



# Silver State Health Insurance Exchange

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## **FISCAL AND OPERATIONAL REPORT** **PROVIDED TO THE GOVERNOR AND LEGISLATURE** **PURSUANT TO NRS 695I.370 (1) (B) & (C)** **DECEMBER 31, 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 July 1, 2022 through December 31, 2022.

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## **EXECUTIVE SUMMARY**

The Silver State Health Insurance Exchange (Exchange) spent the second half of 2022 preparing for and executing on the Exchange's fourth Open Enrollment Period (OEP) as a State-Based Exchange (SBE) which runs from November 1, 2022 to January 15, 2023. The Exchange is excited to build on the success of the Exchange's last OEP which proved highly successful and broke previous enrollment records with a Plan Year (PY) 2022 total enrollment of 101,409. This enrollment success was a direct result of strong efforts in marketing and outreach, tremendous state-wide broker and navigator partnerships, a reliable and stable enrollment and eligibility system, and consistent expert advice provided by the Exchange's call center.

### **Vendor Management**

The Exchange continued its professional relationship with its contracted enrollment/eligibility and call center vendor, GetInsured (GI) with quarterly enhancements to the NevadaHealthLink.com technology platform and for a fourth year in a row the hiring of professional and knowledgeable customer service representatives (CSRs) in the call center. The Exchange also added a chat feature to the platform website in the latter half of 2022, adding to its suite of consumer services.

The GI technology platform continued the calculation and application of the American Rescue Plan Act (ARPA) enhanced subsidies which will expire 12/31/2022 via the Inflation Reduction Act (IRA) of 2022 for the next three years. As mentioned in previous board reports, the highlights of ARPA changes continued in the IRA include subsidies being applied for the first time to consumers making above 400% of the federal poverty level and an automatic large scale batch subsidy recalculation for all Exchange consumers. These enhanced subsidies had some impact on the Exchange's +3% growth for new consumers and active re-enrollees in the first month of the PY 2023 enrollment season versus the PY 2022 enrollment season.

It is important to note that one month into the PY 2023 enrollment season the call center continues to maintain expected and contracted service levels for Nevada consumers, brokers, and navigators. The goal of meeting 85% of service levels has continues to be met. As a reminder, CSRs are reviewed against 27 scorecard categories to evaluate quality and accuracy of phone calls. As the Exchange makes an effort every year to expand call center hours and availability into the weekends, the call center will be open for both consumers and enrollment professionals both Saturdays and Sundays throughout open enrollment. Additionally, the call center will have extended hours until 11:59 pm PST on 12/31/22, 1/14/23, 1/15/23, and 1/20/23 to accommodate key enrollment and coverage dates.

With this being the Exchange's second open enrollment with The Abbi Agency (TAA), the Exchange recognizes the contributions that TAA's marketing, outreach, data analysis, and survey strategies and campaigns have made to the Nevada's enrollment success. The Exchange's marketing campaign this year is "Our Plans are Made for Your Plans" and highlights independent contractors and "gig" workers.

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

As a continued priority with constant extensions of the Public Health Emergency (PHE) by the federal Health and Human Services Secretary, the Exchange has for approximately a year now been working in coordination with the Department of Welfare and Supportive Services (DWSS) and the Division of Health Care Financing and Policy (DHCFF) to adequately plan how to best service Nevadans needing health insurance coverage in the event that they transition off of Medicaid when redeterminations begin in volume at the end of the PHE. As the end of the PHE is yet to be determined at the writing of this report, the Exchange is actively planning with the two aforementioned state agencies and its vendor, GetInsured, in order to assure that Nevadans in need will be properly and efficiently account transferred – when appropriate – to the Exchange for a seamless opportunity for coverage. Those Medicaid clients that have been redetermined to not be eligible for Medicaid coverage will be electronically sent to the Exchange where their information will pre-populate an Exchange Qualified Health Plan application and the consumer will be sent a unique code to come claim their application and account. Additionally, the Exchange is working with GetInsured to add an auto-eligibility component to the process to reduce steps and the timeline Exchange-potential consumers need to enroll.

The Exchange is still planning to enhance its contracted call center through funding from the Center for Medicare and Medicaid Services State Exchange Modernization Grant. Upon final direction from Center for Medicare and Medicaid Services State (CMS) that the PHE will definitively end, the Exchange will stand up through GetInsured a special team of CSRs charged with making outreach to redetermined Medicaid clients that are deemed ineligible to continue on Medicaid and transferred to the Exchange. This special team of CSRs will educate those consumers as to Exchange coverage options, including, but not limited to, specific “Medicaid Transition” plans on the Exchange from insurance 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. Continuity of care and no gap in coverage are two priorities of the Exchange coming out of the PHE.

### **Federal and State Legislation Updates**

From June 2022 to December 2022, the Exchange’s primary federal legislative focus was the passage of the Inflation Reduction Act (IRA). The IRA extended previous American Rescue Plan Act enhanced subsidies and elimination of the 400% of the federal poverty level “cliff” for another three years, through Plan Year 2025.

Additionally, the Exchange implemented guidance from the Internal Revenue Service (IRS) regarding expanded affordability calculations regarding employer sponsored health care, an anomaly known as the “Family Glitch.” Previously, affordability for employer sponsored healthcare was calculated based on the employee only, not taking into account added expenses for the rest of the family. The IRS has provided guidance that the affordability of the entire family should be considered, and if unaffordable, those other family members can now shop on exchanges and receive federal subsidies for their monthly premiums.

As of the writing of this report, the Exchange is carefully watching out for CMS' annual draft Notice of Benefit and Payment Parameter (NBPP). This annual release welcomes and solicits public and state exchange comment. Any future Exchange comments can be found on [nevadahealthlink.com](http://nevadahealthlink.com) on our "Nevada Public Notices" page.

Continuing on the state level, two important pieces of legislation that the Exchange continues to follow closely, and that may have significant impact in the future, is AB 432 which will designate the Exchange as an automatic voter registration agency, and SB 420, commonly referred to as the Public Option Bill. The Exchange has previously participated in public listening sessions where stakeholders provided input and asked questions regarding priorities, affordability, rate-setting, provider contracting, value-based payment/cost containment, benefits, strengthening the marketplace, and licensure/oversight. Additionally, the Exchange has worked participated in actuarial studies along with NV Medicaid in preparation of a CMS waiver mandated in the original legislation. The work on both of these bills will continue throughout calendar year 2022.

### **New Exchange Staff Starting in Late SFY 2023**

The Exchange is pleased to welcome Isela Uribe as a new Program Officer on the Quality Assurance (QA) team. 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 QA Unit, the Exchange is also happy to welcome Michael Reynolds, hired to be the Exchange's newest Program Officer in the 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,

Of the Exchange's 26 full-time employee (FTE) positions the remaining position to be filled is a Business Process Analyst I position within the Quality Assurance Unit. The Exchange anticipates posting and filling this position during January 2023.

## **MARKETING & ADVERTISING**

Shortly after the Executive Order, the Biden Administration enacted the American Rescue Plan Act of 2021 (American Rescue Plan or ARPA). The American Rescue Plan, passed by Congress and signed by President Biden on March 11, 2021, increased the opportunity for unprecedented numbers of Nevadans to receive subsidies, including Nevadans making over 400% of the federal poverty level. It simultaneously reduced premiums for Affordable Care Act (ACA) compliant health insurance plans sold through Nevada Health Link, the state of Nevada's online health insurance marketplace. The subsidies that were put into place by ARPA were extended for additional years through the Inflation Reduction Act of 2022. As the Nevada Health Link team and marketing agency, The Abbi Agency watched for these changes to prepare for Open Enrollment Period, they also were watching the ongoing extensions for the Public Health Emergency.

Together, Nevada Health Link, The Abbi Agency (TAA) and research agency and subcontractor, partners Marketing for Change (M4C) and Ericka Aviles Consulting (EAC), in partnership with Nevada Medicaid, Division of Health Care Finance & Policy (DHCFP) and the Division of Welfare and Support Services (DWSS) launched a Public Health Emergency Campaign targeted towards individuals who may be determined ineligible for Medicaid or losing their Medicaid benefits and encouraging them to update their contact information with DWSS. The campaign included creative efforts, paid media across traditional billboards and digital mediums, as well as outreach to community partners through the printing of flyers, posters, and rack cards.

In June and July, several strategy and planning sessions were completed to ensure that all teams were aligned in the coming months. M4C conducted multiple research projects including, initial website user interface testing Get Insured User Experience focus groups and OEP creative testing. The OEP creative testing included a broad set of Nevadans including uninsured, self-insured and those on Medicaid to assess a variety of campaign messages and creative concepts for the Open Enrollment campaign.

A fully developed marketing plan for the Open Enrollment Period was completed and approved in September and production of the newly vetted messaging and creative concepts began. Campaign production included a full week across a variety of locations in Las Vegas and featured a variety of locally owned businesses and Nevada locals as models. TAA produced eight different broadcast quality videos and eight different print advertisements in two different languages (English and Spanish).

Throughout the month of October, the window-shopping creative and messaging was flighted into the advertising market. This campaign created awareness and notified the consumer that Open Enrollment was coming beginning November 1st to build interest and excitement. Final preparations were made to blogs and email newsletters, coordination of the OEP press conference (in-person & virtual) and preparation and implementation of a variety of Halloween and fall outreach events.

November 1, 2022, window shopping messaging and marketing assets were pulled from the traditional ad market and the NevadaHealthLink.com website and the Open Enrollment main campaign assets were implemented. The Open Enrollment press conference took place at the Southern NV Health District (SNHD) in Las Vegas. Ryan High, Executive Director kicked off the presser with multiple speakers including Congresswoman Susie Lee, SNHD Director, Dr. Florence Jameson, Exchange Board Chair, Alberto Ochoa, NVHL broker, and shared testimonials which encouraged Nevadans to seek free assistance and to enroll in health coverage. A public health fair with NV on-Exchange insurance carriers followed the press conference. On Friday, November 4th, the Exchange also held a Community Health Fair in Reno, NV at the Downtown Reno library with some of Nevada's on-Exchange carriers, NVHL staff, and Community Health Alliance, a navigator organization. The purpose of this event was to educate and inform Nevadans about the health insurance options through Nevada Health Link.

Through December 2022, The Abbi Agency worked on a creative campaign evolution focused on the urgency of the enrollment deadline. The new assets will launch January 1, 2023 and run through January 15, 2023.

### **General Research & Insights**

In support of marketing efforts, multiple research studies were conducted by M4C in conjunction with TAA and the Exchange.

In July, 10 Nevada residents participated in individual hour-long interviews where they navigated through the website and shared their experiences, feedback, and pain points. Ongoing website user experience research continued in September 2022 with 22 Nevada residents who navigated through Get Insured's shopping platform, so that we can better understand what is functioning well and areas for improvement were identified.

In August, focus groups composed of both older and younger Nevadans were engaged to test potential creative messaging concepts. Focus groups were conducted in both English and Spanish. Results helped to prioritize specific messaging strategies and anticipate potential consumer response to messaging including both emotional and cognitive reactions.

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

size. These analyses provided check-ins on how open enrollment numbers compared to previous open enrollment periods and to state-level data.

### **Off Season Ad Campaign**

The Abbi Agency worked on two off season advertising campaigns.

The first was the Special Enrollment Period which was an ongoing campaign lasting from Spring 2022 to October 1, 2022. The campaign encouraged Nevadans who were experiencing Qualifying Life Events to enroll in health insurance. The advertising campaign was primarily delivered on digital platforms such as search, social media, and display.

The second was the Public Health Emergency (PHE) which was in response to the potential end of the PHE directive by the federal government. The end of the PHE leaves many people likely without health insurance; the Abbi Agency developed a multi-phased plan which includes public relations, social media, outreach, and paid media efforts to educate Nevadans on upcoming changes. The first phase of the campaign has begun with paid media assets running on social media, display and billboards from July 2022 to date. The assets were created in partnership with DWSS and are meant to be informative in nature, so the Abbi Agency has maintained strong impressions on the ads with limited funds. The outreach portion of the campaign will be conducted in December 2022 with the distribution of both a physical and digital toolkit to more than 300 community partners throughout the state. The second phase of the campaign will begin when a date for the end of the PHE is announced by the federal government. At that point updated creative will be launched that includes the date and an accompanying public relations campaign will also encourage consumers to update their information and be aware of their options including gaining insurance on Nevada Health Link.

### **Open Enrollment Period: Marketing & Outreach**

The Abbi Agency worked in lockstep with the Exchange to prepare Nevadans to sign up for health insurance coverage this Open Enrollment Period. This year Nevadans are able to explore/shop 163 plans offered by a total of seven insurance carriers on the online State Based Exchange, known as NevadaHealthLink.com. The approach was to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, ahead of the Open Enrollment Period which runs from Nov. 1, 2022, through Jan. 15, 2023. On November 1st, the creative and messaging switched to the larger ‘Our Plans Are Made for your Plans’ campaign that evokes feelings of pride, motivates Nevadans to invest in themselves and their families and clearly states the value of having coverage and how to enroll in a plan. Lastly, from January 1 - 15 there was a shift to the ‘deadline messaging’ that very clearly pushed consumers to enroll before Open Enrollment ended.

### **Open Enrollment Period: Campaign Overview**

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

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

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

The Abbi Agency and Marketing for Change developed and tested a variety of creative campaign evolutions from the OEP PY22 campaign. These evolutions were meant to test the messaging, and best way to deliver the message. Based upon this the following storylines were developed, all hinging on using locals and businesses to represent real Nevadans:

- Own Boss: This depicts a barbershop owner, food truck, realtor, housekeeper, and a landscaper being experts in the respective fields with a voiceover “Our plans are made for your plans.”
  - Video & Stills
  - English & Spanish Versions
- Driver: This depicts a food delivery and ride-share driver, illustrating that Nevada Health Link connects independent contractors and gig workers to comprehensive health insurance.
  - Video
- Taco Truck: This depicts the owners of a popular taco truck in Las Vegas, showcasing how owners of unique businesses and entrepreneurs can find health coverage at Nevada Health Link.
  - Video & Stills
  - English & Spanish Versions
- Barber Shop: This depicts a barber in his shop who takes pride in his work and receives news that he is adding to his family.
  - Video & Stills
- Part-time Worker: This depicts a server/ barista who excels at food service and finds the health insurance that fits her needs at Nevada Health Link.
  - Video & Stills
- Being There - Takes you through a journey with a father and son and they grow up together, the son has an accident at a soccer practice, but the father is there to care for the son by making sure he’s covered with health insurance.



- Video & Stills
- English & Spanish Versions

#### Detailed Launch Timeline

- Window Shopping Period
  - October 1 - 31, 2022: Press Releases, Prep Rally, Community Events, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Email Marketing, Blog Posts, Organic Social Media
- Open Enrollment Period
  - November 1, 2022 - December 31, 2022: Launch Press Releases, Press Conference, Health Fair, Community Events, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media
- Deadline Messaging Period
  - January 1, 2023 - January 15, 2023 (planned tactics include): Press Releases, Community Events, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic Social Media

#### **Open Enrollment Campaign: Research & Strategy Highlights**

As mentioned, the research conducted prior to the campaign helped determine the successful messaging and creative direction prior to campaign development. Marketing for Change conducted an online survey of 380 Nevadans reflecting a cross section of all Nevadans. The goal was to assess the consumer response to potential marketing concepts for the open enrollment period. The collected data were emotional responses to concepts, general discussions, and reactions to concepts, and recall tasks tested which concept was remembered most clearly at end of discussion. The campaigns tested were similar and considered evolutions of the 2021 Open Enrollment Period to build off of the success of the previous campaign. It was found that all campaigns had positive reactions and that evolving messaging would resonate with the target audiences.

#### **Open Enrollment Period: November 2022 Performance**

As of December 1, 2022, Enrollment was up 3% year over year. All marketing efforts will continue to focus on increasing enrollment. As of the end of November 2022, the Exchange was seeing the highest number of enrollees in Clark County, as well as proportionally higher increase in new enrollment among young adults aged 25-34 years. In looking at how individuals enrolled, data shows that active re-enrollees were more likely to use a broker than any other means of enrolling.

- Nevada had a large market of the uninsured population

- Attended 57 community events, reached 75,658 people, engaged with 18,169 Nevadans from Oct 1- Jan 15.
- PR efforts garnered strong awareness, 89 pieces of coverage and 695k coverage views
- 8,232,798 impressions from digital paid media tactics, and of that 167,330 were engaged users.
- 239,529 sessions with 112,998 unique users which exhibited time on page of over 13 minutes.

### **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 PY2023 Open Enrollment Media Plan integrated highly effective tactics to reach these historically underserved communities, as well as the remaining communities in Nevada.

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

Many of the traditional channels (billboards, radio, etc.) built awareness of Nevada Health Link and Open Enrollment through exposure to its ‘price compete’ campaign. The blended traditional and digital placements, from partners like Las Vegas Review Journal and the Reno Gazette Journal moved individuals from awareness to consideration. Paid social media placements similarly moved individuals from initial exposure to consideration. As users landed on NevadaHealthLink.com, the digital ad experience was able to retarget them in the future. Each of the digital platforms had retargeting ad sets and creatives, ensuring that individuals who had shown interest in Nevada Health Link enrollment were nudged again. Lastly, for individuals showing intent to enroll, the Exchange and TAA leveraged Search Engine Marketing (SEM) marketing to push them to enroll. This combination of channels and tactics generated strong enrollment figures for 2022’s Open Enrollment Period.

### **Open Enrollment Period: Marketing Collateral**

The Exchange communications team along with The Abbi Agency updated the bilingual resource guide and tribal guide which were subsequently printed, distributed, and updated online to support outreach, education, and enrollment efforts among underserved communities.

Additionally, during the Open Enrollment timeframe, efforts continued to ensure that the brand was well represented at community events with updated collateral materials, polos, and pop-up banners.

### **Open Enrollment Period: Paid Media Tactics**

**Connected TV/OTT** November through December 31, multiple 15 second and 30 second creatives were broadcasted. As the January 15 OEP deadline gets closer, the frequency of advertisement plays will increase and specific deadline messaging will be added, helping drive Nevadans to the website to enroll in health insurance. Additionally, channel and show placements that had the most impact was targeted. These include morning and evening news, as well as live events with high viewership such as sporting events. The team worked with broadcast networks, cable providers and connected tv vendors to reach Nevadans through their televisions. The Exchange also leveraged Charter Spectrum's Connected TV offering, in Northern Nevada, and Cox's Connected TV offering, in Southern Nevada, to reach the "cord cutter" audience. The "cord cutter" audience are individuals who do not have cable or dish television and instead only watch stream services. This is a growing trend among Millennial and Gen X consumers. TAA did so as they were able to negotiate for the lowest cost-per-1,000 impressions rate of our proposed Connected TV vendors.

**Out-of-Home** This paid media tactic included multiple exciting vendors & placements that helped reach Nevada residents when they are neither on their devices nor intending to consume media. Multiple Out-of-Home vendors for static billboards, like Las Vegas Billboards, Lamar, was used. Lamar served Reno, Carson, and Elko. Las Vegas Billboards and Lamar served Las Vegas. Billboard vendors provided inventory that avoided tourist areas and had high visibility by individuals in the Exchange's target demographic. This year, All Over Media was used to provide targeted advertising to communities with likely high populations of uninsured. These targeted placements are at gas stations, on posters, and mobile billboards.

**Google** This expansive network was the second largest media channel, which can be attributed to Google's reach. The Google Search Engine Marketing (SEM) campaigns ran on Google's search engine as well as their extended reach network. As of June 2022, Google accounted for 92% of global search traffic. The Exchange geotargeted the OEP/SEP campaigns to Nevada and it is 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** Like Television, radio rates did increase in 2022 due to rising costs as well as the election in early November. TAA worked to negotiate great added value, in the form of free plays and in-person radio remotes, with many station partners. The Exchange worked with multiple radio partners to reach both Spanish and English audiences.

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

- Facebook: This is one of Nevada Health Link’s broadest awareness platforms, as nearly 70% of US adults use Facebook daily, spending an average of 58 minutes on the platform daily. Both Spanish and English language audiences were reached here.
- Instagram: This platform skews slightly younger than Facebook. As well, demographically, the Spanish Language audiences are more active on Instagram than on Facebook.
- Twitter: Twitter’s demographic skews younger, is more diverse than Facebook and Instagram, and has a more even user distribution between Males and Females. This platform will help Nevada Health Link reach minority communities including African American, Latinx and LGBTQ+.
- LinkedIn: On LinkedIn, Nevada’s self-employed, gig and contractor populations were reached. A broad range of appropriate job titles such as hairdressers, rideshare drivers or tradespeople were targeted throughout OEP.
- Snap Chat: This platform’s popularity is increasing with strong growth in the millennial and gen z audiences. As well, Snapchat is popular with Spanish language audiences currently. TAA saw strong returns from this platform in accessing younger, hard-to-reach groups.
- TikTok: A younger audience was reached with this platform. This platform is highly popular with the gen z audience but is growing in other audiences. There are over 700k TikTok users in Nevada, with 70% of them over the age of 20.
- Pinterest: The Pinterest audience demographic skews heavily female. This was leveraged by reaching family decision makers that are the mom/wife role.

**Print** TAA and Exchange worked with a broad range of print partners that provided both physical print placements as well as digital placements, for both the Spanish and English language audiences. Major publications in urban metros such as the Reno Gazette-Journal and the Review-Journal provided high frequency in print as well as digital partnerships and takeovers. Urban Voice Magazine, distributed throughout the African American community, helped reach a historically underserved community in Nevada. Additional rural placements were added such as Pahrump Focus Magazine and The Ely Times to improve reach in rural areas.

### **Open Enrollment Period: Paid Media Performance**

From October 1 - November 30, the Open Enrollment campaign garnered 8,232,798 impressions from digital paid media tactics, and of that 167,330 were engaged users.

OEP English had a great launch. Notable performers were OEP English Search, which yielded an 8.7% CTR, while Twitter for OEP English generated an impressive 24% CTR.

TAA continues to monitor all paid media assets and will optimize to best performing tactics that drive awareness, website traffic and enrollment.

### **Open Enrollment Period: Public and Media Relations Overview & Strategy**

The Abbi Agency aligned with Nevada Health Link's goal of getting more Nevadans enrolled in health insurance and used the Open Enrollment Period to garner attention through earned media placements. Key efforts included an October 1 press release announcing the start of "window shopping" outlining the new insurance carriers offered through Nevada Health Link and the approved rates for the plans for the upcoming OEP. Ahead of Open Enrollment starting on November 1, public relations efforts focused on securing stories in statewide media outlets that shared how Nevadans could prepare for the Open Enrollment Period, including eligibility, how to sign up and where to get help throughout the enrollment process. As an added element to the press release distribution, TAA coordinated a video filming day at Nevada Health Link's Carson City Office with Ryan High, Katie Charleson, and Georgina Castaneda to record media interview style responses regarding the Open Enrollment/Window Shopping period. The strategy behind this was to offer broadcast news stations the opportunity to run interviews with already provided content. Public Relations efforts also focused on reaching Nevada's AAPI, African American, Native American, and Latino/Hispanic communities by targeting media outlets that specifically aim to reach these demographics.

On November 1, opening day of Open Enrollment, TAA coordinated a Press Conference at the Southern NV Health District (SNHD) in Las Vegas. Ryan High, Executive Director kicked off the presser with multiple speakers including Congresswoman Susie Lee, SNHD Director, Dr. Florence Jameson, Exchange Board Chair, Alberto Ochoa, NVHL broker, and shared testimonials and encouraged Nevadans to seek free assistance and to enroll in health coverage. TAA helped draft talking points for each of the speakers as well as coordinate media attendance. TAA hired a professional video company to help live stream the press conference to media statewide, while also streaming it to Nevada Health Link's Facebook channel, so the public could watch it live.

PR outreach on November 1 included a statewide press release with imagery captured from the press conference as well as the pre-recorded interviews taken prior to window shopping. The combined efforts led to positive opening day coverage, making headlines in some of Nevada's top local outlets, such as the Las Vegas Review-Journal. Keeping in mind, Open Enrollment began one week prior to the General Election (on 11/8) and the media landscape was primarily election related, The Abbi Agency continued to strategically plan for coverage, which was reflected in the PR results.

Following the press conference, a public health fair with NV on-Exchange insurance carriers was held at the SNHD. On Friday, November 4th, we held a Community Health Fair in Reno, NV at the Downtown Reno library with some of Nevada's on-Exchange carriers, NVHL staff, and Community Health Alliance, a navigator organization. The purpose of this event was to educate and inform Nevadans about the health insurance options through Nevada Health Link.

During the first week of Open Enrollment, the US Secretary of Health and Human Services,

Xavier Becerra made a last-minute visit to Las Vegas and had interest in speaking with Ryan High about the Exchange and health care in Nevada. TAA helped coordinate a roundtable talk at the Asian Community Resource Center (ACRC). Ryan met with Secretary Becerra to discuss health care topics, joined by the ACRC navigator entity, Asian Community Development Council Community Center (ACDC) navigator entity and former Rep. Shelley Berkley.

Throughout the first month of November, TAA continued to pitch Open Enrollment, closing the month with a “30 days success” press release, highlighting the new and active enrollments on the Exchange within the first month. We also found that some consumers were coming to the Exchange with frustrations about scams/imposter health insurance brands. Knowing this is a top concern and a targeted time for scammers, TAA quickly reacted with a pitch regarding how to watch out for scams during Open Enrollment.

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.

### **Open Enrollment Period: Public Relations Performance**

A timeline of media distribution items between 10/1 and 12/1 are as follows:

- October 3: Window Shopping/Rates Release
- October 20: Media Alert inviting Nevada media to OEP Press Conference (virtually and in person)
- October 21: Press Release Announcing Southern Nevada Health Fair
- October 24: Media Alert announcing Northern Nevada Health Fair
- November 1: Press Conference held on first day of OEP at SNHD and streamed live on Facebook and to statewide media
- November 1: Public Health Fair in Southern Nevada at SNHD
- November 1: Press Release announcing the start of Open Enrollment
- November 4: Public Health Fair in Northern Nevada at Downtown Reno Library
- November 4: Ryan visit with US Secretary of HHS, Xavier Becerra
- November 16: Health Insurance “How to avoid scams” during Open Enrollment pitch
- December 1: 30 Days Success Press Release

Earned Media Metrics between 10/1 and 12/1:

- Press Releases (4); Media Alerts (2); Press Conferences (1); Total individual media outreach of releases and pitches (434)

- 89 pieces of coverage
- 692K est. coverage views
- 95K print distribution
- 11 backlinks
- Average domain rank authority: 55
- Distributed three (3) press releases to Hispanic media
- Multiple media interviews and placements in Hispanic media outlets, including on La Voz and Fiesta Radio.

### **Open Enrollment Period: Event Outreach and Community Relations**

During the October 2022 Window-Shopping period, the community relations and event outreach teams were focused on brokering new relationships and fostering current ones with organizations and partners such as Nevada Minority Health and Equity Coalition and Food Bank of Northern Nevada.

To kick off the Open Enrollment Period in November, the TAA community relations teams helped NVHL plan and host two separate community health fairs in Southern Nevada at the Southern Nevada Health District and in Northern Nevada at the Reno Downtown Public Library. These health fairs allowed members of the community an opportunity to talk to local organizations and on-Exchange private health insurance carriers and ask any questions they might have had ahead of signing up for health coverage through the Exchange.

Additionally, there continued to be ongoing community event participation including attendance at family health festivals, various Day of the Dead events, Senior Expos and Thanksgiving community events.

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

### **Community Booth Events (Oct-Nov):**

- 10/1 - REACH Binational Health Fair & Family Carnival
- 10/1 - City of Henderson Hot Rod Days
- 10/2 - Nevada Cancer Coalition- Paint Nevada Pink Event
- 10/4 - LVMPD Downtown Area Command National Night Out Event
- 10/4 - LVMPD Bolden Area Command National Night Out
- 10/4 - LVMPD Northeast National Night Out
- 10/5 - Family Health Festival
- 10/6 - Senior Expo - Silverton Casino
- 10/6 - 2022 Nevada Healthcare Forum
- 10/6 - Mobile Health Collaborative Fall 2022
- 10/7 - NCET Small Business Expo

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- 10/8 - Nevada State Fire Marshal Public Safety Day
- 10/8 - Las Vegas PRIDE Festival
- 10/8 - 10/9 - Great Italian Festival
- 10/8 - 3rd Annual Las Vegas Baby Expo
- 10/8 - City of Henderson Heritage Harvest Festival
- 10/9 - Faith and Blue Cornhole Tournament
- 10/13 - Senior Expo - Suncoast Casino
- 10/15 - NAACP Las Vegas Invitational Black Rodeo Show
- 10/15 - Hispanic Heritage Month East Las Vegas Fiesta & Grand Re-opening
- 10/21 - Senior Expo - Sunset Station
- 10/21 - Dayton Library Trunk or Treat
- 10/21 - Clark County Wicked Whitney on Missouri Ave
- 10/22 - Women's Health & Wellness Expo
- 10/22 - Aki Matsuri Festival
- 10/22 – 10/23 – Pumpkinpalooza
- 10/22 – 10/23 - Haunted Harvest
- 10/22 - Clark County Trunk-or-Treat Eastside Nights
- 10/27 - City of Henderson Truck or Treat
- 10/27 - Boys & Girls Club of Truckee Meadows 2nd Annual Trunk or Treat
- 10/27 - Walnut's Wicked Wonderland
- 10/27 - Bolden 20 Year Anniversary & Halloween Festival
- 10/27 - LVMPD Monster Mash Trunk or Treat
- 10/27 - Carson City Boonanza Trunk or Treat
- 10/27 - City of Reno - Trunk or Treat
- 10/28 - Senior Expo - Santa Fe Station
- 10/29 - Poppy Foundation Trunk or Treat
- 10/29 - City of North Las Vegas Harvest Festival Trunk or Treat
- 10/29 – 30 - Springs Preserve Haunted Harvest
- 10/30 - Day of the Dead Festival
- 10/31 - Ward 5 Safe Night Halloween Carnival
- 10/31 - The Center LGBTQI+ Trunk or Treat
- 11/4 - Senior Expo - Green Valley Ranch
- 11/4 - NHVL Community Kickoff
- 11/4 - 6 - The Great Las Vegas Taco Festival Fiesta Radio
- 11/4 – 6 - Springs Preserve Día De Muertos
- 11/11 - Senior Expo - Boulder Station
- 11/12 - Festival of Lights
- 11/13 - Fiesta 98.1 FM Radio Added Value Outreach
- 11/17 - 2022 B2B Expo



- 11/18 - Senior Expo - Aliante Casino
- 11/19 - Water Lantern Festival
- 11/20 - Fiesta 98.1 FM Radio Added Value Outreach
- 11/21 - PacksGiving Health Fair - UNR
- 11/22 - Nevada Homeless Alliance 2022 Fall Project Homeless Connect
- 11/22 - Thanksgiving Turkey Dinner Giveaway | 250 Families

### **Sponsorships:**

- Nevada Cancer Coalition - Paint Nevada Pink Event (10/2)
- 2022 Nevada Healthcare Forum (10/6)
- Las Vegas PRIDE Festival (10/8)
- 3rd Annual Las Vegas Baby Expo (10/8)
- CITY OF HENDERSON FALL EVENTS: Sports Expo, Heritage Harvest Festival, Aki Matsuri Festival, Trunk, or Treat (10/1, 10/8, 10/21,10/22)
- NAACP Las Vegas Invitational Black Rodeo Show (10/15)
- PumpkinPalooza (10/22-10/23)
- Springs Preserve Haunted Harvest (10/22-10/23 & 10/29-10/30)
- Opportunity Village Halloween at Magical Forest (10/30 – 10/31)
- 50+ Festival (Senior Expo) - Fall Series (9 Expos, each Friday, October – December)
- The Great Las Vegas Taco Festival “Fiesta Radio” (11/4, 11/5, 11/6)
- Festival of lights (11/12)
- NMHEC Impact Summit (11/18)
- Water Lantern Festival (11/19)

### **Open Enrollment Period: Event Outreach and Community Relations Performance**

Events during the Open Enrollment Period: October 1, 2022, through November 30, 2022

- 57 Community events
- 75,658 Event Attendees
- 18,169 Engaged Attendees

### **Open Enrollment Period: Content Strategy for Owned Channels**

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

#### **THE CHALLENGE**

Nevada Health Link’s audience is busy with day-to-day tasks and is looking for a simple, easy, and efficient way to make the best decisions regarding their health insurance. The Nevada Health

Link audience is broad, including residents with limited time and ability to digest complex insurance information as well as those to whom English is a second language. Search results that detail insurance enrollment in the simple and most direct terms both benefit the audience directly and are rewarded by search engine algorithms.

### **THE EVERGREEN SOLUTION**

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

### **A CUSTOMER-JOURNEY FOCUSED STRATEGY**

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

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

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

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

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

### **Open Enrollment Period: Social Media Strategy & Overview**

Window Shopping content encouraged Nevadans to explore Nevada Health Link's insurance options, understand important dates, and get acquainted with the benefits of window shopping prior to enrollment.

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

The content corresponded with the themes outlined in the broader Open Enrollment plan including being prepared for your plans and making sure health insurance is part of their plans. This theme is bolstered through the wide range of age demographics shown through imagery that perpetuates healthcare is not a one-size-fits-all solution and relates to Nevadans of all walks of life. Spanish content was also developed from a variety of the social posts. These posts contained imagery heavily featuring Hispanic families and will focus on the overarching concepts of traditions to align with the campaign direction.

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

### **Open Enrollment Period: Social Media Performance**

- 3 Live Social Events: The LGBTQ's Center of Southern Nevada, Mona Lisa Paulo, Nevada Health Link Press Conference for 2023 Plan Year Open Enrollment, and Food Bank of Northern Nevada, Nicole Lamboley.
- Countdown to Open Enrollment
- Integration of Thankful Thursdays Post

- Strong Presence of Hispanic Posts
- Partner Support
- Window Shopping Content
- Campaign Video Incorporation
- Social Posts to Promote Open Enrollment Personality Quiz
- Strong Presence of Open Enrollment Content (Sharing links to landing page, Promoting events, Ways to book appointments with brokers, Call center hours, OEP Resources)
- Sharing news stories at every opportunity to boast success of OEP
- Impressive Rise in Social Media impressions & engagement from Oct 1-Nov 30, 2022
  - 1,354,362 impressions
  - 32,879 engagements
  - 13,835 post link clicks

**Open Enrollment Period: Email Performance**

Leading into 2022, The Abbi Agency completed the transition to a new customer relationship management (CRM) tool to manage its emails lists. The new CRM allows for greater automation and will provide for integration opportunities with the enrollment platform in the future.

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

SENT	OPEN RATE	CLICK RATE	CLICK-THROUGH RATE
181,898	14.44%	1.74%	12.02%
15 Emails	26,208 Opened	3,151 Clicked	-
▲ 19.28%	▼ 5.21%	▲ 0.44%	▲ 5.41%

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

- The email domain verification process being completed, and emails ending up in user's

main inbox instead of spam.

- The two most successful emails were to the App Started Group at the end of OEP. This clearly indicates that users are procrastinating and not prioritizing their enrollment until necessary.

The new CRM allowed for the implementation of a quiz on the OEP landing page which returned one of nine results to an individual which gives them tips for reviewing health insurance plans and then logs these individuals in the CRM and sends them an automatic email with their response.

### **Open Enrollment Period: Website Strategy**

The Exchange and The Abbi Agency conducted many general updates for the Open Enrollment to improve both the English and Spanish speaking customer's journey:

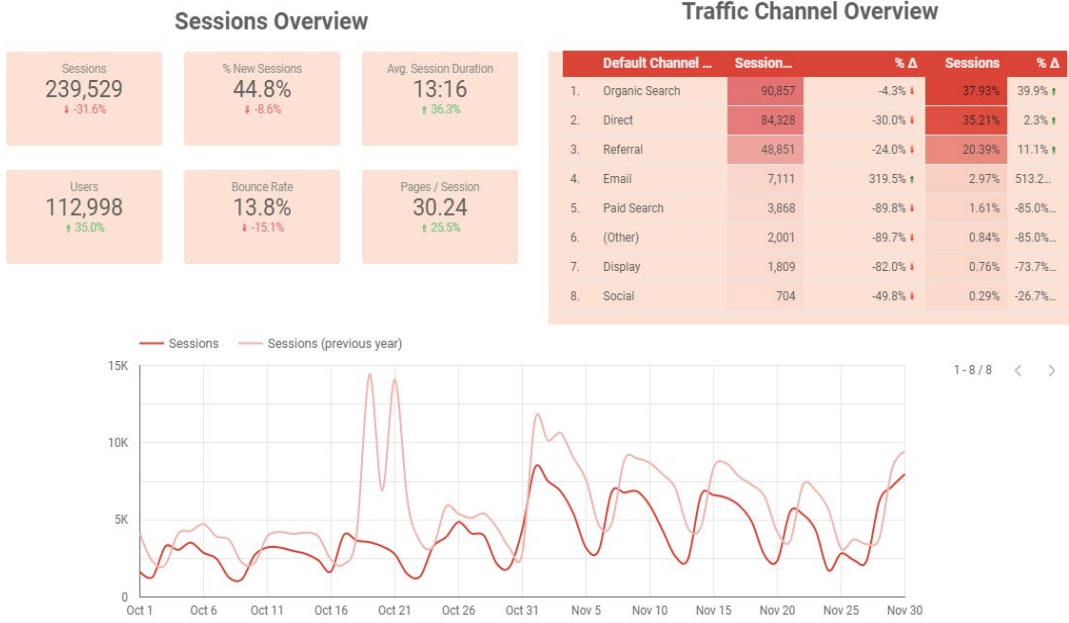
- Update Navigation UI
- Resolve Broken Website Links
- Launch Countdown Timer
- Update Content on Open Enrollment Specific Pages
- Create Additional Tracking for Enrollment Form
- Create English & Spanish Open Enrollment Landing Pages
- Update design of many pages
- Translation of Get Insured pages into Spanish for GI to launch Spanish application

The Open Enrollment landing pages including many added functionalities including an interactive quiz as well as searchable database of Spanish-speaking Brokers and Navigators by zip code.

### **Open Enrollment Period: Website Performance**

- There was an increase to the average session duration by 36% and is now over 13 minutes
- Session's volume dipped down during this period compared to last year, but the number of users was up 35%, This is a key factor. This indicates that we are reaching a wider audience, and they may be completing their enrollment earlier, so they do not need to come back for more sessions.
- Organic Search, direct and referral were the two highest performing channels driving web traffic. Indicating a strong awareness presence in the marketplace driving consumers to act of their own accord and our partners were a key factor in driving website traffic.
- Likely the decrease in broadcast TV and radio buys throughout October 1- November 8, 2022, due to increased political costs impacted traffic, but throughout November traffic was seen to continually increase. Throughout December 2022 and throughout January 15, 2023, additional emphasis will be placed on integrated tactics which drive website traffic.

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## 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 the Exchange’s Data Analyst within the Operations team. Front of mind for operations going into the open enrollment period continues to be lowering the QA team’s ticket count, continued service to the broker and navigator community, and managing audits and ad hoc information requests and projects from the Center for Medicare & Medicaid Services (CMS), and the Exchange’s financial audit regarding processes to prevent improper payments and the unwinding of the PHE. During this time period, the operations worked closely with the finance team to present the budget for the FY 2023-2024 biennium.

The operations team also hired a few new employees to the Exchange and is working closely with the Executive Director on preparing for the 82<sup>nd</sup> Nevada State Legislative Session, working with NV State Medicaid on the unwinding of the Public Health Emergency, and conducting meetings with the Data Analyst and the Recon team on a full review of the Exchange’s enrollment data and reporting.

## Policy & Compliance

The Policy and Compliance Manager position serves as the program manager for policy, appeals, and plan certification units. These units are content experts in releasing guidance and policy

manuals to internal staff, external stakeholders, and the public. They also oversee the librarianship of all documents to ensure they are updated appropriately. They schedule document reviews, including 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 unit consists of the policy and compliance manager and a policy and compliance coordinator, they are essential in collaboratively working together to support policy-related matters that impact operations. They work to counsel management and staff on policy impacts on business operations by ensuring system integrity and functionality by reporting potential defects or issues to vendor staff. They continue to oversee the quarterly release management of future system design and coordinate testing for the release, with compliance related to User Acceptance Testing (UAT). Additionally, they continue to oversee and ensure that the Exchange's vendor system complies with all applicable state *Nevada Revised Statutes* (NRS), *Nevada Administrative Code* (NAC), and federal law and rule changes as they occur. There is a continual focus daily on the nuances of eligibility and enrollment policy to educate and help consumers, brokers/navigators, the Quality Assurance team (QA), the Exchange call center staff, and internal staff with the assistance of GI to arrive at the correct technical answers on questions that vary from simple to complex in nature.

The Policy and Compliance Coordinator has focused on receiving and coordinating with the Exchange's Broker Liaison to respond to consumer complaints regarding questionable broker business practices.

Below are policy-related matters along with the writing of technical guidance that impacted operations from July 2022-December 2022 and some analysis of federal and state policy research.

#### July 2022

- Spanish translation- to allow consumers and those acting on their behalf the option to view consumer-facing content on the Nevada Health Link platform and system-generated notifications in either English or Spanish. Consumers on NevadaHealthLink.com will be able to toggle language displays from English to Spanish.

#### August 2022

- Inflation Reduction Act- The President signed the Inflation Reduction Act into law on August 16th which extends current American Rescue Plans subsidies through 2025.
- Auto-Renewal Testing
- Pre-renewal notice

#### September 2022

- Auto-renewal Dry-Run with Production Enrollment Data
- Family Glitch UAT

#### October 2022

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- Spanish Translation UAT
- IRS released Premium Tax Credit (PTC) reconciliation caps for 2023- These figures are the maximum amount of Advanced Premium Tax Credit (APTC) consumers may have to pay back at tax filing in early 2024 based on their income and family composition (single vs. family). The cap is based on income and family composition at tax filing, and there is no cap over 400% of FPL.
- Distribute Notices and Emails to Consumers about Renewal Eligibility and Auto-renewal processing
- Nevada Health Link Policy Manual: Was updated October 2022 for clarification purposes.
- The Exchange took the opportunity to provide comments to the Department of Health and Human Services (HHS) and the Office for Civil Rights (OCR) on its Notice of Proposed Rulemaking on “Nondiscrimination in Health Programs and Activities” under Section 1557 of the Affordable Care Act (proposed rule).

November 2022

- Transmission of Text Consent Data in Account Transfer (AT) process to DWSS. Current text changes are underway to provide a communication consent box for DWSS/Medicaid/CHIP partners.

December 2022

- Catch-up Auto-Renewals generated for 2022 Special Enrollment Period (SEP) enrollees after the first auto-renewal
- Expecting the 2024 Notice of Benefit and Payment Parameters (NBPP),

**Appeals**

The Appeals unit consists of the Policy and Compliance Manager and the Appeals Coordinator. If consumers believe there was a mistake or disagree with certain eligibility determinations made by the exchange, they have a right to request an appeal. The Exchange continues to oversee first-level appeals, and if applicable, will send hearing requests to the Division of Welfare and Supportive Services (DWSS) for adjudication.

- The table below highlights appeal metrics received from July 1, 2022 – to November 30, 2022, part of PY 2022.
- The information is the number of appeals the Exchange has received in each month, the resolution rate by the end of each month, and the average number of days appeals were open during the given month.

Month	Number of Appeals Received	Resolution Rate at the End of the Month	Average Number of Days Open



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July 2022	12	67%	5.4
August 2022	8	100%	1.9
September 2022	12	100%	5.8
October 2022	9	100%	1.7
November 2022	11	90%	4.6

The Exchange has successfully informally resolved all appeals which were closed within a standard time and settled in the following month.

- In July of this year, the Exchange completed a second-level appeals process by establishing the Electronic File Transfer (EFT) for Processing of Eligibility Appeals Case Management System (EACMS) with Centers for Medicare & Medicaid Services (CMS) in the Marketplace Appeals Group, Division of Technology & Operations.
  - Suppose an appellant had a hearing request heard by the Division of Welfare and Supportive Services (DWSS) and disagrees with the appeal decision. In that case, he or she may make an appeal request to CMS appeals entity within 30 days of the date of the DWSS notice of appeal decision or notice of denial of a request to vacate a dismissal.

**Plan Certification**

The Plan Certification Manager was busy from July 2022- December 2022. Each year Nevada Health Link, Nevada Division of Insurance (DOI), and Nevada’s on-Exchange Insurance Carriers (Issuers), work collaboratively to ensure that Qualified Health and Dental Plans are available for purchase through 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.

- The table below highlights deadline dates that issuers and the plan certification manager had to adhere to for 163 QHP Plans – Seven Carriers, and 18 Qualified Dental Plans – Five dental carriers to be ready for Open Enrollment Plan Year 2023.

Activity	Deadline
Plan Certification Manager-First data transfer from SERFF to Nevada Health Link SBE Platform	7/13/2022
Issuer plan preview on Nevada Health Link SBE Platform	7/13-8/19/2022

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QHP issuers, Exchange administrators, and CMS preview the 2022 QHP quality rating information	8/1-9/30/2022
Proposed rate change posted on the DOI website	8/1/2022
Issuer Supplemental URL Templates due in SERFF	8/3/2022
Plan Certification Manager-Draft Plan Year 2023 Issuer Agreements sent to issuers for review (Including attachments and Policy Memo)	8/16/2022
Plan Preview ends, deadline for all plans to be verified	8/19/2022
Letters of Good Standing and Network Adequacy submitted to the Exchange from DOI	8/19/2022
Final deadline for issuers to change QHP application without State Authorization (not applicable to rates)	8/24/2022
Rate filings approved by DOI	8/25/2022
Plan Certification Manager -Final data transfer from SERFF to Nevada Health Link SBE Platform if applicable	8/26/2022
Plans re-verified for rates – rates must be approved by DOI	8/30/2022
Plan Certification Manager -Final Plan Year 2023 Issuer Agreements sent to issuers with final plan confirmation list	9/2/2022
Issuers send signed agreements and confirm final plan listings	9/2-9/13/2022
Plan Certification Manager- to send final plan confirmation list and countersigned Issuer Agreements to issuers	9/13/2022
Plan Certification Manager -Plans Certified in SERFF	9/13/2022
Approved rate changes posted on the DOI website	10/1/2022

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Consumer window shopping begins	10/1/2022
Plan Certification Manager - URL links need to be live for window shopping	10/1/2022
Plan Certification Manager -Limited data correction window (not applicable to utilize for service area changes, plan offerings, or rate data). Must obtain State Authorization prior to use of window.	10/5-10/7/2022
Anticipated public display of QHP quality rating information	11/1/2022
Open enrollment begins	11/1/2022

### Security & Reconciliation

The Reconciliation Team consists of two positions: one Reconciliation Specialist, a Business Process Analyst I (BPA I); and one Reconciliation Team Lead, a 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 three (3) 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 continued 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, which is required to verify eligibility for health/dental enrollments and subsidy assistance.

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 year the Security and Reconciliation team has also helped to coordinate the testing and approval of four major software releases (deployed quarterly) for the Exchange Platform, and they have continued to develop and maintain innovative data-reconciliation tools which provide supplemental data analysis functions not available through our Exchange Platform. These activities have resulted in a substantial reduction in high-impact data discrepancies versus previous plan years, even in light of the substantial increase in overall enrollments resulting from the American Rescue Plan Act (ARPA).

### **Consumer, Carrier, Broker, and Enrollment Professional Assistance**

The Quality Assurance (QA) team consists of four Program Officer Positions as Quality Assurance Analysts who 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 working in office and at home on a hybrid schedule. The QA team continues to resolve of consumer and broker/navigator questions and technical issues by fostering close relationships with the Exchange's health and dental insurance carriers. These to partnerships allow the Exchange to contact their subject matter experts who n assist in the resolution of basic and complex issues.

### **Casework with Exchange Insurance Carriers**

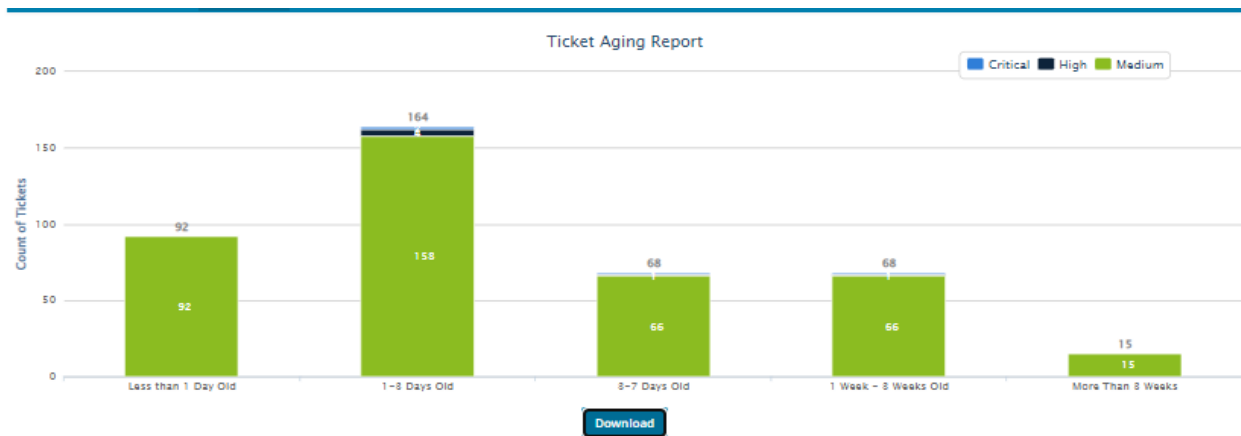
The QA team continues to utilize Salesforce case management software for case work between the Exchange and its carriers which is referred to as the "Carrier Connector." The QA team uses this platform to collaborate with the seven qualified health plan carriers and six qualified dental carriers. The QA team has successfully closed 1,310 cases between the time period of June 1, 2022 to December 31, 2022.

### **Consumer Assistance Ticketing Aging Report**

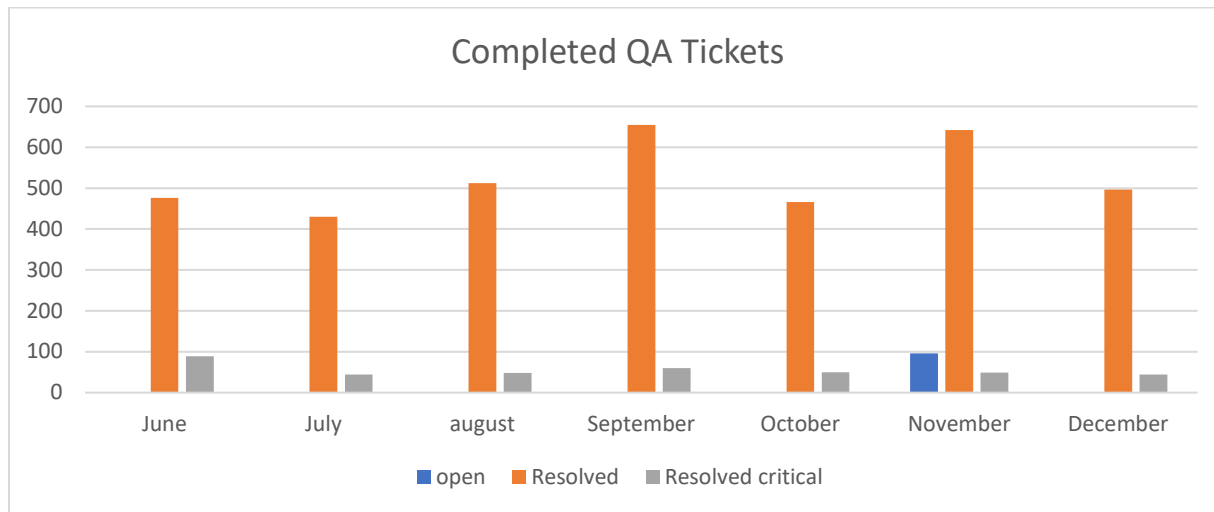
The chart below illustrates unresolved tickets processed by the GI call center and QA Unit as of the end of December. The chart is inclusive of consumer data matching issues (DMI's) which include issues needing resolution such as income verification, citizenship verification, validation

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of qualified life events, technical and billing discrepancies. The GI call center staff is responsible for reviewing and processing all tickets except for escalated technical and billing discrepancies which are handled by the QA unit.



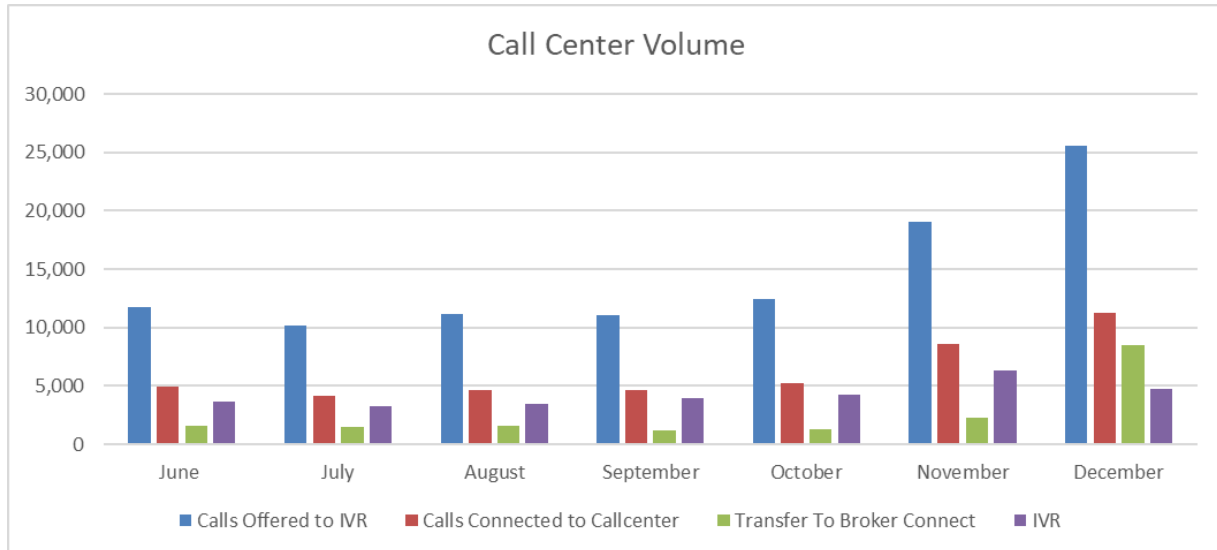
The chart below illustrates the volume of tickets that were resolved or remain open for any given month that the QA team has handled from June 1, 2022, through December 31, 2022. The QA team has done an amazing job at completing tickets within 21 days of receiving the request.



**GI Consumer Assistance Call Center**

The Quality Assurance team supports and works closely with the GI call center team, which independently fields call on the Broker Support and Consumer Assistance support telephone lines. The chart below demonstrates the Consumer Assistance call center volume since June 1, 2022, through December 31, 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 December 15, 2022, with 2,323 calls offered. The call center has maintained a 95% 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):
  - Kelli Anderson as primary and Aaron Frantz as secondary designee – Governor’s Office of Finance for Amy Stephenson, 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, including the December 2022 meeting to approve this report. 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 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 December 2022, the Exchange has over 700 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 number they provided.

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 platform, 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 latter 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 2023 Open Enrollment Period and off-season 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 are designed to allow insurance professionals to assist broker's 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 and educating Nevadans of the unwinding of the Public Health Emergency so that consumers do not experience a lapse in coverage. Brokers are working with Nevada Health Link to receive training and resources to educate consumers and keep their contact information up to date.

#### **NAVIGATORS, IN-PERSON ASSISTERS, AND CERTIFIED APPLICATION COUNSELORS**

To be compliant with federal regulations, the Exchange is required to have consumer assistance resources and functions, including a Navigator/In Person Assistance (IPA) program; and must refer consumers to appropriate state resources when available. The Exchange has allocated approximately a \$1.5 million dollar budget for the year-round work performed by Navigators and 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 and certified by Nevada Health Link. CACs work closely with the Exchange to educate consumers on the resources available in the health insurance marketplace. Exchange Navigators and IPAs attended over 110 in person events between July 1 and December 31, 2022. During the COVID-19 pandemic, Navigators and IPAs continue to attend in-person community outreach events while adhering to the Governor's mandates and social distancing requirements. Although outreach events seem to be picking up even through the pandemic, the Navigators and IPAs continued to work hard throughout the Open Enrollment Period (OEP) which began November 1, 2022.

While the COVID-19 pandemic still lingered amongst us through PY 2023's OEP, the Exchange's Navigators and IPAs remained focused and provided enrollment assistance,



outreach, and education via in-person and virtually through online formats such as Zoom, Teams or webinars. As always, the Navigators' and IPAs' focus continues to be to educate Nevadans on the OEP and Special Enrollment Period (SEP) process and the benefits of enrolling in qualified health and dental plans. The SEP education is to assist any consumer who may experience a qualifying life event throughout the year regardless of the enrollment cycle which began November 1, 2022, and goes through January 15, 2023.

### **Navigator 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.

### **Inflation Reduction Act (IRA)**

On August 16th, 2022, President Biden signed the Inflation Reeducation Act. It extends current American Rescue Plans of health insurance premium subsidies, a state-based exchange premium tax credits for individuals already eligible for assistance, and extended subsidies to individuals over 400% of the federal poverty level (FPL) through 2025.

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.

### **The Family Glitch**

On October 13th, 2022, the IRS published the final rule "Affordability of Employer Coverage for Family Members of Employees. This new rule eliminates what has been referred to as the "family glitch" for ACA health insurance coverage. The "family glitch" generally prevented family members of an employee who had access to an affordable employer-sponsored health plan from receiving premium subsidies for ACA health insurance coverage, due to the fact that the affordability of health insurance coverage for the employee's family members was based solely on the cost of the health insurance coverage for the employee and not the cost for adding additional family members to the employee's coverage which is often significantly more

expensive. The final rule eliminates the “family glitch” by basing the affordability of employer-sponsored coverage for family members of an employee on the employee’s share of the cost of covering the employee and their family members, not only the cost of the employee.

### **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.

- The current PHE is currently in effect until January 11, 2023, and the Biden administration has said it will give states a 60-day notice before ending the PHE. Since that notice was not issued in November 2022, it is expected the PHE will be extended again.
- 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 2023 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
<b>Total</b>		<b>1,046,499</b>	<b>18,536,883</b>	<b>19,583,382</b>
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
<b>Total Expenditure Categories</b>		<b>1,046,499</b>	<b>18,536,883</b>	<b>19,583,382</b>
<b>Revenue Over (Short)</b>		<b>0</b>	<b>0</b>	<b>0</b>

**Note:**

*In September 2022, the Governors Finance Office (GFO) approved the carry forward of \$627,900 of federal funds from the State Exchange Modernization grant to fund anticipated costs in SFY 23. This will fund activities to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or the Children's Health Insurance Program (CHIP) through the Exchange to maintain statewide health insurance coverage rates. To achieve this goal, the Exchange will work with GI to conduct direct outreach to consumers, who have been/will be sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency. These are consumers who have applied for Medicaid/CHIP and have been found ineligible or have, pending the end of the public health emergency, had their Medicaid/CHIP eligibility redetermined and been found ineligible, thus losing coverage.*

**Balance Forward**

State Fiscal Year (SFY) 2022 officially closed with the Exchange carrying forward \$8,755,512 in cash reserves into SFY 2023. This is an increase of \$3,268,130 from the projected carry

forward balance of \$5,487,382 in the Legislatively (L01) Approved Budget. The adjustment to L01 was made via Work Program C60789 at budget closing.

### **Budget Building for SFY 2024 & 2025**

The budget building process for SFY 2024 and 2025 has completed, and the agency request budget was submitted on September 1, 2022. At the time of this writing, the Governor's Recommended Budget (G01) has not been officially released. The agency requested totals are \$23,268,467 in SFY 24 and \$23,799,029 in SFY 25. The A01 budget consists of 8 enhancements, almost all of which relate to accommodating the growth the Exchange has experienced as a result of the transition to a State Based Exchange (SBE). The budget requests include 26 existing positions to support operations as a SBE with a couple of reclassifications.

### **Revenue/Carrier Premium Fees (CPF)**

The Exchange is projected to collect \$16,162,279 in CPF for Plan Year 2022. Total Premiums for Plan Year 2022 were \$529,910,796, which is roughly \$43,484,699 more than Plan Year 2021 total premiums. This is a significant accomplishment considering this was the third year of operations as a State Based Exchange. The increase was due to the passage of the American Rescue Plan Act (ARPA), the Exchange had to align Federal Poverty Level (FPL) and the Advance Premium Tax Credit (APTC) subsidy tables with new affordability percentages outlined in the legislation to increase subsidies to all new and existing consumers, extending subsidies to new and existing consumers with incomes above 400% of the FPL, and implementing an Exceptional Circumstances Special Enrollment Period (ECSEP) to allow individuals and families to apply for and enroll in coverage beginning April 20, 2021 and ending August 15, 2021.

PY 2023 revenues are projected to be \$15,839,033, with future plan years remaining fairly constant. The slight decrease in plan year revenue is due to the Exchange enrolling 101,411 consumers in Open Enrollment (OE) from November 1, 2021, through January 15, 2022, which was a new Exchange record in PY 2022. This breaks out into 20,562 new consumers and 80,849 re-enrollees. The record-breaking numbers in OE are the cause of the higher revenue in PY 2022, but we expect PY 2023 revenue projections to remain the same or have a slight decrease.

These high revenues are 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. This will not impact SFY 24 and SFY 25, as higher revenues were projected in the A01 budget request.

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. The CPF for PY 2024 will be presented and approved by the Exchange's Board in February 2023.

### **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, 2022, the Exchange will complete its third 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 15<sup>th</sup> 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. ARPA will end in 2025.

The passage of ARPA catalyzed 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). 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. The Exchange was awarded \$1,046,499.81 on September 10, 2021. Grant recipients must only request reimbursement for pre-award costs of up to 40% of the total final award amount. In April of 2022, the Exchange used 40% of the award on pre-award costs to fund the ARPA enhancements. The rest of the award will be used to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or CHIP through the Exchange to maintain state-wide health insurance coverage rates, the Exchange will conduct direct outreach to consumers, via the consumer assistance center, who have been sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency, which will happen when the Public Health Emergency (PHE) ends. This amount was balanced forward from SFY 22 to SFY 23 via Work Program 23AR140001 in September 2022.

Despite all of the unforeseen and unbudgeted costs associated with the COVID-19 pandemic, in SFY 23, the Exchange projects to achieve an annual cost savings of approximately 32%, 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 49% in SFY 2023 with a total expected cost savings of over \$44M through SFY 2025.

### **Reserve Projections**

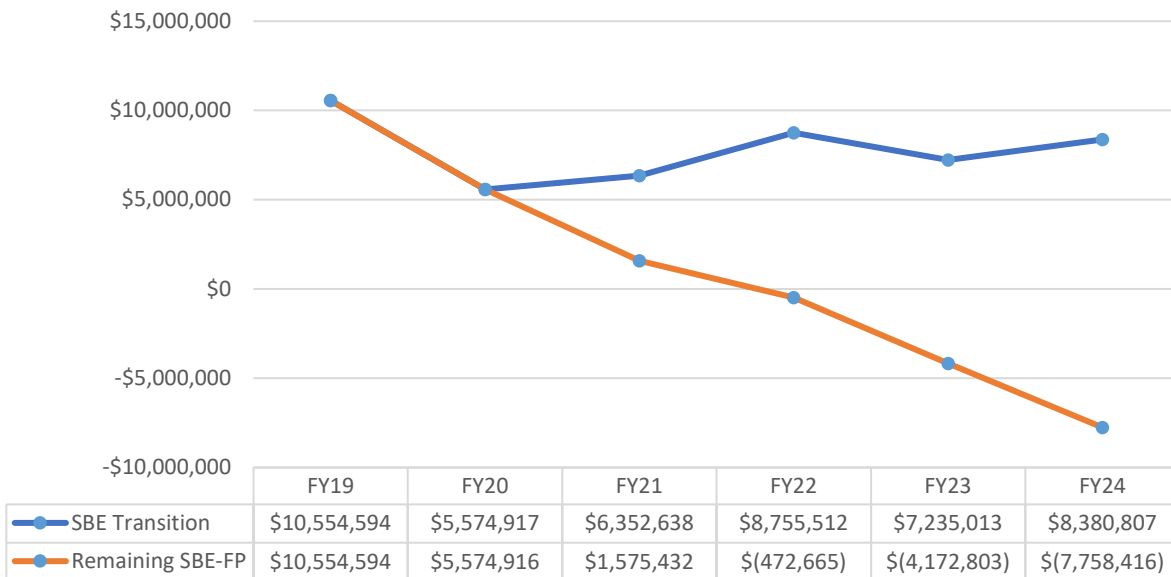
The impact of the transition on the Exchange's reserve levels has been favorable. In SFY 2023 the Exchange is projected to carry forward to SFY 2024 a balance of \$7,235,013 and is projected to carry forward a balance of \$8,380,807 into SFY 2025. These carry forward amounts reflect potential additional funding that we have received through federal grants to assist with ARPA implementation costs or possible cost allocations with Medicaid for the Navigator program.

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These amounts also include the record-breaking enrollment numbers from the passage of ARPA, which increased our revenue in PY 2022 and 2023.

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 through the end of SFY 23.

Comparison of Closing Reserve Levels



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