



# Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2

Carson City, NV 89701

T: 775-687-9939

F: 775-687-9932

[www.nevadahealthlink.com/sshix](http://www.nevadahealthlink.com/sshix)

## AGENDA ITEM

For Possible Action

Information Only

**Date:** October 13, 2022  
**Item Number:** IV  
**Title:** Executive Director’s Report

### PURPOSE

The purpose of this report is to provide information to the Board and public regarding the status of the Exchange’s implementation of a state-based health insurance exchange and other operational matters of the Exchange.

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### GENERAL COMMENTS

#### EXECUTIVE SUMMARY

It is my pleasure as Executive Director of the Silver State Health Insurance Exchange to present this Executive Director’s report as the Exchange prepares to enter its fourth open enrollment as a state based exchange (SBE) and coming off its most successful year of enrollments to date, cresting over 101,000 enrolled consumers. September and October are always a busy time of year for the Exchange. During this early fall time period, the Exchange is signing carrier contracts; promoting rate changes for the next plan year; launching anonymous window shopping; performing auto-renewals (90,000+), finalizing eligibility and enrollment system builds, enhancements and user experiences for open enrollment; the Exchange is in the midst of broker and navigator training (over 800 invited); finalizing the outreach and marketing campaign; and the Exchange is hosting annual

“Prep Rallies” informing state-wide community partners, navigators, brokers, insurers and sister agencies about what to expect as we come upon November 1 and the start of open enrollment. Additionally, this year, the Exchange is finalizing a budget request for the next biennium and presenting it to the Governor’s Finance Office (GFO). And the Exchange is doing all of this with the lean but passionate and professional staff of only 26 full-time employees—which is a testament to the dedication and expertise of our team at the Exchange.

As the leader of this tremendous team, I will be proud to represent all Exchange employees at the kick-off to the 4<sup>th</sup> Open Enrollment as an SBE on November 1 in Las Vegas at the Southern Nevada Health District (SNHD) offices. In addition to myself, speakers at the press conference event will include: Dr. Mike Johnson, SNHD, Dr. Florence Jameson, Exchange Board Chair, and Alberto Ochoa, Broker. The kickoff will focus on the following messaging:

- Now is the time to get insured
- Federal level decisions impacting Nevadans now and in the future (IRA; Medicaid status)
- Why you should stay insured
- 10 Essential Health Benefits
- Affordability

After the press conference, the event will also provide a health fair with representatives from some of the major insurance carriers within the state. This should be an exciting event with health care leaders from throughout the state with media in attendance to amplify the importance of Open Enrollment and need for those uninsured or underinsured Nevadans to enroll in health insurance to protect themselves and their families from medical and financial hardships.

## **Vendor Management**

The Exchange and its contracted eligibility and enrollment platform and call center vendor, GetInsured (GI) continued enhancing enrollment and eligibility systems with quarterly enhancements to NevadaHealthLink.com. Many of the enhancements were system flow and textual changes to improve the consumer experience. Rates and plans were updated in the anonymous shopping portal so that on October 1<sup>st</sup> consumers and brokers/navigators alike were able to see Plan Year 2023 new rates and plan options. I am excited to say that the Exchange, for Plan Year 2023, has grown to offering Nevadans, depending on geographic locations, 163 different qualified health plan options throughout seven qualified health insurance carriers and 18 qualified dental plan options throughout five dental insurance carriers.

Clark County and Nye County consumers will have the choice from 104 plans offered and all seven carriers. Eighty-eight plans are available in Washoe County from Aetna, Hometown Health Plan, HPN, Anthem HMO Nevada, and Friday Health Plans. Fifty-eight plans are available in Carson City and rural counties Douglas, Lyon, and Storey from Hometown Health Plan, SilverSummit, Anthem HMO Nevada, and Friday Health Plans. Fifty-one plans are available in Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing, and White Pine. Regarding Qualified Dental Plans, the Exchange is proud to offer eighteen QDPs throughout five dental carriers (Alpha, EMI, Delta, Best, and Rocky Mountain). All plans will be sold on NevadaHealthLink.com, the only place in Nevada where consumers not enrolled in Medicaid, Medicare, or employer sponsored coverage can shop and purchase plans often with financial assistance.

When shopping these plans, consumers will see continued savings thanks to continued increased subsidies such as subsidies being applied to consumers making over 400% of the federal poverty level (FPL) and increased subsidies being applied to all consumers under 400% of the FPL. Getinsured has incorporated in the platform these subsidy enhancements as a result of the passing of the Inflation Reduction Act which will be discussed later in this report.

Pivoting to the GetInsured operated call center, we are excited to state that call center hours will be extended in the weekends again during this open enrollment period. During open enrollment, the broker/navigator line will be open from 9 am - 7 pm Monday through Friday, and the consumer line will be open from 9 am to 5 pm PST. On Saturdays and Sundays throughout open enrollment, both lines will be open 9 am to 5 pm PST. State holidays and closures will be observed by the call center, except for Nevada Day (October 28<sup>th</sup>), during which time the call center will be open.

The Exchange is entering its second open enrollment with its marketing and outreach vendor, The Abbi Agency (TAA) and is excited to build upon the success that TAA's marketing and outreach strategies and campaigns made to Nevada's enrollment success last year. The Exchange's marketing and outreach overarching theme for this open enrollment will be "Our Plans are Made for Your Plans." More regarding the Exchange's marketing and outreach strategy will be highlighted in additional Board presentations to follow.

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

The Exchange continues to work 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 date 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.

Most recently the Exchange has printed and distributed posters to our community partners explaining that Medicaid changes will be coming and encouraging consumers to update their contact information with Medicaid offices. The Exchange has included in their media plan, promoted paid social media posts, and the Nevada Health Link Medicaid information website page has been updated along with Nevada Health Link's partner toolkit page, and PHE Unwinding blog page. I'm proud to say that because of our coordinated efforts with NV Medicaid, the state of Nevada is ahead of the curve in preparing for the unwinding by 1) having a state unwinding plan or summary, 2) providing specific information to citizens about unwinding, 3) alerting consumers to update their contact information, 4) producing communication materials/toolkits for partners, 5) producing an unwinding FAQ, and 6) plan to publish unwinding data.

The Exchange still plans to enhance its contracted call center through funding from the Center for Medicare and Medicaid Services (CMS) State Exchange Modernization Grant. Upon final direction from CMS that the PHE will definitively end, the Exchange will stand up, through GetInsured, a special team of Customer Service Reps (CSRs) charged with making outbound calls/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 Updates**

Regarding federal legislative updates, the federally facilitated marketplace and state based exchanges across the country experienced the most important and impactful congressional action since the adoption of the Affordable Care Act with the passing of the Inflation Reduction Act (IRA). As previously mentioned, the IRA extended temporary increased subsidies from the American Rescue Plan Act for another three years through Plan Year 2025. Nevadans both over and under 400% of the federal poverty level can count on these subsidies as they start to shop for Plan Year 2023 plans and beyond. In this time of increased costs across all aspects of life, these increased subsidies for the next three years will hopefully bring some certainty to the kitchen table economics of Nevadans.

Consumers in the Silver State may also have more good news coming with clarification expected in the next few weeks in terms of an improved application of employer sponsored coverage affordability rules, or what’s commonly known as the “Family Glitch.” As a result of the Family Glitch, family members of workers — primarily low-income workers — are ineligible to receive premium tax credits through the health insurance marketplace even when family coverage is unaffordable because the calculation is currently based solely on the employee and does not factor in the entire family. The Biden administration is actively working to fix the family glitch by including affordability of the entire family in the calculation. The enrollment and eligibility platform on Nevada Health Link will have a calculator on the platform, provide fact sheets and learning materials, and have an updated calculation when/ if the law is passed.

Switching to state updates, October 1 brought the final average premium rate change for On-Exchange plans as finalized by the NV Division of Insurance, which landed at a 9.2% increase over last year. While this increase is more than double that of last year, it is important for consumers, brokers, and navigators to remember that subsidies will also increase on an annual basis when monthly premiums increase. With more plan options available than ever before, and increased IRA subsidies, consumers should be able to find affordable health insurance options within their price range.

Based on the last Nevada Legislative Session, there are 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. Even though the public option offering isn’t scheduled to go into effect until January 1, 2026, the Exchange has been in initial conversations with technology vendor, GetInsured, regarding how public option plans may be displayed on the platform and what the user experience may be. The Exchange owes GetInsured a thorough analysis of enrollment eligibility criteria to build out the shopping concept, with more updates to follow in future board meetings. Work on both of these bills will continue throughout calendar year 2022.

## **New Exchange Staff Starting**

The Exchange is pleased to welcome Isela Uribe as a new Program Officer. Isela will focus on servicing insurance Carriers with questions regarding consumer effectuation dates, coverage start and termination dates, and payment questions and discrepancies. Isela is quickly coming up to speed on the Exchange's enrollment and eligibility system, the consumer portal, and the Exchange's direct communications program for carrier issuers, Carrier Connector.

Staying with the Quality Assurance Unit, the Exchange is also happy to welcome Michael Reynolds, hired to be the Exchange's newest Program Officer in the Quality Assurance Unit in the Exchange's Carson City office. Michael's position will be a jack of all trades within the unit, assisting on carrier issues, consumer questions, and broker/navigator support. In addition, Michael will be tasked with special Quality Assurance reporting.

The second position that the Exchange has hired for is a Marketing Assistant/IT Analyst in the Communications Unit. The Exchange welcomed Kaitlyn Blagen to this position to support Communications Manager Katie Charleson with marketing and outreach functions as well as assisting the entire Exchange staff with day-to-day hardware and software IT needs and support. As the Exchange's former administrative assistant, this was a promotion for Kaitlyn.

With Kaitlyn's promotion to Marketing Assistant/IT Analyst, that left an administrative assistant vacancy within the Operations Unit. The third new Exchange hire since the last Board meeting is Alexandria Zanini. Alexandria comes to the Exchange from the private sector but has already been making a meaningful impact within the Operations unit with travel scheduling, office orders, outreach and marketing asset management, and ADA website monitoring and compliance.

Finally, our Reconciliation Unit has added to its ranks an internal candidate as a Business Process Analyst II leading the Recon team. Kayla Jost has been promoted from the Quality Assurance Unit to the Recon Unit to work with the Exchange's carriers to reconcile enrollments, effective coverage dates, and payments. Kayla is in the unique position of bringing her knowledge of Exchange Quality Assurance processes to the Recon team. These two units work closely together in an effort to solve reconciliation discrepancies with the Exchange's carriers; therefore, Kayla's dual unit knowledge turned out to be a perfect fit for this promotion.