

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

March 8, 2022



nevada  
**health link**

# Introductions - SSHIX

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# Agenda

- Enrollment Metrics Update
- Open Enrollment Key Successes
- Marketing Update – SEP Off-Season Campaign
- Plan Certification Update
- Policy Update – Over-Age Dependents
- RCNI Update
- March RCNI Submission
- Q&A

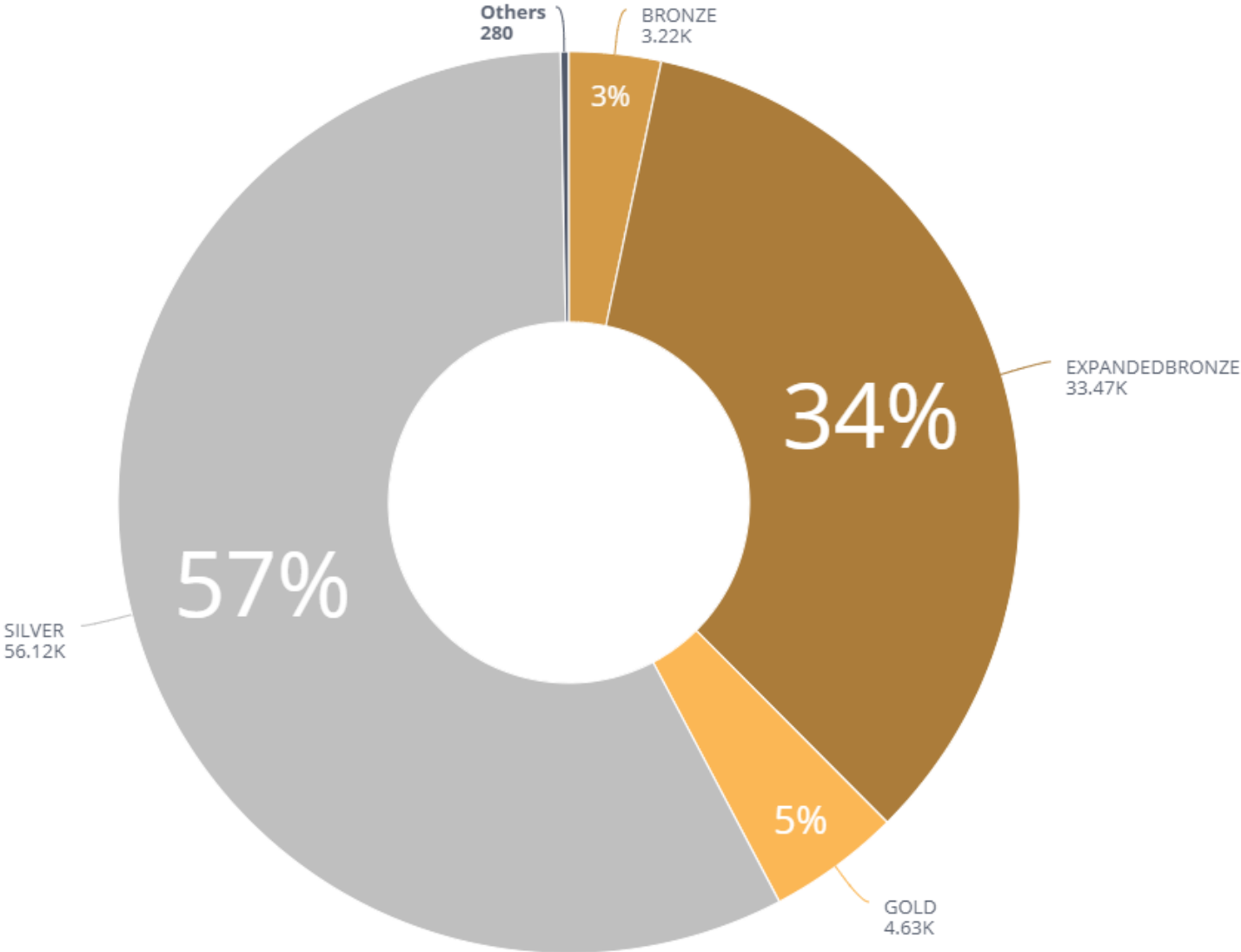
# Enrollment Metrics Update

The following table represents Nevada Health Link consumers enrolled in Pending or Confirmed plans as of 3/8/2022 (please note that consumers enrolled in Terminated policies have been removed from the counts):

	Pending		Confirm (Passive)		Confirm (Active)		Total	
	March	Change vs Prev Month	March	Change vs Prev Month	March	Change vs Prev Month	March	Change vs Prev Month
<b>Health</b>	1648	(2219)	50090	(2725)	46558	2496	<b>98296</b>	(2448)
<b>Dental</b>	391	(925)	11357	(1493)	7869	219	<b>19617</b>	(2199)
<b>Total</b>	<b>2039</b>	<b>(3144)</b>	<b>61447</b>	<b>(4218)</b>	<b>54427</b>	<b>2715</b>	<b>117913</b>	<b>(4647)</b>

# Health Enrollees by Metal Tier

As of 3/15/2022



# Open Enrollment Key Successes

## Reached 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

## Greater impact in the Hispanic/Latino Communities Increased enrollment of younger Nevadans

- ❖ 9.1% of new enrollees are Hispanic/Latino
- ❖ Spanish paid media outperformed English on almost every platform
- ❖ Numerous radio remotes, public service announcement filings and community partnership

## Increased awareness in the rural regions of Nevada

- ❖ Over 100% increase in website visitation from almost every rural region in Nevada
- ❖ Due to specific paid media tactics reaching these regions: radio, print ads, billboards, and outdoor digital

## Increased enrollment awareness of younger Nevadans

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

# Special Enrollment Period – Off Season Campaign

## A THEMED STRATEGY

A steady cadence of content across five content categories to appeal to a wide range of Nevada Health Link readers and give them a steady stream of useful, actionable and inspiring content.

- ❖ **Partnerships:** Any new or existing Nevada Health Link partnerships that amplify the services or reach of the Exchange.
- ❖ **Events:** Health events where Nevadans can connect with Nevada Health Link in person or the Exchange's partners.
- ❖ **Health Information:** Overall health information that is relevant to, and actionable for the Nevada Health Link audience.
- ❖ **Themed days/months:** Leveraging days or months such as "Diabetes Awareness Month" to deliver important themed health content.
- ❖ **Special Enrollment Period:** Do you qualify? How to enroll. What to know.

# Plan Certification Update

- The Plan Year 2023 Plan Certification process is for qualified health plans (QHPs) and qualified dental plans (QDPs), offering coverage through NV Health Link for 2023 plan year.
- Plan certification requirements are in addition to all federal and state regulations or other guidance related to offering QHPs and QDPs. For example, the Notice of Payment Parameters.
  - Greater oversight over network adequacy.** HHS notes that it intends to conduct stricter oversight of insurer compliance with network adequacy requirements. Details of oversight plans will be released in future guidance, some deference afforded in states that conduct active certification of QHPs.
  - New data reporting requirements and research permissions.** HHS proposes to require insurers to report five new data elements for enrollees—ZIP code, race, ethnicity, individual coverage health reimbursement arrangement (ICHRA) indicators, and subsidy indicators. HHS proposes to use these data to identify risk and cost patterns based on race, ethnicity, or subsidy data, as well as relationships between employers offering ICHRAs and “sicker” enrollee populations. Data on race, ethnicity, ICHRA, and subsidies would also be made available to qualified requestors for the purposes of conducting research. The rule also proposes to expand allowable use of data to not only allow for research related to individual and small group markets (as limited under prior guidance), but for any HHS health-related program
- Meagan sent out the draft letter to issuers. The draft was also added to NV Health Link Website.
  - Added, a reference to the 834-companion guide in Section 2. Electronic Data Interchange (EDI) Requirements
  - PY23 draft letter is open for public comment until 3/22
  - Reminder: Intent to sell and EDI forms are due 4/1



# Policy Update – Overage Dependents

- Currently, the SSAP allows overage dependents(26 years or older) to enroll in Exchange Policies with their parents or guardians in a household *ONLY* if the consumer additionally attests to said dependent being disabled.
- There is no federal regulation that makes this allowance mandatory and no Nevada statute that does so for the individual market.
- Additional logic will be deployed on 3/29/2022 that uses split enrollments as the default configuration for overage dependents in the following ways.

## **New Consumers**

- After deployment, new consumers will automatically have enrollments split when progressing through the plan selection screens(first screen).
- Consumers will also be notified that separate enrollment is required for the overage dependent if they attempt to enroll them in a shared plan(second screen).

## **Existing Enrollments with Overage Dependents**

- Existing plan enrollments will not automatically be altered. However, if consumers change enrollments mid-year, they will be subject to the new overage dependent logic.
- As a precaution to prevent unintended applications of this logic mid-year, consumers who navigate to the change plan screen when a plan contains an existing overage dependent, will be notified with a pop up window, that if they change plans, the overage dependent will need to enroll in a separate plan(third screen).
- Additionally, all consumers with overage dependents will be subject to the new default enrollment logic for renewals.

# Update to RCNI File Format

- Recently SSHIX was made aware that CMS had adopted a new RCNI file format, which contains additional columns not found in SSHIX's current implementation.
- Two of these new columns—Cancellation Reason Code and Termination Reason Code—would greatly improve the efficiency of the monthly reconciliation process, so SSHIX has decided to adopt the new format concurrent with the October 2022 RCNI/Discrepancy Report cycle.
- Carriers will be required to submit an RCNI file in the new format to a test region in Aug/Sept. SSHIX will then review and validate the submissions, and detailed feedback will be provided to carriers by the SSHIX Recon team.
- Please note that the current version of SSHIX's Recon Guide (v21.09.00.NV1) already describes the new RCNI format, which is part of the reason why SSHIX is anxious to make the change. A complete technical reference on the new format, including a glossary of Cancellation/Termination reason codes, can be found in Section 4 of this document.
- **Please do not use the new format for Production RCNI submissions until October, 2022.**

# March RCNI Submission

- The next RCNI Submission Deadline is **Monday, March 21st**
- All carriers are expected to submit a Plan Year 2022 RCNI in March. Returning carriers should additionally submit a Plan Year 2021 RCNI.
- SSHIX has published a calendar of [2022 Monthly RCNI Submission Deadlines](#) to Nevada Health Link's [Carrier Resources Page](#)

Month	Submission Deadline	2023 RCNI	2022 RCNI	2021 RCNI
January 2022	Thursday, January 20		X	X
February 2022	Monday, February 21		X	X
<b><u>March 2022</u></b>	<b><u>Monday, March 21</u></b>		<b><u>X</u></b>	<b><u>X</u></b>
April 2022	Thursday, April 21		X	
May 2022	Thursday, May 19		X	
June 2022	Monday, June 20		X	
July 2022	Thursday, July 21		X	
August 2022	Monday, August 22		X	
September 2022	Monday, September 19		X	
October 2022	Thursday, October 20		X	
November 2022	Monday, November 21	X	X	
December 2022	Monday, December 19	X	X	X

# Questions and Answers

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

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

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

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

Please submit policy questions to Gina Castaneda at:

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