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FISCAL AND OPERATIONAL REPORT

PROVIDED TO THE GOVERNOR AND LEGISLATURE

PURSUANT TO NRS 695I.370 (1) (B) & (C)

JUNE 30, 2022

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 January 1, 2022 through June 30, 2022.

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EXECUTIVE SUMMARY

The Silver State Health Insurance Exchange (Exchange) spent the first half of 2022 wrapping up the Exchange's third Open Enrollment Period (OEP) as a State-Based Exchange. The Exchange concluded its third OEP at record breaking levels, enrolling an astonishing 101,409 consumers: an almost 24% increase over the PY 2021 total of 81,903. The Exchange continues operating on a hybrid staff schedule in both the Carson City and Henderson offices. Throughout this 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 has been coordinating on a monthly basis with DHCFP and DWSS to align on messaging and strategy to make sure no Nevadan is without coverage after redeterminations at the end of the PHE. Additional focuses for the Exchange during this time period has been strategizing impacts of the potential expiration of increased APTC benefits found in the American Rescue Plan Act (ARPA), the impact of potential premium increases for the upcoming plan year, carrier filing for the upcoming plan year, completion of the Exchange's SMART audit, and prepping both our enrollment and eligibility systems and marketing and outreach strategy for the Exchange's fourth open enrollment period for Plan Year 2023.

Vendor Management

The Exchange continued in the first half of this year its established quarterly technology enhancement cadence to NevadaHealthLink.com with its contracted enrollment/eligibility and call center vendor, GetInsured (GI).

During this reporting period, the GI technology platform performed its best to date during this last open enrollment, which concluded on January 15, 2022, during this reporting period.

It is important to note that during this past record-breaking enrollment 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 continued to be met. As a reminder, CSRs are reviewed against 27 scorecard categories to evaluate quality and accuracy of phone calls. As the Exchange tries 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.

The Abbi Agency (TAA), the Exchange's marketing and outreach vendor of record, wrapped up its first open enrollment with an award-winning advertising campaign, garnering an award of excellence in community relations at the 2022 PRSA Silver Spikes award for their advertising campaign for the Exchange. The Exchange continues to recognize the contributions that TAA's marketing and outreach strategies and campaigns made to the Nevada's PY 2022 enrollment success. As a reminder, the Exchange saw success in advertising storylines such as: Traditions, Being There, Healing Knee, Super Saver, and Weight Lifted. The successful core components of

this advertising campaign will be carried forward into the next open enrollment in an effort to promote continued brand recognition. TAA and Katie Charleson, the Exchange's Communications Manager, will highlight more on marketing and outreach in her following report.

Continued Preparation for the End of the Public Health Emergency (PHE)

For Throughout the first six months of 2022 the Exchange has been coordinating 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 *still* 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 who will be 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. While this process is the same automated process that the Exchange has had for the past three years since becoming a state-based exchange, staff will also be performing manual quality control checks to ensure the account transfer process is working properly, especially in light of the increased volume.

The Exchange is still planning and budgeting 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 who were 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 January 2022 to June 2022, the Exchange tracked a number of federal and state legislative priorities that continue to have direct impacts on the Exchange. These include American Rescue Plan Act (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.

IRS Family Glitch Interpretation

On April 5, 2022, the Internal Revenue Service (IRS) issued a rule to fix a longstanding conundrum of employer sponsored health care known as the “Family Glitch.” As it is currently interpreted, the “Family Glitch” - as stated by the White House - is “Under the ACA, people who do not have access to “affordable” health insurance through their jobs may qualify for a premium tax credit to purchase affordable, high-quality coverage on the ACA’s health insurance marketplaces. Current regulations define employer-based health insurance as “affordable” if the coverage solely for the employee, and not for family members, is affordable, making family members ineligible for a premium tax credit even though they need it to afford high-quality coverage through the Marketplace.” The fix to the “Family Glitch” is to now calculate affordability on the entire family and extend marketplace subsidies to millions of family members—primarily children and women—who are currently ineligible for financial help through the marketplaces because affordability is calculated solely on the employee.

State Level Legislation

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 had conversations in June with the Center for Secure and Modern Elections, and organization that aligns bipartisan and pro-voter campaigns, regarding operationalizing the Exchange’s automatic voter registration mandate in AB 432. Next steps include conversations with the Nevada Secretary of State’s office regarding how to transfer required data elements in our application to them when Exchange consumers indicate they want wish to register to vote. The Exchange has also advanced the conversation and technical planning in relation to SB 420, the public option bill. The Exchange is in initial conversations with GetInsured to initially architect how the marketplace platform will accept, and display carrier public option designed plans. While the public option bill is not expected to be up and running until January 1, 2026, the Exchange is initiating the planning process now.

PY2021 Programmatic and Fiscal Audits

The Exchange completed its programmatic and financial audits in May of 2022. The programmatic audit was conducted through the auditing firm, BerryDunn and the financial audit

through the State of Nevada Division of Internal Audits. For the programmatic audit, BerryDunn examined the compliance of the Exchange, with the requirements in Subparts C, D, E, F, K, and M of Title 45, Code of Federal Regulations, Part 155 (45 CFR 155) during the year ended June 30, 2021. The audit process included verbal interviews of Exchange staff, written interviews of Exchange enrollment partners, and staff from the Division of Insurance, review of Exchange documents and policies and procedures, as well as sampling of enrollees to ensure appropriate eligibility and enrollment. The Exchange did receive two minor findings. The findings were: 1) A defect in the Second Lowest Cost Silver Plan (SLCSP) calculation logic which caused the SLCSP to be calculated with the wrong number of applicable children for SLCSP. This system coding error was corrected in September 2021; and 2) A system coding error that calculated incorrect age factors, which resulted in incorrect APTC amounts for some consumers during a batch redetermination process that was implemented in June 2021. This error was detected and corrected in September 2021.

For the financial audit, the Division of Internal Audits performed a fiscal review covering the period July 1, 2020, through June 30, 2021. The purpose of the review was to assess the Exchange internal controls for compliance against established authority. The review process included verbal interviews with the Exchange fiscal staff and thorough review of internal controls over management control environment, revenues and accounts receivable, purchasing and expenditures, travel, contracts, and procurement cards for compliance with state and federal laws, regulations, and guidelines. Based on review findings, the Division of Internal Audits recommended that some internal controls could be improved and that some policies and procedures could be updated. Exchange staff is currently working on addressing the recommendations of the Division of Internal Audits and updating the agency's policies and procedures.

New Exchange Staff 2022

The Exchange is growing and maturing. The Exchange is excited to announce that Janel Davis, the Exchange's former Communications Manager, applied for and has been selected to be the Exchange's Chief Operations Officer (COO). Janel has been with the Exchange since 2015 and brings almost seven years of experience and institutional knowledge to the COO position. Please join me in welcoming Janel to her new role and responsibilities with the Exchange.

With Janel advancing internally, that left the Communications Manager position open within the Exchange. I'm pleased to announce that another internal candidate applied, and was selected, to advance their career with the Exchange. Katie Charleson, the Exchange's former Training Specialist and Marketing Assistant, has been selected to be the Exchange's new Communications Manager. In her former role, Katie not only supported the Exchange's Information Technology manager in day-to-day IT duties, but also supported Janel in her Communications Manager role. Katie is coming into her new duties with an understanding of marketing and outreach, and an already established relationship with The Abbi Agency.

The third position that the Exchange has promoted is Brooke Mills, from Appeals Coordinator to Data Analyst. The Data Analyst position is based under the COO team and will assist the Exchange with in-depth data analysis in regard to enrollments, CMS requests, recon support, policy needs, and marketing and outreach support. Please join me in welcoming Brooke to her new position.

Finally, with Brooke moving into the Data Analyst role, a vacancy was left in the Appeals Coordinator position. This position works closely with the Quality Assurance (Q/A) team in attempting to resolve appeals and complaints before they advance to a hearing. Although the talent pool of applications for this position was competitive, please join me in welcoming Brienne (Bri) Wright, former Program Officer with the Q/A team, to her new position as Appeals Coordinator for the Exchange. Bri's experience with the Q/A team will provide an added benefit and efficiency in administering the Exchange's appeals process.

MARKETING & ADVERTISING

General Comments: Marketing & Advertising

The period after open enrollment has been a time for the Exchange, The Abbi Agency (TAA), the Exchange's marketing and outreach vendor, and Marketing for Change (M4C), a subcontractor to TAA and research team for the Exchange, to dive deeper into the Nevada Health Link (NVHL) audience and better understand the customer journey and the customer's level of understanding, needs, and wants when it comes to health insurance coverage. Marketing for Change conducted several research studies in the off-season (not open enrollment, or Jan. 15 - Nov. 1) to drive this better understanding of the Nevada consumer.

The Exchange Communications team and The Abbi Agency have worked together to message the Special Enrollment Period (SEP) to target audiences that have experienced qualifying life events. This campaign featured updated landing pages in both English and Spanish, a revised creative concept with clear and concise messaging, digitally focused advertising, and a robust community outreach program.

Additionally, throughout this timeframe, TAA worked closely with the Exchange and statewide key stakeholders/partners to develop and support messaging on the Unwinding of the Public Health Emergency (PHE) as well as materials to convey the positive impact of the American Rescue Plan Act of 2021 (ARPA) subsidy increase and expansion for more Nevadans.

Lastly, TAA and Ericka Aviles Consulting (EAC), subcontractor of TAA that focuses on Hispanic media and outreach, put together an Off-Season Content Plan that is both robust and engaging. This content is founded in keyword research and depicts the relevant health-related content topics and themes to highlight along with the partners to best engage. This strategic plan

allows the community outreach and public relations teams to work in lockstep with the social media digital content team and ensure that Nevada Health Link is highlighting items in their blogs and email newsletters that resonate with their audiences and position the brand as a thought leader.

General Research & Insights

In support of marketing efforts, multiple research studies were conducted. Marketing for Change designed and fielded three quantitative surveys immediately following the end of Open Enrollment in January 2022 in order to get a snapshot of three audiences (current Nevada Health Link customers, potential customers, and the general population). Marketing for Change fielded a Targeted Custom Survey (N=800) of Nevada Health Link's potential customers (e.g., the uninsured, self-insured, current Medicaid recipients) with the goal of understanding profiles of potential customers, assessing awareness, understanding and interactions with Nevada Health Link, identifying motivators and obstacles for purchasing health insurance and evaluating the Open Enrollment advertising campaign. The second survey fielded was the Bi-annual Pulse Check Survey (N=1,006) that surveyed the general population of Nevada to understand if views on Nevada Health Link had changed since the last Pulse Check survey in June 2021 based on the Open Enrollment campaign. The third and final survey was fielded among current Nevada Health Link customers (N=1,064) in order to assess current customer satisfaction, their shopping and purchasing experience and the Open Enrollment campaign.

Marketing for Change then conducted follow-up qualitative interviews (N=21) from both the Targeted Custom Survey and the Current User Survey to further understand and investigate the quantitative findings. Marketing for Change designed pilot user experience testing for June 2022 after hearing about some customer struggles and barriers to purchasing insurance from Nevada Health Link in the follow-up of current user interviews. This research will lay the foundation to a bigger study in 2022 with the goals of optimizing the shopping experience.

Marketing for Change conducted exploratory research with the Hispanic/Latino audience in Nevada (N=40), which included a series of focus groups and a follow-up bulletin board study. The study was designed to understand the barriers/motivators to securing health insurance and shopping on Nevada Health Link, explore dynamics around trust in Nevada Health Link and government-subsidized health insurance for mixed (documented and undocumented) households, examine recent health insurance considerations and purchasing experiences, investigate the potential needs the audience believes health insurance can fulfill and gather reactions to exploratory creative messaging.

Throughout the year, M4C continuously analyzed Sisense (the Exchange's program used to create data reports) data to monitor performance metrics associated with enrollment data. Analyses included examination of demographic, geographic, and socioeconomic correlates of

enrollment at NVHL. Specifically, Marketing for Change explored how variables such as race/ethnicity, family size, household income, county of residence, and age were associated with levels of new enrollees and active re-enrollees during the 2022 Open Enrollment Period. In addition, analyses compared differences in patterns of enrollment between the 2021 and 2022 open enrollment periods. Findings provided key insights into population differences and shifts among NVHL consumers, as well as informed future targeted marketing efforts.

The American Rescue Plan: Marketing & Outreach

Over a hundred thousand Nevadans currently benefit from access to affordable health insurance options through Nevada Health Link, thanks to two policies: the COVID-19 Public Health Emergency (PHE) and the American Rescue Plan Act of 2021 (ARPA). These policies ensure that consumers have the security of affordable, comprehensive health coverage when consumers lose their jobs or income during the pandemic, assuring access to health care when they needed it the most. The Abbi Agency and Nevada Health Link together built a fact sheet familiarizing key stakeholders with the work that Nevada Health Link does, the number of Nevadans that are enrolled, the recent successes of the last Open Enrollment Period and the affects the ARPA expiration could potentially have on Nevadans. This fact sheet was a tool for Nevada Health Link to share in attended conferences in Spring of 2022 in Washington D.C. and Philadelphia.

The Unwinding of the Public Health Emergency: Marketing & Outreach

The Abbi Agency worked together with Nevada Health Link and the Nevada State Medicaid office to put together a marketing and outreach plan that targets first the general public and then will focus on those Nevadans potentially losing their Medicaid benefits. The goal is to support their partners at the Medicaid office by amplifying the message to update all personal information so that their consumers are reachable and don't experience a lapse in coverage. The next phase of this program is to provide those that are losing their coverage with easy enrollment information through Nevada Health Link to prevent a gap in coverage. The total number of individuals is estimated to reach the hundreds of thousands.

Phase I - Education

- Timing: March 15, 2022 - Until the Public Health Emergency has officially ended
- Target Audience: Current Medicaid Enrollees
- Goals:
 - Awareness of ending the Public Health Emergency and the potential loss of Medicaid coverage for an estimated 100,000 Nevadans.
 - Push all current Medicaid enrollees to update their physical address (sign up for newsletter, download the app?) Update contact information with Medicaid (address, phone number and email address)

- Tactics:
 - Update NVHL Medicaid specific webpages
 - <https://www.nevadahealthlink.com/medicaid-ineligible/>
 - <https://www.nevadahealthlink.com/start-here/about-the-aca/medicaid/>
 - Blog Post(s)
 - What is the Public Health Emergency and could it affect me?
 - Do you know someone who has lost Medicaid coverage? Make sure they can find coverage.
 - Social Media Posts
 - Drive to Blog posts
 - Update contact information in Medicaid profile
 - Medicaid engagement
 - Graphics/Infographics
 - Public Relations
 - Follow-up pitching to statewide media & national media
 - Consumer Facing Flyer/Poster
 - English and Spanish versions
 - Distribution to partner organizations/community outreach flyer/poster (WIC, SS, food banks, libraries, etc.)
 - Navigators/Brokers (NVHL)
 - Training
 - Email newsletters with resources
 - Consumer literature
 - Carriers (NVHL)
 - Medicaid transition plans & messaging collaboration
 - Paid Media Plan
 - Creative Concepts
 - Paid Media Spend in Q2/Q3

Phase II - Enrollment & Action

- Timing: End of Public Health Emergency to 60 days after last notification
- Goal:
 - Awareness of the low cost and high quality of Nevada Health Link Plans
 - Awareness of the qualification for subsidies and APTC
 - Drive those that recently have loss coverage with Medicaid to enroll with NVHL
- Target Audience: Newly Medicaid Ineligible Nevadans
- Tactics:
 - Medicaid Ineligible Email Newsletter Campaign
 - Direct mailer utilizing the Medicaid Office's mailing lists (stuffer)
 - Blog Post(s)
 - Social Media Posts

- Public Relations
- More Robust & Targeted Paid Media Plan
 - Digital platforms to be used, likely Google & Facebook/Instagram. For Google, the minimum needed is First and Last names to generate a customer list. For Facebook, a customer list will be populated for the entries that have additional information such as phone numbers, emails, or physical addresses.
 - TAA will research and target zip codes and points of interest that recently disqualified individuals are likely to be present in. Points of interest would include laundromats, social service offices, budget grocery stores and temporary labor offices.
 - TAA will use 3rd party data, available via reputable Data Management Platforms, to produce custom audiences targeting individuals with specific household incomes, as well as audiences with high intent to purchase health care.
 - **Feasible Tactics:**
 - Digital:
 - Geo Targeted Display - Digital Banner ads serving our target audience that is present or has visited our identified points of interest.
 - Paid Social Media Ads -Targeted Message Campaigns communicating with our audience on Facebook & Instagram via the Messenger and Direct Message Inboxes
 - Streaming Video & Audio - Streaming Audio & Video services are very popular with this target demographic, due to their low cost to the user. TAA will leverage this to reach the target audience
 - Traditional:
 - Out of Home - Through Digital Out of Home we can reach the target audience in locations like convenience stores, grocery stores, bus stops, and gyms, as well as overhead billboards & digital posters.
 - Grocery & Community Circulars - Similar to the above tactic, we'll reach this audience through the media that they frequently engage with. These include free or low-cost publications as well as grocery store coupon circulars.

Special Enrollment Period: Campaign Overview

The overarching goal of this Special Enrollment Period was to have a targeted campaign that spoke directly to the identified target audiences that had recently gone through a qualifying life event. The campaign creative is heavy on clear and distinct messaging and uses bold colors from

the branded color palette to draw attention.

The target audiences identified for this campaign were as follows: Those that were recently married or divorced, moved to Nevada, experienced a change in income or change in employment status, birth, loss of health coverage, turning 26, and gaining U.S. legal status.

Special Enrollment Period: 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 2022 Special Enrollment Media Plan takes a digital approach with 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 digital platforms that they frequent. Google Search and Display are used to build awareness of Nevada Health Link and the Special Enrollment Period (SEP) through exposure to its SEP campaign. Paid social media placements similarly moved individuals from initial exposure to consideration by using specific targeting of life events. 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. This combination of channels and tactics generated awareness and consideration of the target audiences.

Special Enrollment Period: Paid Media Tactics

Connected TV/OTT The team worked with connected TV partners to reach Nevadans through their televisions.

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. The Exchange geotargeted the 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 Spotify streaming ads were also leveraged to reach those that have had qualifying life events and would qualify for a special enrollment period by utilizing general awareness messaging for the campaign.

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: 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.
- Instagram: 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: 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 SEP.
- 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 few print partners during this time period. They had placements with the Vegas Chamber and the Carson Valley Mailer (Chamber), along with Nevada Physician Magazine.

Off-Season Content Strategy

In the post-open enrollment period, The Abbi Agency and Nevada Health Link developed a robust content strategy that provided relevancy for NVHL, supported NVHL in being a thought-leader in healthcare, and supported all partner agencies. Backed by keyword and search intent

research, this off-season content strategy has been a 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

As Nevada Health Link's Open Enrollment Period closes, the Exchange can avoid losing content momentum by enacting a content strategy that engages consumers (especially new enrollees) in relevant health information that inspires them to live healthy lives and use their new insurance coverage in the most impactful ways possible.

The Solution

An off-season content strategy that leverages performing keywords at NevadaHealthLink.com, as well as attainable keyword optimization on key topics, will increase interaction with Nevada Health Link during this special enrollment and off-season period but also increase sustainable organic search performance by identifying and using keywords in Nevada Health Link's content to online boost search results. . Content that is formatted to perform well in search, answer key health questions efficiently and directly, and inspire the insured to live healthy lifestyles will create long-lasting organic search equity on NevadaHealthLink.com.

A Themed Strategy

The Abbi Agency proposed 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 state 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. Here we will also incorporate multicultural dates important to diverse communities.
- **Special Enrollment Period:** Do you qualify? How to enroll. What to know.

Content by Theme: Partnerships

Highlight Nevada Health Link’s support of community organizations engaged in the important work of public health, wellbeing, community pride and economic vitality.

Community Partners:

- Immunize Nevada
- Food Bank of Northern Nevada
- City of Las Vegas, City of North Las Vegas, City of Henderson
- Reno Aces
- UNR Wolfpack Sports
- Boys & Girls Club of Truckee Meadows
- Nevada Care Connect
- Carson Valley Chamber of Commerce
- Reno-Sparks Area Chamber of Commerce
- Latin Chamber of Commerce
- [Navigator Entities](#)
- Local Mariachi Programs
- UNR Latino Research Center
- Latino Youth Leadership Conference
- African Diaspora | Africa Day

Content by Theme: Events

Select events to highlight that connect with specific target demographics (i.e., UNR Wolfpack games (college students) Senior Expo (retirees) Family Health Festival (young parents), incentivizing attendance and highlighting Nevada Health Links participation and commitment to the community.

Topics/Events

- Senior Expos (ongoing across Southern Nevada)
- Family Health Festival (ongoing across Northern Nevada) — Pending approval.
- Nevada Health Conference (5/24-5/25)
- UNR Wolfpack home games (ongoing in Northern Nevada)

- Hello, 89512 (ongoing in Northern Nevada)
- Boys & Girls Club (ongoing across Nevada)
- VGK Viewing Party (ongoing in Southern Nevada)
- Reno River Fest (5/7-5/8)
- Henderson Art Festival (5/7-5/8)
- Henderson Pride (6/10-6/11)
- Las Vegas Juneteenth (June)
- Reno Sparks Chamber BizBall
- National Night Out (August 2)
- HIP Hispanic Heritage Month Festival (September - Southern Nevada)
- Great Reno Balloon Race (9/9-9/11)
- Reno Sparks Chamber Health and Wellness Fair (ongoing in Northern Nevada)
- Fiesta on Wells (September - Northern Nevada)
- Vegas PBS Be My Neighbor Day (September)
- Las Vegas Baby Expo (October)
- Henderson Sports Expo (10/1)
- Aki Matsuri Festival (October - Southern Nevada)
- Henderson Heritage Festival (10/7-10/8)
- North Las Vegas Harvest Festival (October)
- Nevada Day/Halloween Events (October)
- Día De Muertos (November)
- Thanksgiving (November)
- Native American Heritage Month (November)
- Holiday Events - Opportunity Village (December)

Content by Theme: Health Information

Deliver useful, relevant, and timely information on health issues that can inspire and educate Nevadans to make healthy choices in daily life.

Topics

- Five Ways to Protect Yourself During Cold and Flu Season
- How Nutrition Supports Everyday Health and Wellness
- Digital Mental Health Programs
- How to Help Someone with Addiction Issues
- Five Ways to Combat Childhood Obesity
- The Telehealth Revolution, Texting, Online Portals, and Artificial Intelligence
- The Importance of Sleep Hygiene
- Creating an Emphasis on Nutrition and eating Patterns
- Intuitive Movement and Mental Health–Based Exercise Regimens
- The Community-Based Health and Wellness Movement
- National Minority Health Month
- Combating Diabetes Disparities Among Hispanic Population
- Celebrating and supporting black mental health on Juneteenth
- Learn about programs to improve the health of Asian American, Native Hawaiian and Other Pacific Islander populations in the US - AAPI Heritage Month

Content by Theme: Health-Themed Days/Months

Highlight national health holidays, piggybacking on the national attention to select themed months and days to generate unique content for Nevada Health Link that is useful and actionable for Nevada Health Link’s enrollees and broader audience.

Topics

- **March** is Colon Cancer, Kidney Cancer, and Multiple Myeloma Cancer Awareness month
- **April** is Testicular Cancer, Esophageal Cancer, and Head & Neck Cancer Awareness Month.
- **May** is Brain Cancer, Bladder Cancer, and Melanoma & Skin Cancer Awareness Month.
- **June** is National Cancer Survivor Month.
- **July** is Sarcoma & Bone Cancer Awareness Month.
- **August** is Children’s Eye and Safety Month, National Immunization Awareness Month, Spinal Muscular Atrophy Awareness Month, Cataract Awareness Month, National Breastfeeding Month.
- **September** is Childhood Cancer, Leukemia, Lymphoma, Uterine Cancer, Ovarian Cancer, Prostate Cancer, and Thyroid Cancer Awareness Month.

Content by Theme: Special Enrollment

Engage Nevadans curious about special enrollment in content that informs them and connects them to the pathways to enrollment during life changes that qualify them for this enrollment period.

Topics

- What is Special Enrollment
- Do I Qualify for Special Enrollment?
- All Your Special Enrollment Questions Answered
- Eligible but have questions? Contact us here.

Content Execution: Blogs, Emails Newsletters & Social Media

This content would be presented as blog posts that could be linked to within each page. This approach would have organic search benefits and a long lifecycle, allowing it to be an effective, evergreen strategy through upcoming open enrollment cycles as well. Keywords and keyword phrasing would be utilized strategically in headlines, subtitles, and meta-descriptions to boost organic search performance. Meta-descriptions are brief summaries of a webpage through HTML tools.

Public and Media Relations Overview & Strategy

The Abbi Agency aligned with Nevada Health Link's goals of getting more Nevadans enrolled in health insurance through the Special Enrollment Period, aligning Public Relations efforts with relevant and newsworthy angles from the off-season content strategy and supported Nevada Health Link's key announcements.

After OEP wrapped in mid-January, TAA focused on pushing post-OEP messaging, which supported The Exchange's most successful enrollment to date. With over 100,000 consumers enrolled in health insurance by the end of Open Enrollment, TAA pushed out a statewide press release and individual media pitches around why this enrollment was so successful and the impact this has on Nevadans.

In February, TAA pushed out PR pitches surrounding topics of "what to do once you're insured," as many new consumers' insurance plans took effect starting February 1. Later in the month, Ryan High was announced as the new Executive Director and TAA implemented an immediate plan surrounding his new role, given the Executive Director of the Exchange has long had public facing recognition. This rollout plan helped introduce Ryan to the public and his continued support for ensuring all Nevadans have access to quality and affordable health

insurance.

The new ED rollout plan included an immediate press release announcement which came from Governor Sisolak's office, follow-up pitches with media and interviews around Ryan's vision for the Exchange, crafting a new bio and doing a video introduction interview for NVHL's website.

After Ryan's announcement, which came shortly after the successful OEP announcement, TAA began outreach to prominent and top-tier national media to support why Nevada is a "model" state for Exchanges. This was tied to the messaging around the upcoming unwinding of the PHE and possible ending of ARPA benefits. TAA generated leads with Washington Post and CNN for stories later in the year once more details are announced.

Also, throughout the OEP, TAA focused on the small business demographic by partnering with a local Northern Nevada small business owner, Matt Morning of Kimera, who was a former enrollee on the Exchange. TAA drafted and placed an Op-ed in the local newspaper, Reno Gazette Journal on behalf of Matt, describing his positive experience with the Exchange and how it served as a lifeline for his family during a time he was not able to provide insurance through his business.

Through this ongoing partnership with Matt, he also agreed to filming a testimonial video of his story, which is currently in progress and will be used for various owned content on the website and social media.

In March, TAA sent out a press release on behalf of the Exchange highlighting the 12th Anniversary of the ACA. This garnered statewide coverage and reminded Nevadans of how the ACA has helped more Nevadans become enrolled in insurance and why this still matters today.

Other PR pushes included National Public Health Week in April, Small Business Week in May, Women's Health Month in May, and PRIDE Month in June.

In early June, TAA sent out a press release to statewide media announcing Janel Davis' and Katie Charleson's new promotions. With Janel having a longstanding relationship with statewide media over the past 7 years through her communications role, it was necessary to inform the media of Katie's new role as Communications Officer.

TAA garnered PR media attention and stories on the following topics:

- End of OEP/success of OEP
- ACA 12-year anniversary
- New Executive Director Ryan High
- Family Glitch

- Pride Month
- Women's Health Awareness Month
- Face the State (Long-format interview with KTVN & Ryan on his vision for the Exchange)

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.
- EAC secured an op-ed in Las Vegas PRIDE Magazine, which ran in June in honor of Pride Month, and supported messaging around health equity and health disparities in the LGBTQ+ community.

Special Enrollment Period: Event Outreach and Community Relations

During the off-season period from the second half of January through June, the community relations and event outreach teams were focused on enriching the off-season content plan through community outreach, attendance of events and key sponsorships.

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 (January - June):

- 1/8 - Hello, 89512
- 1/12 - UNR Wolfpack Men's Basketball Game
- 1/18 - Vegas Chamber Preview 2022
- 1/21 - UNR Wolfpack Men's Basketball Game
- 1/29 - UNR Wolfpack Men's Basketball Game
- 2/6 - Lunar New Year Celebration - Spring Festival
- 2/7 - Black Monday
- 2/8 - UNR Wolfpack Men's Basketball Game

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- 2/15 - UNR Wolfpack Men's Basketball Game
- 2/19 - Springs Preserve Black History Festival
- 2/22 - UNR Wolfpack Men's Basketball Game
- 2/25 - City of Henderson VGK Viewing Party
- 2/25 - Urban Chamber of Commerce Installation Luncheon Marketplace
- 3/4 - City of Henderson VGK Viewing Party
- 3/5 - UNR Wolfpack Men's Basketball Game
- 3/5 - Hello, 89512
- 3/11-3/13 - City of Henderson St. Patrick's Day Festival & Parade
- 3/11 - Gala del Sol Mariachi Festival
- 3/19 - Women's Day Out Expo
- 3/23 - Boys & Girls Club Truckee Meadows: Boys and Girls Night Out
- 3/25 - Mariachi Palooza
- 4/1 - Senior Expo
- 4/1 - City of Henderson VGK Viewing Party
- 4/2 - Special Olympics Nevada
- 4/2 - Hello, 89512
- 4/2 - Collaboration Center Foundation Blue Light Night Resource Fair
- 4/5 - Signs of HOPE SAAM Resource Fair
- 4/6 - Boys & Girls Club Truckee Meadows: Boys and Girls Night Out - Fernley
- 4/8 - Senior Expo
- 4/9 - American Foundation for Suicide Prevention - Out of the Darkness Community Walk
- 4/15 - Senior Expo
- 4/21 - Carson Valley Chamber Business Showcase
- 4/22 - Senior Expo
- 4/23 - Springs Preserve Earth Day Celebration
- 4/27 - Carson City Community Health Fair
- 4/27 - Reno-Tahoe Young Professionals Network
- 4/29 - Senior Expo
- 4/30 - CCP&R Tacos and Tamales Festival
- 4/30 - 5 de Mayo Festival
- 5/4 - Family Health Festival

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- 5/4 - NNAHU Conference
- 5/5 Reno Aces Baseball Game
- 5/6 - Reno Aces Baseball Game
- 5/6 - Senior Expo
- 5/6 & 5/7 - SW Women's Expo
- 5/7 & 5/8 - City of Henderson Art Festival
- 5/7 & 5/8 - Reno River Festival
- 5/7 - Reno Aces Baseball Game
- 5/7 - Hello, 89512
- 5/8 - Mexican Patriotic Committee - Cinco de Mayo Battle of Puebla
- 5/12 - Senior Celebration Event
- 5/12 - Senior Expo
- 5/14 - Boys & Girls Club Truckee Meadows: Kickoff to Summer - Fernley
- 5/14-5/15 - Alliance Sports Association - Cinco De Mayo Soccer Tournament
- 5/19 - Spare a Life - Donor Network West Fundraiser
- 5/20 - Senior Expo
- 5/20 - Latin Chamber/ RTCSNV - United Infrastructure Lunch and Expo
- 5/21 - Africa Day 2022
- 5/21 - Women's Health & Wellness Expo
- 5/24 & 5/25 - Nevada Health Conference
- 5/27 - Senior Expo
- 6/1 - RTCSNV Summer Heat Campaign/SNHD Veggie Buck Truck Resource Fair
- 6/3 - Las Vegas Filipino Short Film Festival
- 6/4 - Hello, 89512
- 6/11 - 5th Annual United Community Event
- 6/11 - Mariachi & Folklore of the Nations Festival
- 6/16 - Vegas Chamber Business Expo 2022
- 6/17 - Juneteenth in the 106
- 6/18 - 21st Las Vegas Juneteenth Festival 2022
- 6/18 - Henderson Equality Center United Strong LV Run-Walk
- 6/18 - Henderson Juneteenth Festival (Whitney Ranch location)
- 6/19 - Henderson Juneteenth Festival (Water Street Plaza)
- 6/19 - Reno Juneteenth

Sponsorships (January - June):

- 1/12 - UNR Wolfpack Men's Basketball Game
- 1/18 - Vegas Chamber Preview 2022
- 1/21 - UNR Wolfpack Men's Basketball Game
- 1/29 - UNR Wolfpack Men's Basketball Game
- 2/7 - Black Monday
- 2/8 - UNR Wolfpack Men's Basketball Game
- 2/15 - UNR Wolfpack Men's Basketball Game
- 2/19 - Springs Preserve Black History Festival
- 2/22 - UNR Wolfpack Men's Basketball Game
- 2/25 - City of Henderson VGK Viewing Party
- 2/25 - Urban Chamber of Commerce Installation Luncheon Marketplace
- 3/4 - City of Henderson VGK Viewing Party
- 3/5 - UNR Wolfpack Men's Basketball Game
- 3/11-3/13 - City of Henderson St. Patrick's Day Festival & Parade
- 3/11 - Gala del Sol Mariachi Festival
- 3/25 - Mariachi Palooza
- 4/1 - City of Henderson VGK Viewing Party
- 4/2 - Special Olympics Nevada
- 4/2 - Collaboration Center Foundation Blue Light Night Resource Fair
- 4/9 - American Foundation for Suicide Prevention - Out of the Darkness Community Walk
- 4/23 - Springs Preserve Earth Day Celebration
- 4/30 - CCP&R Tacos and Tamales Festival
- 5/5 - Reno Aces Baseball Game
- 5/6 - Reno Aces Baseball Game
- 5/7 - Reno Aces Baseball Game
- 5/8 - Mexican Patriotic Committee - Cinco de Mayo Battle of Puebla

- 5/14 & 5/15 - Alliance Sports Association - Cinco De Mayo Soccer Tournament
- 5/19 - Spare a Life - Donor Network West Fundraiser
- 5/21 - Africa Day 2022
- 5/24 & 5/25 - Nevada Health Conference
- 6/1 - RTCSNV Summer Heat Campaign/SNHD Veggie Buck Truck Resource Fair
- 6/11 - Mariachi & Folklore of the Nations Festival
- 6/16 - Vegas Chamber Business Expo 2022
- 6/18 - Henderson Equality Center United Strong LV Run-Walk
- 6/18 - Henderson Juneteenth Festival (Whitney Ranch location)
- 6/19 - Henderson Juneteenth Festival (Water Street Plaza)

STATE BASED EXCHANGE OPERATIONS

The expansive sections below detail every aspect of the operations of the Exchange. In the first half of calendar year 2022, the Exchange's operations team experienced a change in leadership with Janel Davis being promoted from Communications Manager to Chief Operations Officer (COO), and Brooke Mills being promoted from Appeals Coordinator to Data Analyst within the Operations team. Front of mind for operations continued to be lowering the Q/A teams ticket count, continued service to the broker and navigator community, and managing audits and ad hoc information requests from the federal Government Accountability Office and Center for Medicare and Medicaid Services (CMS) regarding processes to prevent improper payments. During this time period, the operations team began working closely with the finance team to build the budget for the FY 2023-2024 biennium.

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.

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: *Coordinating with our vendor GetInsured to prepare contingency plans should ARPA subsidies expire at the end of the year, or should they be extended past 2022.*

The Policy and Compliance unit continues to oversee and ensure that the Exchange's vendor system is in compliance with all applicable state *Nevada Revised Statutes (NRS)*, *Nevada Administrative Code (NAC)*, and federal law and rule changes as they occur. An example: *The Reasonable Opportunity Period (ROP)*. Before calculating APTC and CSR eligibility, the system uses web services provided by the FDSH to verify some of the data provided by the member in their exchange application. If data from the application doesn't match the data in FDSH resources such as Social Security records or Internal Revenue Service (IRS) databases, the system generates a data-matching issue (DMI). The exchange platform will provide members with an ROP to resolve the DMI and finalize their eligibility results.

- On January 4th, 2022, the Exchange enabled the ROP functionality.

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 End of the Public Health Emergency (PHE) considerations.

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.

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- The table below highlights appeal metrics received from January 1, 2022 – to June 30, 2022, some of PY 2023.
- 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
January 2022	30	80%	4.2
February 2022	14	93%	4.8
March 2022	17	82%	9.4
April 2022	11	91%	4
May 2022	24	46%	26

The Exchange has successfully informally resolved all appeals. The appeal resolution for May 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

The Silver State Health Insurance Exchange (SSHIX or Exchange) Plan Certification Guide was updated for PY 2023. The guide provides a detailed overview of the annual Plan Certification process for the Nevada Health Link State Based Exchange (SBE) Platform, defining the coordinated roles and responsibilities of the Exchange, the Nevada Division of Insurance (DOI) and Nevada’s On-Exchange Insurance Carriers (Issuers). Each year these organizations must work collaboratively to ensure that Qualified Health and Dental Plans available for purchase through the SBE platform, Nevada Health Link, meet all applicable state and federal requirements, and that all plan data displayed to Nevada Health Link’s consumers accurately reflects the Issuers’ intended plan designs.

Security & Reconciliation

The Security and Reconciliation Team consists of three 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 Reconciliation Team are overseen by 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 also, for ensuring the Exchange's ongoing Authority to Connect to the Federal Data Services Hub. In late June the Exchange will be submitting the results of a tri-annual Independent Security Assessment to CMS, in order to satisfy federal privacy and security requirements. This project, which began in January 2022, has been coordinated and supervised by the Information Systems Manager, including procurement of the assessment vendor and the subsequent review/update of over 1000 pages of privacy- and security-related documentation.

A fundamental responsibility of the Reconciliation Team is to conduct regular meetings (weekly, in most cases) with Nevada's on-Exchange insurance carriers. During these meetings the team is able to 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 six months the Security and Reconciliation team has also helped to coordinate the testing and approval of two 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 substantial overall reduction in data discrepancies versus June of 2021, even despite 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

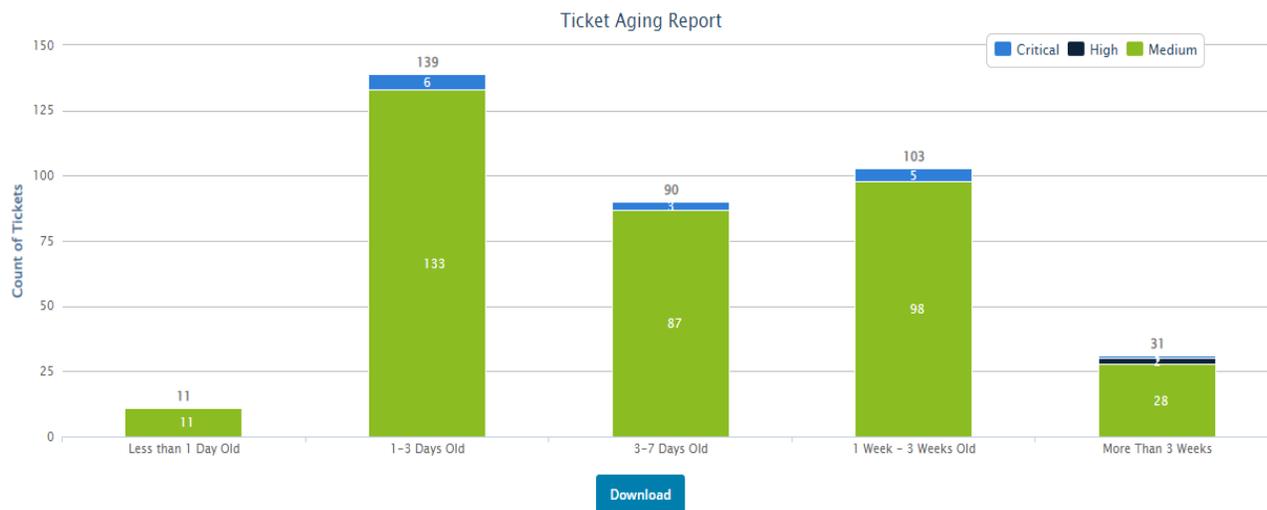
issues by fostering close and deep relationships within health insurance carriers to partner with subject matter experts who can assist to resolve issues from basic to complex in nature.

Casework with Exchange Insurance Carriers

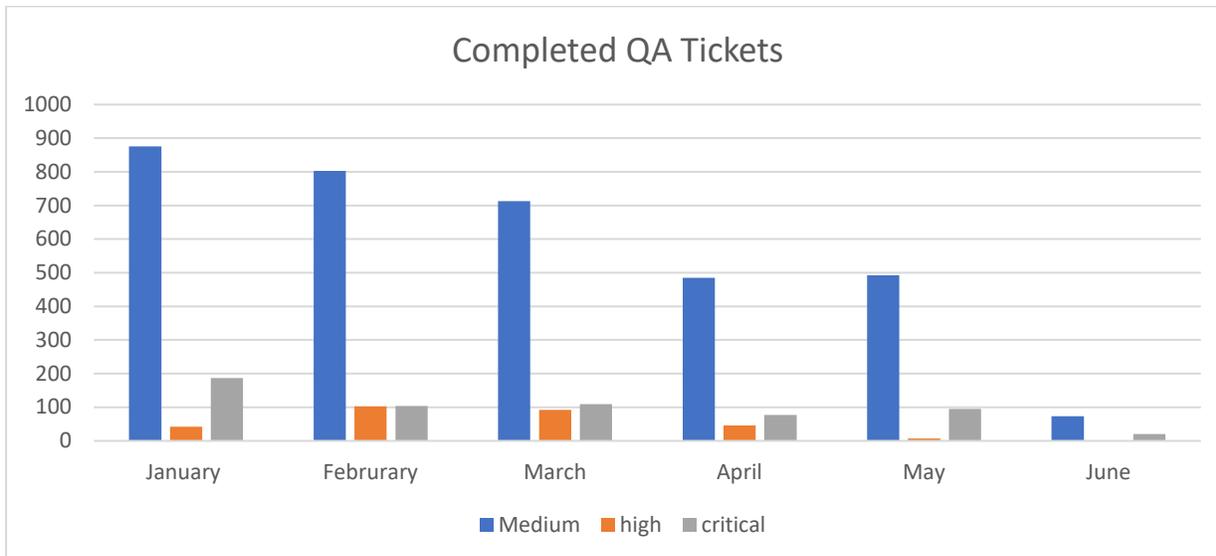
The QA team continues to utilize SalesForce case management software for case work between the Exchange and its carriers which is referred to as the “Carrier Connector.” The QA team uses this platform to collaborate with the Seven (7) qualified health plan carriers and six (6) qualified dental carriers. The QA team has successfully closed 1,763 cases between the time period of January 1, 2022, to June 30, 2022.

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 June. 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 with the exception of escalated technical and billing discrepancies which are handled by the QA unit.

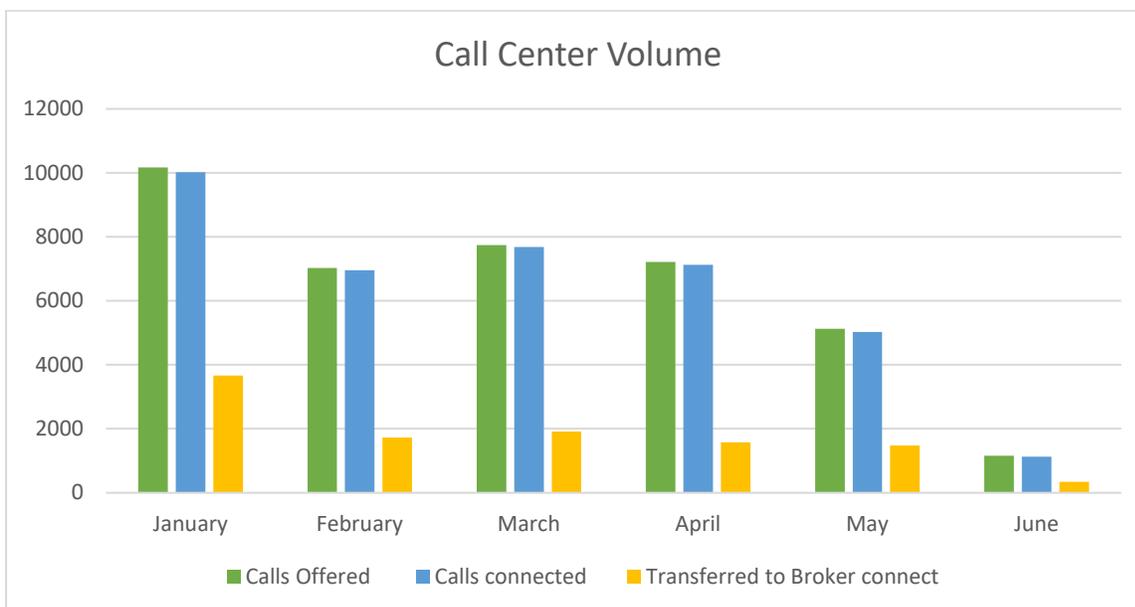


The chart below illustrates the volume of tickets that were resolved or remain open for any given month that the QA team has handled from January 1, 2022, through June 30, 2022. The QA team has done an amazing job at completing tickets within 14 days of receiving the request.



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 January 1, 2022, through June 30, 2022. 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 January 14, 2022, with 831 calls offered. The call center has maintained a 94% 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 have been two board meetings. 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 22 the Exchange continued its tried and tested training and certification program for brokers and agents to sell qualified health and dental plans on the Exchange. The interactive training program teaches brokers the 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. Certification process attestations were incorporated into the training to ensure compliance with the Nevada Health Link Privacy Policy, Acceptable Use Policy, Broker Code of Conduct Agreement and the Marketplace Privacy and Security Agreement.

As of January 2022, the Exchange has over 600 resident and non-resident licensed insurance brokers and agents who have been trained and certified on the Nevada Health Link enrollment 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.

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 or federal and state policy.

In the first half of 2022 the Broker Liaison focused on 1) training and certifying new and returning brokers for the PY 2023 Open Enrollment Period, 2) continually supporting the transition to the Agency Portal, and 3) remaining 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 2022 for PY 2023. These grants to insurance professionals are to assist brokers business 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 2023, the Exchange was excited to welcome two new agencies, increasing the participation to seven agencies for this successful program. 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. Brokers are still encouraged to focus on awareness 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 Assisters' (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 89 events in person between January 1, and June 30, 2022. 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 did increase by 49% from the Exchange's last Fiscal & Operational report and seem to be picking up even more so through the tail end of the pandemic, the Navigators and IPAs continued to work hard throughout the year ensuring the public is aware current Exchange enrollment can only happen for Special Enrollment Period (SEP) with a qualifying life event.

While the COVID-19 pandemic was still among us through PY 2022's OEP, the Exchange's 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 next OEP for PY 2023 and the ongoing SEP. The SEP education is to assist any consumer who may experience a qualifying life event throughout the year and during the next open enrollment cycle which begins November 1, 2023. Currently, the Exchange funds two Navigator entities and five In-Person Assistance Entities (see list below). All entities are funded for a two-year performance period.

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.

American Rescue Plan (ARP) Act Unwinding

On March 11, 2021, President Biden signed the American Rescue Plan. ARP temporarily increased a state-based exchange premium tax credits for individuals already eligible for assistance and extended subsidies to the individual over 400% of the federal poverty level (FPL) for 2021 and 2022.

- Congress continues to discuss the extension of American Rescue Plan Subsidies. Impact if American Rescue Plan Subsidies Expire
- Consumers earning over 400% of the federal poverty level- \$54,360 for a single person or a family of five for \$129,880 will become ineligible for federal financial help.

End of the Public Health Emergency (PHE)

Congress declared a public health emergency ("PHE") in response to the Covid Crisis: The Families First Coronavirus Response Act (FFCRA) provides enhanced federal Medicaid funding to states meeting specific maintenance of eligibility (MOE) conditions, including continuous beneficiary enrollment throughout the public health emergency (PHE) period regardless of changes that might otherwise affect eligibility. When continuous registration ends, millions of current beneficiaries will remain eligible for Medicaid, increasing the importance of an unwinding process that safeguards against an erroneous termination of benefits. Federal guidance gives states broad options for returning to normal operations but a constrained timeframe.

- PHE has been extended through July 15, 2022.
- The Department of Health and Human Services (HHS) has indicated that it will provide states with a 60-day notice prior to rescinding the declared PHE.
- Most enrollees will either remain eligible for Medicaid/CHIP or qualify for tax subsidies to buy affordable exchange plan coverage.

FINANCE

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

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BA 1400 SILVER STATE HEALTH INSURANCE EXCHANGE		3501	3601	
LEG APPROVED FUND MAP		State Exchange	QHP Fees	
SFY 2022		Modernization		
Total FTE Count: 26		Grant		Totals
REVENUE AUTHORITY		1,046,499	12,184,245	13,230,744
2511	Balance Forward		6,352,638	6,352,638
4669	Trans From Other B/A Same Fund			0
Total		1,046,499	18,536,883	19,583,382
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)	4,290	351,548	355,838
11	Transfer to CMS		16,833	16,833
12	Exchange Platform	623,610	7,508,769	8,132,379
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	418,599	3,452,468	3,871,067
87	Purchasing Assessment		16,853	16,853
88	SWCAP		14,718	14,718
Total Expenditure Categories		1,046,499	18,536,883	19,583,382
Revenue Over (Short)		0	0	0

Note:

In April 2021, the Interim Finance Committee (IFC) approved the addition of State Exchange Modernization federal funds for the purposes of enabling the Exchange to modernize or update any system, program, or technology utilized by the Exchange to ensure the Exchange is compliant with all applicable requirements made by the American Rescue Plan Act (ARPA) of 2021. This created RGL 3501 and increased Categories 04, 12, and 85.

Balance Forward

State Fiscal Year (SFY) 2022 is projected to close with the Exchange carrying forward \$3,871,065 in cash reserves into SFY 2023. This is a decrease of \$2,798,162 from the projected carry forward balance of \$6,669,227 in the Legislatively Approved (L01) budget. This decrease is due to the Exchange being 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. These changes used cash reserves

due to the Exchange not foreseeing these changes. The Exchange will make the adjustment to the Legislatively Approved (L01) Budget via Work Program at budget closing.

Budget Building for SFY 2024 & 2025

The building process for SFY 2024 and 2025 has begun and is on track for the agency request submittal date of August 31, 2022.

Revenue/Carrier Premium Fees (CPF)

Projected Total Premiums for SFY 2022 are \$522,519,324, which is an increase of \$102,049,630 over SFY 2021 total premiums. Projected total CPF for SFY 2022 is \$15,936,839, which is \$2,905,669 more than the originally budgeted SFY 2021 CPF of \$13,031,170.

The State Fiscal Year runs from July 1 to June 30 of each year. Therefore, SFY 2022 is comprised of the last six months of Plan Year (PY) 2021 and the first six months of PY 2022. PY 2021 had an overall increase in total premiums of 20.80% from PY 2020, while PY 2022 is projected to have an overall increase of 14.84% from PY 2021. Increasing plan year total premiums in 2021 and increasing plan year premiums in PY 2022 account for the increase in SFY 2022 CPF revenue while projected total premiums are increasing.

PY 2022 revenues are projected to be \$17,037,682 with future plan years remaining fairly 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 of 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 2023 was approved by the Exchange's Board in February 2022 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 as a result of the COVID-19 pandemic or due to fluctuations in total premiums.

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 in light of 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, as a result 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 in SFY 2023 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 of 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 \$6,930,313 and is projected to carry forward a balance of \$7,521,128 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 \$6,930,313) through the end of SFY 23.