second half of 2021. With continued operational focus on COVID-19 pandemic mitigation and leveraging the increased benefits in the American Rescue Plan Act (ARPA), the office continued to focus on serving the underinsured and uninsured citizens of Nevada by offering low cost, subsidized, affordable health insurance.

Policy & Compliance

The Policy and Compliance Manager position serves as the Program Manager over the policy unit, the appeals unit, and plan certification unit. The Policy and Compliance unit consists of the Policy and Compliance Manager, and the Policy and Compliance Coordinator. The policy unit are content experts in released guidance and policy manuals to internal staff, external stakeholders, and to the public. The policy unit also oversees the librarianship of all documents to ensure documents are being updated appropriately and schedules reviews of documents. This also includes researching, verifying, and advising internal staff, brokers/navigators, consumers, and GI on the finer details of enrollment policy related to eligibility, federal regulation changes, and plan selection.

In July of 2021, the Policy and Compliance Manager came on as a new staff member for the Exchange's Policy and Compliance unit. The Policy and Compliance Manager and the Policy and Compliance Coordinator are essential in working together to support the reporting of potential defects or issues to vendor staff. They also oversee the quarterly release management of future system design and coordinate testing for the release, with compliance related to User Acceptance Testing (UAT). An example is a 1095-A process. The information provided on the 1095-A is used by consumers to complete the Form 8962 (Premium Tax Credit) - which is used to reconcile the credit on their tax returns with advance payments of the premium tax credit (advance credit payments) so they can file an accurate tax return

The Exchange spent a reasonable amount of time during open enrollment validating the 1095-A process for the plan year 2021. The GI platform has supported this process in the past; however, this year was a much smoother process.

- The Exchange successfully ran the entire 1095-A process for all 2021 customers in a secure staging environment.
- A release of approximately 75,000 validated 1095-A forms to secure customer inboxes and sent to a printer for mailing in mid-January.

The Policy and Compliance unit continues to oversee and ensure that the Exchange's vendor system follows all applicable state *Nevada Revised Statutes* (NRS), *Nevada Administrative Code* (NAC), and federal law and rule changes as they occur. An example, is system changes for the American Rescue Plan Act (*ARPA*):

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- On August 15, 2021, the ARPA Special Enrollment Period (SEP) ended.
- On December 31, 2021, The Exchange removed ARPA messaging and functionality for Unemployment Insurance benefits.

The Policy and Compliance unit focuses daily regarding the nuances of eligibility and enrollment policy to educate and help consumers, brokers/navigators, the Quality Assurance team, the Exchange call center staff, GI, and internal staff to arrive at the correct technical answers on questions that vary from simple to complex in nature.

The Policy and Compliance Coordinator research policy-related matters that impact operations and works collaboratively with the Policy and Compliance Manager to counsel management and staff on policy impacts to business operations. The Policy and Compliance Coordinator is required to assist in creating and revising guidance and policy manuals for internal and external use. The Policy and Compliance Coordinator has focused some time on receiving and coordinating with the Exchange’s Broker Liaison to respond to complaints received from consumers regarding questionable broker business practices. Additionally, the Policy and Compliance Coordinator has assisted the Policy and Compliance Manager with analysis of federal and state policy research, along with the writing of technical guidance, namely the federal CARES Act, the 2023 Notice of Benefit and Payment Parameters (NBPP), Health Reimbursement Accounts (HRAs), and overall marketplace stabilization strategies especially in light of COVID-19.

Appeals

The Exchange continues to oversee first-level appeals, and if applicable, sends hearing requests to the Division of Welfare and Supportive Services (DWSS) for adjudication.

- The table below highlights appeal metrics received from July 1, 2021 – to December 31, 2021, covering half of PY 2022.
- The information is the number of appeals the Exchange has received in each month, the resolution rate by the end of each month, and the average number of days appeals were open during the given month.

Month	Number of Appeals Received	Resolution Rate at the End of the Month	Average Number of Days Open
July 2021	15	86.67%	9
August 2021	6	83.3%	6.6
September 2021	7	57.1%	9.7
October 2021	8	62.5%	9.1
November 2021	10	80%	13.1
December 2021	10	50%	7.2

The Exchange has successfully informally resolved all appeals. The appeal resolution for September, October, and December seem high as a large percentage of the appeals were received in the last week of the month. All appeals were closed within a standard time and resolved in the following month.

Plan Certification

Within the last few months, the Quality Rating system was enabled on the Nevada Health Link platform. This system was established by the Quality Ratings of Health Plans on the Exchange consistent with section 1311(c)(3) of the Affordable Care Act, and the Centers for Medicare & Medicaid Services (CMS)

The purpose of the Quality Rating System (or star ratings) is to:

- 1) help consumers make informed healthcare decisions,
- 2) facilitate oversight of health plans, and
- 3) provide actionable information to health plans to improve the quality of services they provide.

Qualified Health Plan (QHP) issuers are required to submit quality rating information to CMS on an annual basis, allowing CMS to calculate the quality performance for the QHPs offered. QHP issuers are permitted to submit inquiries to CMS regarding the ratings before the public display of the results.

Security & Reconciliation

The Security and Reconciliation team consists of four (4) positions: the Reconciliation Specialist, a Business Process Analyst I (BPA I); and two Reconciliation Leads, both of which are Business Process Analyst II (BPA II). The activities of the Security and Reconciliation team are overseen by the Information Systems Manager, who also serves as the Exchange's Information Security Officer (ISO). Together these four (4) positions comprise the Exchange's Security & Reconciliation unit, which is collectively responsible for the monthly reconciliation of enrollment data with the Exchange's Insurance Carriers; the analysis and troubleshooting of Electronic Data Interchange (EDI) files with external systems, including systems maintained by our on-Exchange Insurance Carriers and also by Nevada's Division of Welfare and Supportive Services (DWSS); User Acceptance Testing and coordinated release management for the Nevada Health Link Exchange Platform (in collaboration with our technology vendor, GI); annual testing of electronic data interfaces between the Exchange and its Insurance Carriers; compilation and analysis of enrollment data to support the Exchange's messaging and reporting requirements; ad-hoc casework investigation in collaboration with the Exchange's Quality Assurance team; and development, testing, and account maintenance support for the Exchange's "Carrier Connector" casework and reconciliation system, which is used by the Quality Assurance and Reconciliation teams in collaboration with Insurance Carrier personnel.

In addition, the Information Systems Manager is responsible for ensuring the Exchange's compliance with Federal Privacy and Security standards published by CMS and the IRS, as well

as state Privacy and Security standards published by Nevada’s Enterprise Information Technology Services Division (EITS); and, for ensuring the Exchange’s ongoing Authority to Connect to the Federal Data Services Hub.

A fundamental responsibility of the Security and Reconciliation team is to conduct regular meetings (weekly, in most cases) with Nevada’s on-Exchange insurance carriers. During these meetings the team can work directly with their counterparts in our respective carrier organizations to investigate and resolve discrepancies in enrollment data, as well as to provide guidance in collaboration with the Exchange’s Policy and Compliance team—when policy-related questions arise.

During the past year the Security and Reconciliation team has also helped to coordinate the testing and approval of four major software releases (deployed quarterly) for the Exchange Platform, and they have continued to develop and maintain innovative data-reconciliation tools which provide supplemental data analysis functions not available through our Exchange Platform. These activities have resulted in a 60% overall reduction in data discrepancies versus February of 2021, even considering a substantial increase in overall enrollments and the addition of two new health insurance carriers to the on-Exchange market.

Consumer, Carrier, Broker, and Enrollment Professional Assistance

The Quality Assurance (QA) team consists of Four (4) Program Officer Positions as Quality Assurance Analysts that report directly to the Quality Assurance Officer and are overseen by the Chief Operations Officer. Each of the positions are cross trained to ensure daily coverage and to assist with increased consumer, broker, carrier, and enrollment professional workloads requiring escalated assistance beyond the abilities of the Exchange’s contracted call center. The Exchange’s QA team continues their stride working in office and at home due to the COVID-19 pandemic resulting in the resolution of consumer and broker/navigator questions and technical issues by fostering close and deep relationships within health insurance carriers to partner with subject matter experts who can assist to resolve issues from basic to complex in nature.

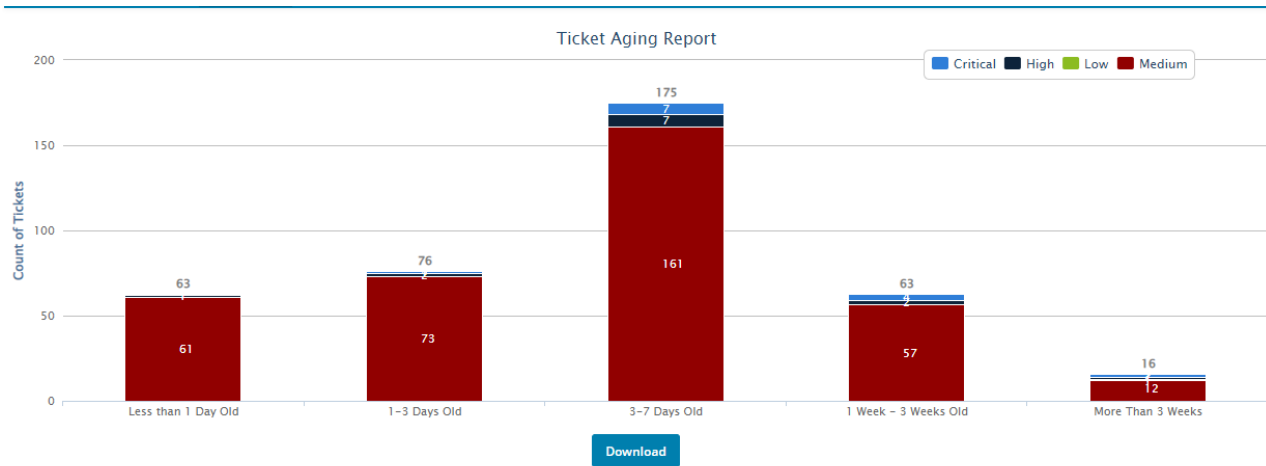
Casework with Exchange Insurance Carriers

The QA team continues to utilize Salesforce case management software for case work between the Exchange and its carriers which is referred to as the “Carrier Connector.” The QA team uses this platform to collaborate with the Seven (7) qualified health plan carriers and six (6) qualified dental carriers. The QA team has successfully closed 1,467 cases between the time period of June 1, 2021, to December 31, 2021

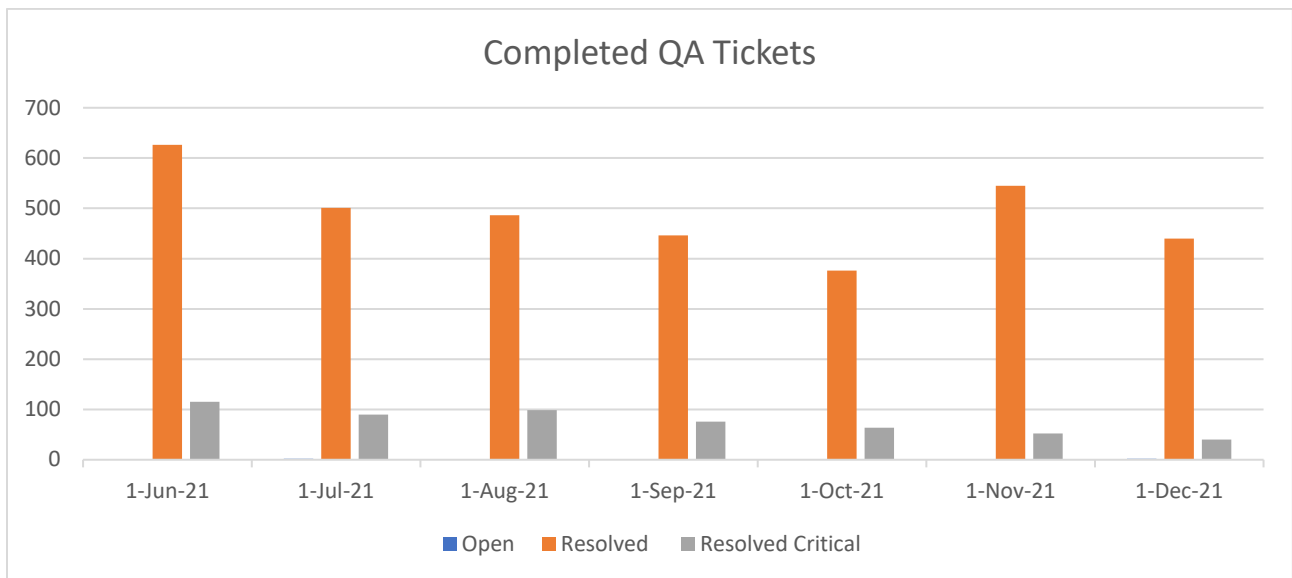
Consumer Assistance Ticketing Aging Report

The chart below illustrates unresolved tickets processed by the GI call center and QA Unit as of the end of December. The chart is inclusive of consumer data matching issues (DMI’s) which include issues needing resolution such as income verification, citizenship verification, validation of qualified life events, technical and billing discrepancies. The GI call center staff is responsible for reviewing and processing all tickets except for escalated technical and billing discrepancies which are handled by the QA unit.

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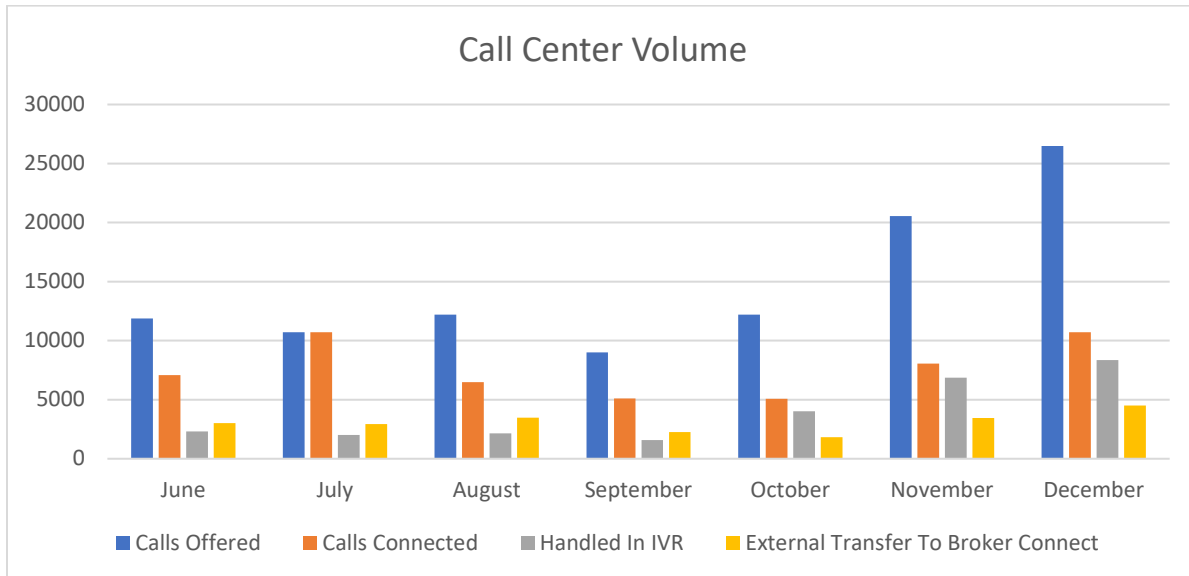
The chart below illustrates the volume of tickets that were resolved or remain open for any given month that the QA team has handled from June 1, 2021, through December 31, 2021. The QA team has done an amazing job at completing tickets within 14 days of receiving the request.



GI Consumer Assistance Call Center

The Quality Assurance team supports and works closely with the GI call center team, which independently fields call on the Broker Support and Consumer Assistance support telephone lines. The chart below demonstrates the Consumer Assistance call center volume since June 1, 2021, through December 31, 2021. It should be noted that the difference between calls offered,

and calls connected are typically handled within the Exchange’s IVR system where consumers can connect themselves directly to a licensed broker for further assistance. The highest call volume was on December 15, 2021, with 2,423 calls offered. The call center has maintained a 90% or greater customer satisfaction rate.



THE BOARD

In accordance with 45 CFR § 155.110(c), the State must ensure that the Exchange has in place a clearly defined Governing Board.

The Board consists of seven voting members and three non-voting members. Of the seven voting Board members, five appointments to the Board were made by the Governor, one by the Speaker of the Nevada Assembly, and one by the Nevada Senate Majority leader.

- Current Voting Board Members:
 - Florence Jameson, MD, Chair
 - Valerie Clark, Vice-Chair
 - Jonathan Johnson
 - E. Lavonne Lewis
 - Quincy Branch
 - Jose Melendrez
 - Dr. Sarah Friedman

- Ex-Officio Members (non-voting):
 - Aaron Frantz – Governor’s Office of Finance for Susan Brown, Director
 - Barbara Richardson– Commissioner, Division of Insurance

- Suzanne Bierman – Department of Health & Human Services, for Richard Whitley, Director

Since the Exchange's last Fiscal & Operational report, there has been one board meeting. The Board, required to meet at least once every calendar year, has changed the frequency of its meetings from monthly to quarterly, with additional meetings as needed immediately leading up to and during open enrollment, or as directed by the Chair or majority of board members (NRS 695I.340). Board meetings are held in Carson City and Henderson as well as streamed over the internet.

BROKERS

In PY 21 the Exchange continued its tried and tested training and certifying program for brokers and agents to sell qualified health and dental plans on the Exchange. The interactive training program teaches brokers ACA Basics, Privacy Security, and Fraud Prevention Standards. In addition to providing instruction, each course will offer frequent "knowledge checks" to ensure content is being absorbed, as well as a final exam. Additionally, the Exchange added American Rescue Plan Act (ARPA) specifics, incorporated certification process attestations into the training to ensure compliance with the Nevada Health Link Privacy Policy, Acceptable Use Policy, Code of Conduct Agreement and the Marketplace Privacy and Security Agreement.

As of December 2021, the Exchange had 600+ resident and non-resident licensed brokers and agents who have been trained and certified on the Nevada Health Link platform. Brokers and agents continue to appreciate the telephonic Broker Connect referral system, which is an automated telephony system that will search the phone number of a broker within a specified mile radius of a caller's location and call multiple agents until a connection is made or a message is left on the desired broker's phone.

Nevada Health Link implemented a new Agency portal in October of this past year. This feature replaced the individual portal brokers were previously using. The rollout of the Agency portal had expected questions and required some tailored trainings, but by Open Enrollment was praised and well received, especially with the volume of enrollments brokers experienced this year.

The Exchange's Broker Liaison continues to stay in contact with licensed brokers and agents in various areas of the entire state to promote the benefits of selling plans on the Exchange, new features regarding the enrollment and eligibility on the GI system, and features of the Broker Portal and virtual Broker Book of Business. Furthermore, the Broker Liaison is continually discussing with the broker community how competing plans with less generous benefits will impact the individual market, as well as taking time to educate and review important ACA requirements. In the second half of 2021 the Broker Liaison focused on 1) training and certifying new and returning brokers for the PY 2022 Open Enrollment period, 2) supporting the transition to the Agency Portal, and being a tireless resource for brokers during the PY 2022 Open

Enrollment period. The Broker Liaison continues to be steadfast in actively engaging and promoting Nevada Health Link participation in both northern and southern Nevada broker groups such as the Northern Nevada Association of Health Underwriters (NNAHU), the Clark County Association of Health Underwrites (CCAHU), and chamber of commerce events.

The Exchange released a Request for Application (RFA) in May 2021 for PY 2022. These grants to insurance professionals are to assist with marketing, outreach, and operational costs related to enrolling consumers in qualified health plans (QHPs). The goal of the RFA is to increase the number of enrollees in QHPs by brokers servicing Nevadans in-person at storefront locations. For Plan Year 2022, the Exchange was excited to welcome a new agency, increasing the participation to six agencies. The Exchange recognizes the value of brokers having a public facing physical location to service consumers' questions and concerns, comparatively shop plans, as well as directly assist with the enrollment process during the Open Enrollment Period. While this grant is for storefront locations, the Exchange is continuing to encourage appropriate social distancing protections per state guidelines and virtual service as much as possible as the state prudently works towards returning to business as usual while continuing to mitigate the threats of COVID-19.

NAVIGATORS, IN-PERSON ASSISTERS, AND CERTIFIED APPLICATION COUNSELORS

To be compliant with federal regulations, the Exchange must have consumer assistance resources and functions, including a Navigator program; and must refer consumers to appropriate state resources when available. The Exchange has allocated approximately \$1.5 million dollar budget for the year-round work performed by Navigators and In Person Assistors' (IPAs) and continues to operate with two awarded entities to serve as statewide Navigators bolstered by five IPA entities. Navigator and IPA organizations are responsible for outreach, education, and enrollment for Nevada's uninsured and underinsured populations.

To additionally assist with enrollments, Certified Application Counselors (CACs) are comprised of private entities that are licensed by the Division of Insurance (DOI) and have been trained by Nevada Health Link. CACs work closely with the Exchange to educate consumers on the resources available in the health insurance marketplace. Exchange Navigators and IPAs attended over 60 events in person between July 1, and December 31, 2021. During the continued COVID-19 pandemic, Navigators and IPAs attended less in-person community outreach events than usual to adhere to the Governor's mandate and social distancing requirements. Although, outreach events seem to be picking up even through the pandemic, and the Navigators and IPAs continued to work hard throughout the Open Enrollment which began November 1, 2021.

While the COVID-19 pandemic was still among us through PY 2022's OEP, our Navigators and IPAs re-focused their assistance strategy from mainly in-person outreach and education to engaging Nevada consumers through online formats such as Zoom or webinars for assistance regarding enrollments or to simply answer consumer questions. As always, the Navigators' and IPAs' focus has continued to be to educate consumers on the OEP and upcoming Special Enrollment Period (SEP). This SEP education is to assist any consumer who may experience a

qualifying life event throughout the year prior to the most recent open enrollment cycle which began November 1, 2022.

Navigators Entities

- Dignity Health - St. Rose Dominican (Southern Nevada)
- Asian Community Resource Center (Southern Nevada)

IN-Person Assistance Entities

- Asian Community Development Council (Southern Nevada)
- Access to Healthcare Network (Northern Nevada)
- Nevada Outreach Training Organization (Southern Nevada)
- Community Health Alliance (Northern Nevada)
- Nevada Health Centers, Inc. (Statewide)

FEDERAL UPDATES

The Exchange monitors and tracks federal rule changes, court cases, and proposed legislation that may impact the way that Nevada Health Link operates.

Build Back Better Bill Act (BBBA)

The House of Representatives passed the Build Back Better Bill (BBBA) on November 19th, 2022. [On December 11, 2021](#) the Senate Finance committee, released updated language for Build Back Better. As of when this report was written the BBBA still has not passed. Progress on the BBBA has been stalled and elements of the bill may be broken up into smaller packages to make progress.

Senate Finance Committee revised end dates from the House passed Bill for following:

- Expanded American Rescue Plan subsidies to January 1, 2026, from January 1, 2025.
- Enhances subsidies for recipients of unemployment compensation to January 1, 2023, from January 1, 2026.

Senate Finance Committee added language:

- Exclusion of dependent income for those under age 24, up to \$3, 500 for all dependents, for purposes of premium tax credits and cost-sharing reductions beginning in 2023.
- Funding to support state application for Section 1332 waivers and administration not exceeding \$5,000,000 per grant.

Notice of Benefit and Payment Parameters (NBPP) for 2023 Proposed Rule

The [NBPP](#) proposed rule changes were released on December 28, 2021. The proposed regulations build on the Affordable Care Act and seek to reduce barriers to accessible, comprehensive, and affordable health care while advancing health equity.

NBPP Provisions Overview:

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- Proposal to require issuers in FFM and SBM-FP states to create standardized plans in each metal level. This will not affect the Exchange.
- Revising interpretation of the “guaranteed availability” to prohibit issuers from denying enrollment based on a consumer’s failure to pay outstanding premium debt from the prior year.
- Restores the 2020 Section 1557 LGBTQ and sexual orientation nondiscrimination provisions and require EHB benefit design to be based on clinical evidence
- Enhances continuous eligibility provisions and would limit the de minimis Actuarial Value variations amounts allowable for each metal level tier.
- Emphasis on health equity, improving consumer choice and ease of enrollment, enhancing continuous coverage provisions, and network adequacy.
- Raising the threshold of contracted essential community providers in a plan’s network from 20 to 35% to improve access to care for low-income, underserved consumers.
- The Exchange formal comment was submitted on January 27, 2022.

FINANCE

The Legislatively Approved State Fiscal Year 2022 budget is as follows:

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BA 1400 SILVER STATE HEALTH INSURANCE EXCHANGE		3601	
LEG APPROVED FUND MAP		QHP Fees	
SFY 2022			
Total FTE Count: 26			Totals
REVENUE AUTHORITY		12,184,245	12,184,245
2511	Balance Forward	6,352,638	6,352,638
4669	Trans From Other B/A Same Fund		0
Total		18,536,883	18,536,883
Cat	EXPENDITURE CATEGORIES		
01	Personnel	2,306,781	2,306,781
02	Out-of-State Travel	5,820	5,820
03	In-State Travel	16,486	16,486
04	Operating (supplies and other, less IT)	351,548	351,548
11	Transfer to CMS	16,833	16,833
12	Exchange Platform	7,508,769	7,508,769
26	Information Services	93,160	93,160
30	Training	7,845	7,845
50	Marketing and Outreach	3,224,063	3,224,063
71	Navigators	1,499,505	1,499,505
75	Transfer to DWSS	12,310	12,310
82	DHRM Cost Allocation	9,724	9,724
85	Cash Reserve	3,452,468	3,452,468
87	Purchasing Assessment	16,853	16,853
88	SWCAP	14,718	14,718
Total Expenditure Categories		18,536,883	18,536,883
Revenue Over (Short)		0	0

Note:

In October 2021, the Interim Finance Committee (IFC) approved the transfer of \$1,718,325 from the Reserve Category 85 to the Exchange Platform Category 12 to fund anticipated costs in SFY 22 due to the passage of the American Rescue Plan Act (ARPA) in March of 2021. The Exchange was required to implement extensive system changes and rules to the eligibility and enrollment platform necessary to provide immediate relief to Nevadans facing economic hardships because of the public health emergency. The transfer also includes costs the Exchange incurred to onboard two new carriers. These costs are related to the development and execution of detailed electronic data interface (EDI) test scenarios.

Balance Forward

State Fiscal Year (SFY) 2021 officially closed with the Exchange carrying forward \$6,352,638 in cash reserves into SFY 2022. This is a decrease of \$316,589 from the projected carry forward balance of \$6,669,227 in the Legislatively (L01) Approved Budget. The adjustment to L01 was made via Work Program C56561 at budget closing.

Budget Building for SFY 2024 & 2025

The building process for SFY 2024 and 2025 is in the early planning stages, with an anticipated agency request submittal date of August 31, 2022.

Revenue/Carrier Premium Fees (CPF)

As of December 31, 2021, the Exchange collected \$14,829,022 in CPF for Plan Year 2021. Total Premiums for Plan Year 2021 were \$486,426,097.00, which is roughly \$81,731,152 more than Plan Year 2020 total premiums. This is a significant accomplishment considering this was the second year of operations as a State Based Exchange. The increase was due to the Exchange implementing an Exceptional Circumstances Special Enrollment Period (ECSEP) to allow individuals and families to apply for and enroll in coverage beginning April 20, 2021 and ending August 15, 2021.

PY 2022 revenues are projected to be \$17,444,317, with future years remaining constant. This increase in plan year revenue is due to both the ECSEP, which resulted in more individuals and families enrolling in coverage, and the Exchange enrolling 101,411 consumers in Open Enrollment (OE) from November 1, 2021, through January 15, 2022, which is a new Exchange record. This breaks out into 20,562 new consumers and 80,849 re-enrollees. The resulting combination of the ECSEP and record-breaking numbers in OE are the cause of the higher revenue projections.

This increase is expected to impact the Exchange's budget. The SFY 22 and SFY 23 revenue projections used in the A01 budget request were estimated low to ensure the Exchange was able to meet all its budgetary obligations in continued times of uncertainty from the COVID-19 pandemic and economic declines. With the passage of the American Rescue Plan Act (ARPA) in March of 2021, the Exchange's enrollment numbers increased, and revenues are now higher than what was projected in the A01 budget.

The CPF for PY 2022 was approved by the Exchange's Board in February 2021 and remained constant at 3.05% of premiums. At this time, there is no concern that the CPF fee will need to be increased or decreased because of the COVID-19 pandemic. The CPF for PY 2023 will be presented and approved by the Exchange's Board in February 2022.

State Based Exchange Maintenance and Operations

In August 2018, the State Board of Examiners (BOE) approved the contract with GetInsured to begin the Exchange's transition away from the federal platform. As of December 31, 2021, the Exchange completed its second full year of operations as a State Based Exchange. Operating as a

SBE has resulted in many opportunities for the Exchange to quickly pivot and provide an enhanced consumer experience, particularly considering the COVID-19 pandemic. The most significant enhancements are the extension of Open Enrollment Period through January 15th of each year and the creation of a second Exceptional Circumstances Special Enrollment Period (ECSEP) in PY 2021, because of the passage of the American Rescue Plan Act (ARPA). The second ECSEP ran through August 15, 2021.

The passage of ARPA catalysed additional enhancements to the technology platform to accommodate the increases in Advanced Premium Tax Credits (APTC) to consumers and the expansion of subsidies to consumers at or above 400% of the Federal Poverty Level (FPL). These enhancements were implemented in two phases and resulted in actual costs of \$955,067 incurred in SFY 2022. To accommodate projected increases in requests for assistance from consumers, brokers and in-person assisters, additional call center capacity, to include Saturday operating hours, was also implemented, and resulted in actual costs of \$683,258, also incurred in SFY 2022, for a total amount of ARPA related costs of \$1,638,325. The ARPA legislation included \$20,000,000 in funding to assist State Based Exchanges with the costs of the technology and call center upgrades. This funding will be administered by the Centers for Medicare and Medicaid Services (CMS) and will be awarded to eligible Exchanges through a grant application process. At this time, the Exchange was awarded \$1,046,499.81 on September 10, 2021. The Exchange was required to resubmit a revised budget to accommodate grant restrictions. Grant recipients must only request reimbursement for pre-award costs of up to 40% of the total final award amount. The revised budget was approved on December 19, 2021. The Exchange will use 40% of the award on pre-award costs to fund the ARPA enhancements using reserves in SFY 2022. The rest of the award will be used to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or CHIP through the Exchange to maintain state-wide health insurance coverage rates, the Exchange will conduct direct outreach to consumers, via the consumer assistance center, who have been sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency.

Despite all the unforeseen and unbudgeted costs associated with the COVID-19 pandemic, in SFY 22, the Exchange projects to achieve an annual cost savings of approximately 26%, inclusive of operations, with the transition to a SBE versus the projected cost of remaining on the Federal Platform. The cost savings realized between the fees paid to GetInsured for the technology platform and call center operations versus the CMS User Fee is projected to be 40% in SFY 2022 with a total expected cost savings of over \$35M through SFY 2025.

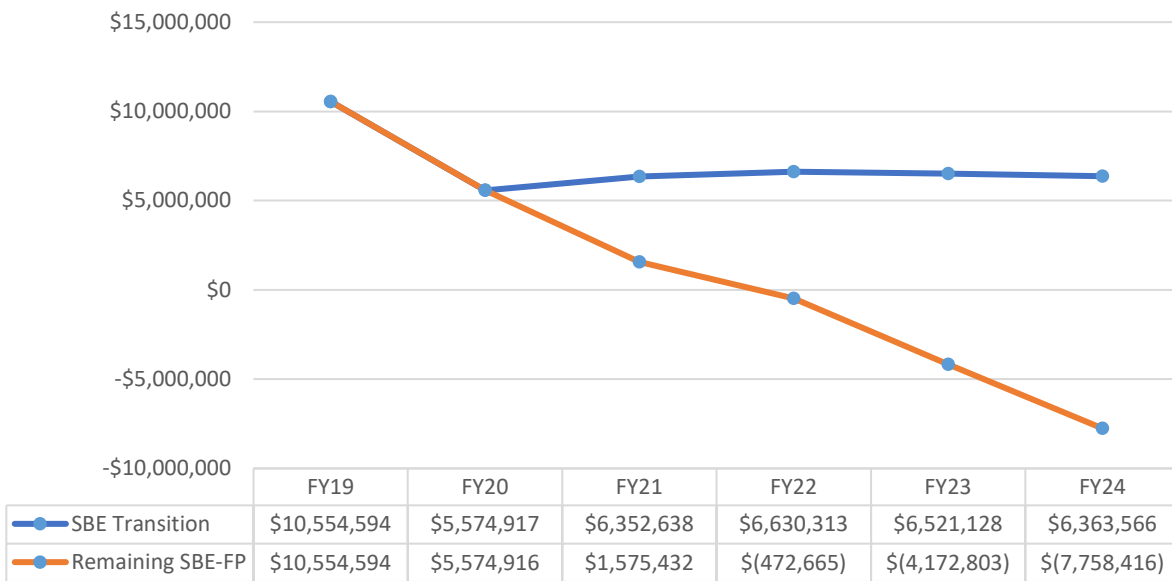
Reserve Projections

The impact of the transition on the Exchange's reserve levels has been favorable. In SFY 2022 the Exchange is projected to carry forward to SFY 2023 a balance of \$6,630,313 and is projected to carry forward a balance of \$6,521,128 into SFY 2024. These carry forward amounts reflect potential additional funding that we have received through federal grants to assist with ARPA implementation costs or possible cost allocations with Medicaid for the Navigator program. These amounts also include the ECSEP and the extended period of OE.

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Continued reliance on the federal platform would have fully depleted the Exchange’s reserves before the close of SFY22, even while considering the reduction of the CMS User Fee to 2.25% of premiums in PY 2022 and thereafter. The SBE transition will allow the Exchange to maintain between 120 and 180 days of operational expenses in its reserves (or \$6,521,128) through the end of SFY 23.

Comparison of Closing Reserve Levels



The projections illustrated above include the actual implementation and transition costs which overlapped with the payment of CMS User Fees during SFY 19 and SFY 20 and the costs associated with the ECSEP in SFY 20 and the costs of the Premium Credit Rebates in SFY 21.