

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's On-Exchange Insurance Carriers

August 15, 2023



### **Introductions - SSHIX**

**Russell Cook** – Executive Director

rwcook@exchange.nv.gov

Janel Davis – Chief Operations Officer

j-davis@exchange.nv.gov

Katie Charleson – Communications Officer

kcharleson@exchange.nv.gov

**Meagan Ranson** – Plan Certification Manager

mranson@exchange.nv.gov

# **Agenda**



- August Enrollment Metrics
- Plan Certification Update
- Friday Health Plans De-Certification
- PHE Unwinding Update
- August RCNI Submission
- Q&A

### Six Month Look-Ahead

#### **August, 2023**

- 8/24: Final deadline for issuers to change QHP application without state authorization (not applicable to rates)
- 8/25: Rate filings approved by DOI
- 8/28: Final data transfer from SERFF to Exchange

#### September, 2023

- 9/4: Final Plan Year 2024 Issuer Agreements sent to issuers with final plan confirmation list
- 9/13: Plans certified in SERFF

#### October, 2023

- 10/1: Approved rate changes posted on DOI website; Consumer window shopping begins
- 10/16—10/18: Passive Renewals job

# Six Month Look-Ahead (cont'd)

#### November, 2023

• 11/1: Open Enrollment begins

#### December, 2023

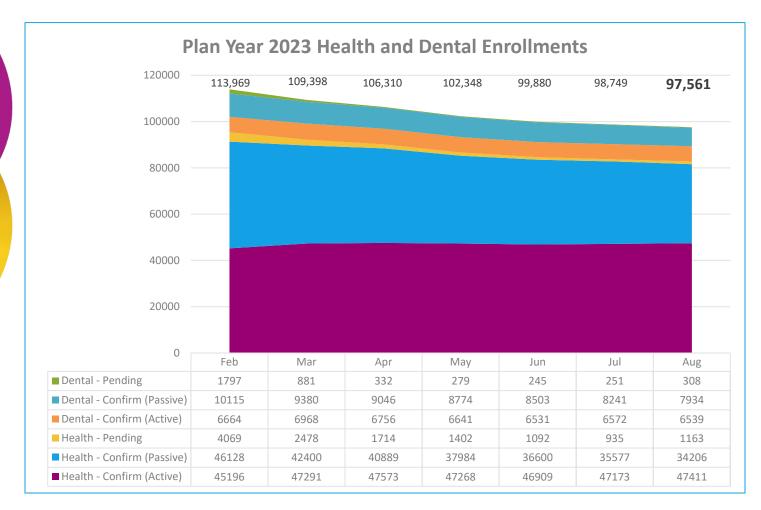
- 12/14: Secondary Passive Renewals (SPR) job
- 12/31: Last day to submit enrollment with coverage beginning January 1<sup>st</sup>, 2024

#### **January**, 2024

- 1/15: Open Enrollment Ends
- 1/20: Last day to submit enrollment with coverage beginning February 1<sup>st</sup>, 2024

### **Health and Dental Enrollments**

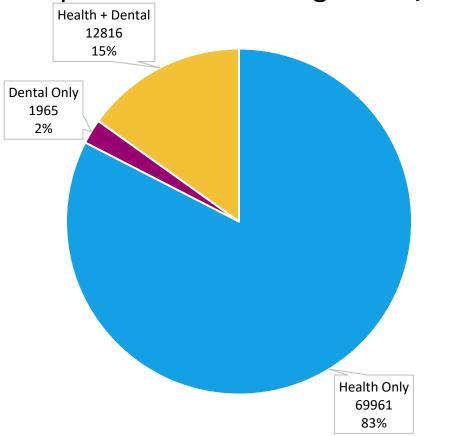
The figures in this table represent Plan Year 2023 Nevada Health Link enrollments in Pending or Confirmed status as of 08/01/2023. Terminated or Cancelled enrollments have been removed from these counts. Please note that consumers who are enrolled in both health and dental plans are counted twice in the monthly totals. A count of unique individuals is provided on the following slide.



# **Enrollees by Insurance Type**

The figures in this chart represent unique, Plan Year 2023 Nevada Health Link consumers in Pending or Confirmed status as of 08/01/2023. Consumers enrolled in Terminated policies have been removed from these counts.





Unique Enrollees for June: **85,621** 

## **Plan Cert Update**

- Plan Preview ends August 18, 2023. It is essential that carriers review all plans and mark them as "Verified" prior to the completion of Plan Preview, as this is the last opportunity you will have to review plan data in the format that will be displayed to consumers.
- The final data transfer from SERFF to the Nevada Health Link SBE Platform will be August 28, 2023. If extenuating circumstances require changes to plan data between August 18<sup>th</sup> and August 28<sup>th</sup>, it is critical to notify Meagan Werth Ranson via email at <a href="mailto:mranson@exchange.nv.gov">mranson@exchange.nv.gov</a> and cc <a href="mailto:pmanagement@exchange.nv.gov">pmanagement@exchange.nv.gov</a>.
- Please be on the lookout for the Plan Year 2024 DRAFT Issuer Agreements. These will be sent out in the next week or so.
- Please note that Plan Preview requires access to the "Plan Representative" user role of the SBE Platform. If you or any members of your team require access to the platform please submit a completed Access Request Form to <a href="reconsupport@exchange.nv.gov">reconsupport@exchange.nv.gov</a>, cc: <a href="mailto:mranson@exchange.nv.gov">mranson@exchange.nv.gov</a>.

# Friday Health Plans De-Certification

- Friday Health Plans is currently operating under a court-ordered receivership and has been de-certified by SSHIX. The receiver and the NV Division of Insurance have stipulated that 8/31/2023 will be the last day of coverage for both on-Exchange and off-Exchange enrollees.
- SSHIX has terminated all Friday enrollments with coverage ending 8/31/2023. These enrollees have been granted an automatic SEP enrollment window through 10/31/2023.
- The SSHIX call center is currently conducting an outreach campaign to on-Exchange and off-Exchange consumers to promote awareness of the SEP and offer assistance with the transition process.
- Enrollees who select a new plan through the Exchange by 8/31 will qualify for coverage beginning 9/1 (i.e. no gap in coverage). Enrollees who select a plan on 9/1 or later will receive coverage beginning the first of the following month.
- SSHIX has created an informational web page for consumers impacted by the de-certification, which is located at <a href="https://www.nevadahealthlink.com/friday-health-plans-sep/">https://www.nevadahealthlink.com/friday-health-plans-sep/</a>



- On 7/14/2023, the Division of Welfare and Supportive Services (NV Medicaid administrator) deployed an update to their referral payloads which allowed the Exchange's system to ingest a far greater quantity of phone numbers than was previously possible.
- SSHIX is now able to obtain phone numbers for approx. 2/3 of all PHErelated referrals.
- For the month of July, the SSHIX call center reached approximately 17% of households that they attempted to contact, and of that 17%, approximately 51% percent accepted some sort of assistance with their Exchange enrollment (e.g. warm transfer to agent/broker, direct assistance with application submission, etc.).
- July saw a 46% increase in "conversion rate" versus June (3.26% for July vs. 2.24% for June).
- The majority of PHE-related referrals received to date are still within their 60-day SEP enrollment window.
- Consumers who miss their SEP enrollment window can still enroll in Exchange coverage with a prospective Coverage Begin Date.

# **August RCNI Submission**

- The next RCNI Submission Deadline is Monday, August 21.
- All carriers are expected to submit a Plan Year 2023 RCNI this month. Plan Year 2022 is not required.
- SSHIX has published a calendar of <u>2023 Monthly RCNI Submission Deadlines</u> to Nevada Health Link's <u>Carrier Resources Page</u>

Month	Submission Deadline	2024 RCNI	2023 RCNI	2022 RCNI
January 2023	Thursday, January 19		X	X
February 2023	Monday, February 20		Χ	Χ
March 2023	Monday, March 20		Χ	Χ
April 2023	Thursday, April 20		Χ	
May 2023	Monday, May 22		Χ	
June 2023	Monday, June 19		Χ	
July 2023	Thursday, July 20		Χ	
August 2023	Monday, August 21		<u>X</u>	
September 2023	Thursday, September 21		X	
October 2023	Thursday, October 19		Χ	
November 2023	Monday, November 20	Χ	X	
December 2022	Thursday, December 21	Χ	Χ	Χ

### **Questions and Answers**

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

reconsupport@exchange.nv.gov

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

pmanagement@exchange.nv.gov

Please submit policy questions to Justin Prazak at:

jprazak@exchange.nv.gov