

# Silver State Health Insurance Exchange

Open Enrollment Prep Sessions for  
Plan Year 2023



nevada  
**health link**



# Agenda

- Our Mission
- 2022 Exchange Enrollment Review
- Nevada's Uninsured Landscape
- Plan Year 2023
  - Important dates
  - Open Enrollment 2023
  - 2023 Renewals
  - Inflation Reduction Act
- 2023 Video & Photo Campaign Sizzle Reel – The Abbi Agency
- PHE Unwinding
- 2023 Open Enrollment Challenges
- State of Nevada Health Care Updates
- We need your help!



# Exchange Mission Statement

**Increase** the number of insured **Nevadans** by facilitating the purchase and sales of health insurance that provides quality healthcare through the creation of a transparent, simplified marketplace of qualified health plans.

# (Informal) Mission Statement





# Silver State Health Insurance Exchange

- The Silver State Health Insurance Exchange is the state agency that operates the online marketplace, Nevada Health Link.
- We connect Nevadans who are not insured by their employer, Medicaid, or Medicare to comprehensive health insurance coverage.
- Individuals can purchase Affordable Care Act certified Qualified Health Plans or Qualified Dental Plans through the Exchange. If eligible they can receive subsidy assistance to help offset monthly premium costs.
- NevadaHealthLink.com is **THE ONLY** site Nevadans can get access to financial assistance.
- Solely self-funded – no state and limited federal funds to support operations.





## 2022 Enrollment Demographics

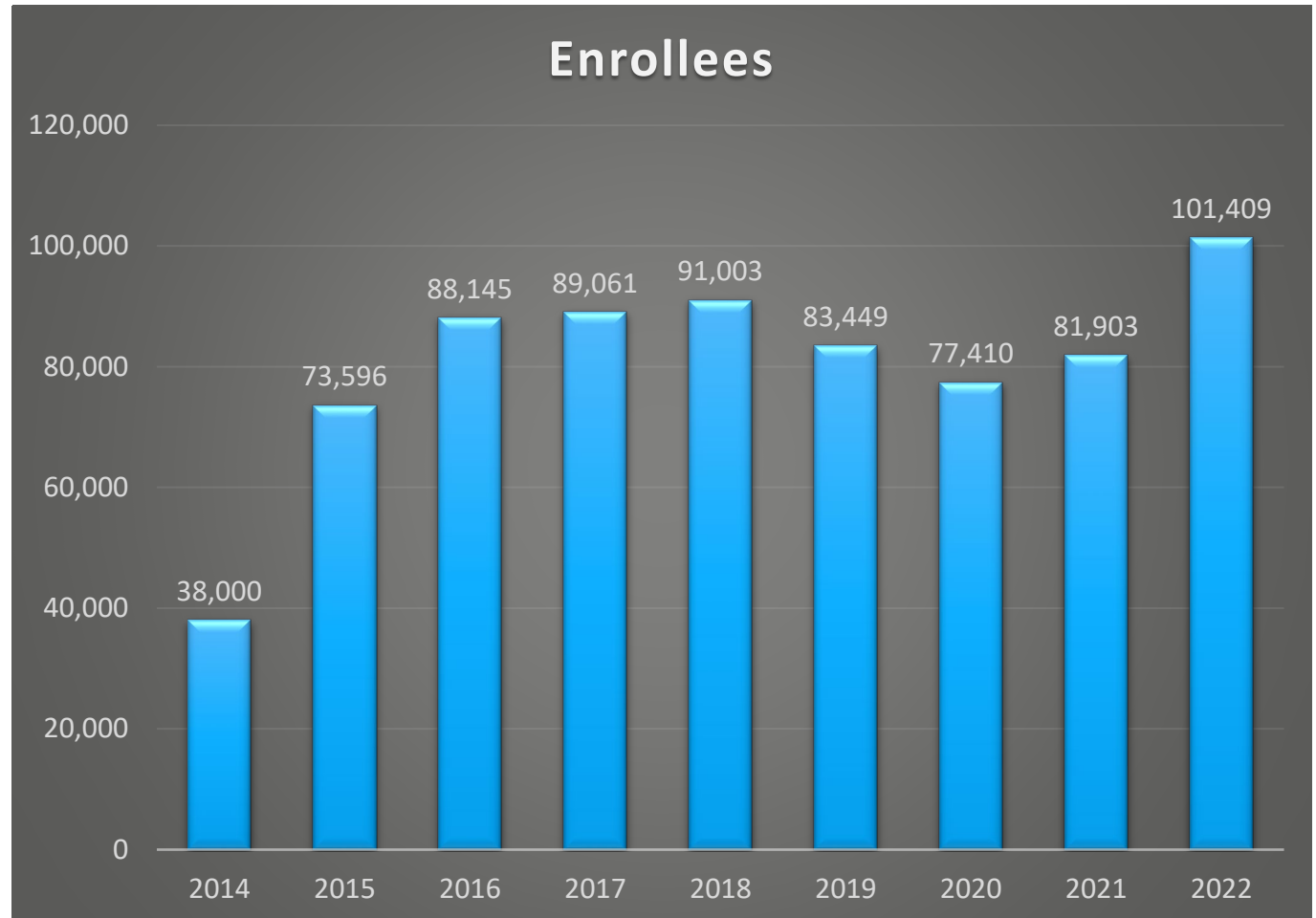
- Final Plan Selections – **101,409**
- % Female – **52.81 %** : Male – **47.19%**
- Age
  - % < 18 years old – **15%**
  - % between 18-34 years old – **23%**
  - % between 35-54 years old – **34%**
  - % 55+ years old – **28%**

# 2022 Enrollment Plan Selections

- Metal Levels
  - % Catastrophic - **.31%**
  - % Bronze – **37.4%**
  - % Silver – **57.4%**
  - % Gold – **4.8%**
- Consumers who actively enrolled – **48,262**
- Passive enrollments (auto) – **53,149**
- Premiums and Financial Assistance
  - **Consumers with APTC and/ or CSRs 91,333**



# Year-over-Year Enrollment



# Nevada's Uninsured Landscape

- Before the pandemic, the Guinn Center conducted a study that showed an estimated 350,000 – 400,000 or nearly 14% Nevadans were uninsured.
- Of those uninsured:
  - 37% - were thought to be Medicaid/CHIP eligible
  - 19% were thought to be Exchange eligible with financial assistance (77K)
  - 12% were thought to be ineligible for exchange financial assistance because they had offer of affordable ESI.
  - 27% were ineligible for Exchange/Medicaid due to immigration status
  - 5% were ineligible for financial assistance because of income over 400% FPL (20K)
- The United States Census Bureau recently did an uninsured study, reporting Nevada's current uninsured rate is 11.6%

<https://www.census.gov/library/visualizations/interactive/population-without-health-insurance-coverage-2019-and-2021.html>





# Important Dates

- **October 1, 2022:** “Window Shopping” available for anonymous plan comparison. Open to all Nevadans.
- **November 1, 2022:** OEP begins; Open Enrollment is Nov. 1, 2022 – Jan. 15, 2023.
- Consumers who enroll thru Dec. 31, 2022, will have a coverage start date of Jan. 1, 2023.
- For those consumers who enroll from Jan. 1 – Jan. 15, they will have a coverage start date of Feb. 1, 2023.
- Consumers who completed their application but haven’t selected a plan by Jan 15<sup>th</sup> will be able to complete their enrollment between January 16-20, 2023.



# Call Center Hours for Open Enrollment

Broker/Navigator and Consumer lines will have extended hours during Open Enrollment, 11/1/2022 – 1/15/2023:

- Monday – Friday\*
  - Broker/ Navigator 9am-7pm PST
  - Consumer 9am-5pm PST
- Saturday and Sunday\*
  - Broker and Consumer 9am-5pm PST

**Broker/Navigator Line: 1-800-547-8156**

**Consumer Line: 1-800-547-2927**

**<https://www.nevadahealthlink.com/contact/>**

*\*With the exception of state holiday closures*

# Open Enrollment 2023

- 163 QHP Plans – Seven Carriers
  - All seven carriers are returning; Aetna Health, Health Plan of Nevada, Silver Summit, Anthem HMO Nevada, SelectHealth, Hometown, and Friday Health Plans
  - Catastrophic; Bronze; Silver; Gold
  - Counties: Clark County and Nye County will have the choice from 104 plans offered from Aetna Health, Silver Summit, Anthem HMO Nevada, SelectHealth, Hometown, and Friday Health Plans
  - 88 plans are available in Washoe County from Aetna, Hometown Health Plan, HPN,, Anthem HMO Nevada, and Friday Health Plans.
  - 58 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.
  - 51 plans are available in Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing, and White Pine
  - 18 Qualified Dental Plans – Five dental carriers (Alpha, EMI, Delta, Best, and Rocky Mountain)
- The final average rate increase on-Exchange is 9.2%.
- 7 Navigator Grantees, 7 Broker grantees



# 2023 Renewals

- Most consumers were auto-renewed for Plan Year 2023.
- Consumers will be renewed into their existing plan, or cross-walked into a similar plan by late October.
- Consumers will have renewal notices have been delivered. Eligibility notices will be delivered within the next 48 hours.
- We always encourage people to shop the market – there are new plans and new rates!



# Inflation Reduction Act (IRA)

- Thanks to the recently passed Inflation Reduction Act (IRA) this milestone achievement will extend the expansion of the premium tax credits on Affordable Care Act (ACA) plans outlined in the American Rescue Plan until 2025.
- IRA extended eligibility for ACA health insurance subsidies to people buying plans on Nevada Health Link who have incomes over 400% of poverty.
- The law also increases the amount of financial assistance for people at lower incomes who were already eligible for financial assistance.
  - People up to 150% of FPL can get silver plans for zero premiums and reduced deductibles.



# Advertising, Marketing & Outreach



- New Marketing Campaign theme: “Our Plans are Made for you Plans”
  - ✓ The Abbi Agency & the Exchange developed and tested, through surveys and research, a variety of creative concepts:
    - ✓ Driver: Food Delivery/ Ride Share Driver
    - ✓ Business Owners
    - ✓ Part-time workers
    - ✓ Service Industry
    - ✓ Barbershop
- Traditional (TV) ad campaign, outdoor, print media, content media (social, paid social, vid/GIF) and digital media.
- Updated consumer-facing website
- Outreach, consumer education, and stakeholder involvement – Navigators/Brokers & Community Partners in a digital world.
- PR and the Media – press conference and carrier health fair will take place on Nov. 1 at the Southern Nevada Health District in Las Vegas.

# PHE Unwinding

In 2020, The U.S. Department of Health & Human Services declared the U.S. to be in a Public Health Emergency (PHE). When the PHE ends (date yet to be determined), Nevadans enrolled in Medicaid will need to take action to renew their coverage and not lose health insurance. Nevada Health Link is working closely with Nevada Medicaid to inform Nevadans about renewing their coverage and exploring health insurance options if they no longer qualify for Medicaid.

## What we've done so far:

- Print & distribute poster to our community partners

**CAMBIOS EN MEDICAID**  
y sus opciones de seguro

La Emergencia de Salud Pública declarada durante la pandemia de COVID-19 terminará. Si usted no asegura que usted conoce va a perder la cobertura de Medicaid debido a este cambio, Nevada Health Link podrá ayudarle. Nevada Medicaid y Nevada Health Link están trabajando juntos para asegurar que aquellos que pierden Medicaid tengan acceso a las mejores opciones de seguro disponibles.

**4 COSAS QUE DEBE RECORDAR**  
PARA MANTENERSE EN LOS MEJORES PLANES DE MEDICAID

1. **Asignees de que todo su información de contacto está actualizada en la base de datos de Nevada Medicaid.** [dhcnp.nv.gov/UpdateMyAddress](https://dhcnp.nv.gov/UpdateMyAddress)
2. **Proveedores elegibles:** Nevada Medicaid puede calificarlos para una inscripción especial a través de Nevada Health Link.
3. **Tiene 60 días** desde la pérdida de la cobertura de Medicaid para encontrar la cobertura adecuada para usted por medio de Nevada Health Link.
4. **Si pierde su cobertura de Medicaid** por más que usted puede calificar, llámenos al 1-800-547-2927.

EXPLORE LA COBERTURA DE NEVADA HEALTH LINK  
Escanee para aprender más  
Llámenos al 1-800-547-2927

**MEDICAID ELIGIBILITY CHANGES**  
& Your Insurance Options

The Public Health Emergency declared during the COVID-19 pandemic is ending and Medicaid eligibility is changing as a result. If you or anyone you know is losing Medicaid coverage because of this change, Nevada Health Link may be able to help. Nevada Medicaid and Nevada Health Link are working together to make sure those losing Medicaid have access to the best insurance options available.

**4 THINGS TO REMEMBER**  
TO GET UP TO SPEED ON MEDICAID CHANGES

1. **Make sure you're contact information is up to date** on the Nevada Medicaid database by going to [dhcnp.nv.gov/UpdateMyAddress](https://dhcnp.nv.gov/UpdateMyAddress)
2. **Losing Medicaid eligibility** may qualify you for special enrollment through Nevada Health Link.
3. **You have 60 days** from loss of Medicaid coverage to find coverage that's right for you through Nevada Health Link.
4. **If you lose coverage** but believe you may still qualify call 1-800-547-2927.

**4 THINGS TO KNOW**  
IF YOU ARE CONSIDERING CHANGING THROUGH NEVADA HEALTH LINK

1. **Nevada Health Link is the state-based health exchange** for the state of Nevada and all health plans offered on the platform are qualified plans.
2. **Nevada Health Link offers a wide range of plan and insurance plans** to choose from.
3. **Nevadans can shop and compare plans** in a single step on our platform.
4. **Deep discounts on coverage** means that you can find the best insurance prices in the state.

EXPLORE NEVADA HEALTH LINK COVERAGE  
Scan to Learn More  
Call us at 1-800-547-2927

- Paid Social Media Posts

Nevada Health Link  
August 11

Help us spread the word! We encourage those who received Nevada Medicaid benefits and experienced a change in address to report it immediately to the Nevada Division of Welfare and Supportive Services by filling out the form here: <https://dhcnp.nv.gov/UpdateMyAddress/>.

¡Ayúdenos a correr la voz! Animamos a aquellos que recibieron beneficios de Nevada Medicaid y experimentaron un cambio de dirección a informar de inmediato a la División de Bienestar y Servicios de Apoyo de Nevada completando el formulario aquí: <https://dhcnp.nv.gov/UpdateMyAddress/>.

See Translation

**ATTENTION:**  
Report any change of address to the Nevada Division of Welfare and Supportive Services ASAP

- Updated Medicaid Information Page:  
<https://www.nevadahealthlink.com/medicaid-information/>
- Partner Toolkit:  
<https://www.nevadahealthlink.com/toolkits/>
- PHE Unwinding Blog:  
<https://www.nevadahealthlink.com/insurance/pandemic-resources-could-end-soon-heres-what-you-need-to-know-about-your-continuous-coverage-options/>

Nevada is ahead of the curve in preparing for the unwinding:

1. State's unwinding plan or a summary
2. Specific info about unwinding
3. Alert to update contact info
4. Communications materials/ toolkits for partners
5. Unwinding FAQ
6. Unwinding data

<https://ccf.georgetown.edu/2022/09/06/state-unwinding-tracker/>



# Challenges for 2023 Enrollment

- Unwinding of the Public Health Emergency
  - Possible January deadline
  - Enhanced FMAP through 3/31/22
  - Potential uninsured increases
- Misleading websites
- Kitchen table economics and inflation



# State Updates

- Unwinding of the Public Health Emergency
  - Please make sure anyone you know who is currently on Medicaid updates their contact information with the Division of Welfare and Supportive Services (DWSS)
- DWSS Mailers
- Senate Bill 420 – Public Option
- Assembly Bill 432 – Automatic Voter Registration
- 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 marketplace even when family coverage is unaffordable.
  - The Biden administration is actively working to fix the family glitch
  - Nevada Health Link will have a calculator on the platform and provide fact sheets and learning materials when/ if the law is passed.



# We Need Your Help to Reach Our Goals

- Help us to engage with returning consumers and ensure the information on file is accurate to date.
- Help us find Nevadans who are uninsured, or underinsured, and connect them to the Exchange.
- Help us connect your community to the good news about rates and affordability. (SHARE!)
- Encourage consumers to work with an enrollment professional to actively shop the market and find a plan right for their needs.
- **EFFECTUATE** – don't just help someone enroll, they've got to pay to be insured.



**OPEN ENROLLMENT is  
NOVEMBER 1, 2022 – January 15, 2023**

***NevadaHealthLink.com***

*Broker/ Navigator Line: 1-800-547-8156*

Email: [brokersupport@exchange.nv.gov](mailto:brokersupport@exchange.nv.gov)

*Consumer Line: 1-800-547-2927*

Email: [customerserviceNVHL@exchange.nv.gov](mailto:customerserviceNVHL@exchange.nv.gov)

**Thank you for joining us today!**

**– Nevada Health Link**