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AGENDA ITEM

For Possible Action

Information Only

Date: October 12, 2023
Item Number: IV
Title: Executive Director’s Report

PURPOSE

The purpose of this report is to provide information to the Board and public regarding the operational matters of the Exchange, as well as State and federal updates affecting the operations of the Exchange.

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GENERAL COMMENTS

Since I assumed the Executive Director role on August 14th, the Exchange has experienced an unprecedented volume of challenges, as well as numerous opportunities for growth. In my experience the agency-wide workload is at an all-time high, but I also believe that the adversity posed by 2023 thus far has strengthened the resilience of our staff while substantially increasing the maturity of the Exchange as an ACA Administering Entity. As we prepare to embark upon our fifth Open Enrollment Period as a State Based Marketplace, it’s my privilege to direct a team whom I believe to be the most knowledgeable, capable, and compassionate staff to serve the Exchange to date.

PERSONNEL UPDATES

SSHIX has made great strides over the last few months in terms of filling key staff vacancies. On September 18 we welcomed Brooke Mills, who previously served as the Exchange's Health Resource Analyst, to the Policy and Compliance Manager position. On the same day Max Borgman, who most recently worked as an IT Manager for the Dept. of Taxation, began work as the Exchange's new Information Systems Manager/Information Security Officer. Kassandra Fuentes joined our Carson City staff as Administrative Assistant on 9/5, and Michelle Fazio-Gardea will join our Las Vegas office as Administrative Assistant on 10/16.

At present the Exchange only has three remaining vacancies—one position on our Reconciliation team, one position on our QA team, and Brooke's former position as Health Resource Analyst—each of which is currently listed on the state's job recruitment website. We anticipate having each of these positions filled before the end of the year.

FALL MARKETING CAMPAIGN

The Marketing and Outreach update will provide a detailed overview of this fall's marketing strategy, but it's important to me to commend our communications officer, Katie Charleson, for her tireless work in collaboration with our partners at The Abbi Agency. Throughout the year Katie has frequently voiced her desire to develop a campaign aimed at a diverse and representative population of citizens, which also embraces Nevada's rural counties, and I think she's done an exemplary job of steering the marketing team towards that goal.

I also wanted to highlight the extraordinary work of The Abbi Agency, who not only worked with Katie to develop the concepts for the campaign, but also managed the production of some truly world-class content. I've had the pleasure of working closely with their team on a weekly basis, and I not only consider them to be excellent business partners, but also valued members of the Exchange team.

ISSUERS AND PLAN OFFERINGS FOR 2024

The Exchange is pleased to welcome two new health issuers, Imperial Health Plan and Molina Healthcare, to the marketplace for Plan Year 2024. This brings the statewide total of health issuers up to eight, offering a combined total of 163 different Qualified Health Plans through Nevada Health Link. Rating Area 1 (Clark and Nye Counties) and Rating Area 2 (Washoe County) saw a net increase in the number of participating carriers, while Rating Area 3 (Quad Counties) saw no net change. Rating Area 4 (rural counties) saw a net decrease from three to two participating issuers, owing to the de-certification of Friday Health Plans (details in following section).

The statewide number of dental issuers offering Qualified Dental Plans through Nevada Health Link holds steady at five, with a combined total of 18 Qualified Dental Plan offerings, and no net change to the number of participating issuers in any of Nevada's Rating Areas.

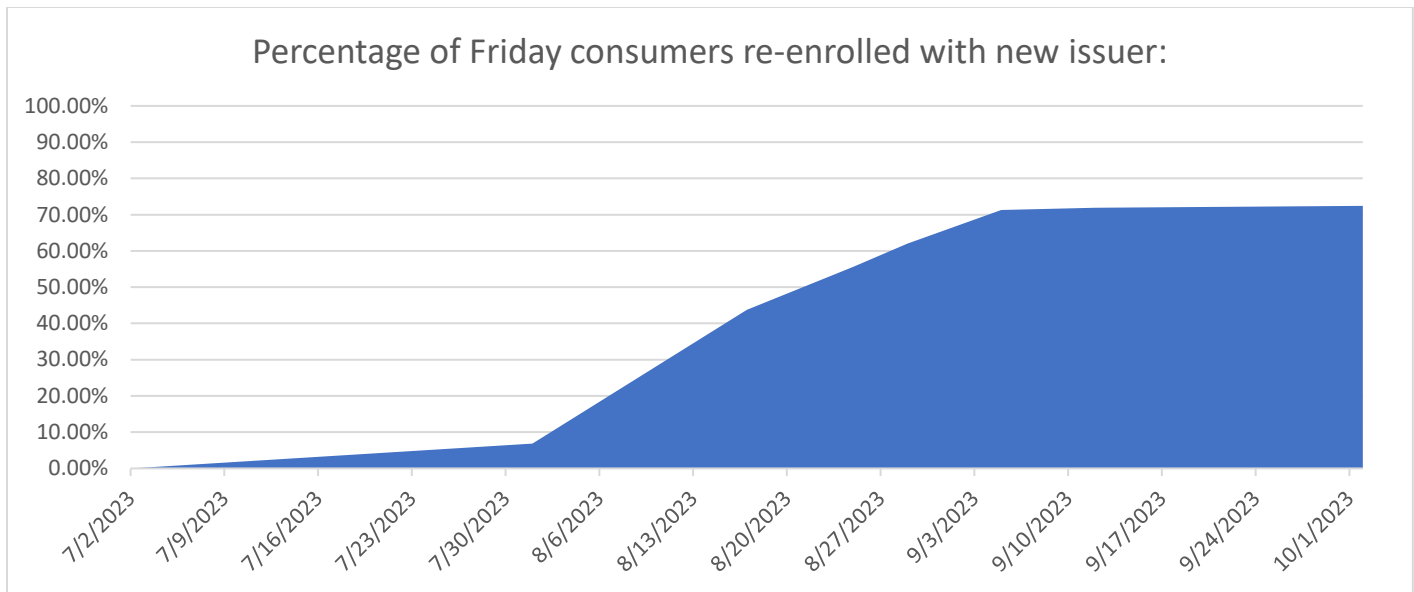
I feel that it's important to highlight the efforts of Meagan Ranson, Plan Certification Manager, and Kayla Jost, Reconciliation Team Lead, for their tremendous efforts in on-boarding our new issuers. Bringing even a single new issuer to market is a tall order, and their work will translate to a substantial increase in marketplace choices for the majority of Nevadans.

FRIDAY HEALTH PLANS DE-CERTIFICATION

Friday Health Plans, one of seven health issuers to offer plans through Nevada Health Link during the Plan Year 2023 Open Enrollment Period, was placed under a court-ordered receivership in June as a result of insolvency. The Receiver, working in collaboration with Nevada's Division of Insurance, assessed that Friday would likely be unable to continue paying claims beyond the month of August. SSHIX was therefore instructed to de-certify Friday Health Plans and terminate all of their active enrollments with coverage ending 8/31. This operation had the impact of ending marketplace coverage for approximately 2700 enrollees.

Prior to terminating these enrollments, SSHIX and GetInsured developed a mitigation plan in early August which involved the automatic creation of a Special Enrollment Period through 10/31 for all impacted enrollees; targeted instruction to our broker and navigator communities; and a direct-to-consumer outreach campaign orchestrated by the SSHIX call center. The primary goal of this plan was to support the active re-enrollment of impacted consumers with a different issuer in their service area.

In spite the extremely unfortunate circumstances of this occurrence, I consider this mitigation plan to be a resounding success. As illustrated in the following chart, approximately two thirds of impacted enrollees re-enrolled with a new issuer before their previous coverage lapsed on 8/31, and to date a total of more than 72% have re-enrolled with a new issuer. I believe much of the credit for this success is due to the work of Shae Herbert and her Quality Assurance team. Shae has personally spoken with a substantial number of the impacted consumers, including several consumers from Rating Area 4 (rural counties), who were most heavily impacted by Friday’s departure from the marketplace. Her work has ensured that the most severely impacted enrollees were provided with the best possible customer service, even if the best option for some of these consumers was an off-marketplace plan offered through the individual market.



ANNUAL RENEWALS

Next week the Exchange will run its annual Passive Renewals job (currently scheduled for 10/18), which will attempt to renew all active 2023 enrollees into 2024 coverage. As of 10/2, SSHIX had 82,385 active health enrollees and 14,616 active dental enrollees, of which 12,615 were enrolled in both health and dental coverage, for a total of 84,386 unique individuals. Based on our staged renewals run last month we anticipate passively renewing at least 90 percent of those enrollees—or at least 74,147 health enrollees and 13,154 dental enrollees—into 2024 policies.

Please note that there are a variety of eligibility-related reasons why an individual might not be passively renewed, the most common of those reasons being overlapping coverage due to simultaneous Medicaid enrollment. In addition, individuals who were previously enrolled with Friday Health Plans, but who have not yet re-enrolled with a new issuer, will be ineligible for passive renewal due to the terminated status of their previous enrollment.

BROKER CERTIFICATION

Over 900 brokers and agents have entered SSHIX’s Plan Year 2024 certification curriculum, an all-time high for SSHIX, including over 200 new brokers who have not previously offered enrollment assistance through Nevada Health Link. I believe this success is directly attributable to the efforts of Rebecaa Lomazzo and the SSHIX broker team. The broker team has not only developed a comprehensive certification curriculum which ensures that our brokers are equipped to

offer the best possible enrollment assistance, but they also provide constant support to the broker community throughout the year by phone, by way of our brokersupport@exchange.nv.gov inbox, and through our monthly Broker Newsletter.

Also noteworthy is a new process for completing the annual certification/re-certification process. SSHIX's Deputy Attorney General recently suggested that the Exchange's previous process, which involved gathering attestations to the terms and conditions of Exchange Certification directly through our online certification curriculum, might not constitute a legally-binding agreement. As a result, SSHIX developed an explicit Broker Agreement document, and over the past four weeks we've been pilot-testing an 'official' signature-gathering process using DocuSign. Thus far the effort has been a resounding success, with 640 brokers/agents having signed their Broker Agreements to date. In the future we hope to implement a similar process for Navigator/In-Person Assister agreements.

MEDICAID UNWINDING

While Nevada's unwinding effort continues its steady progress, recent developments related to the Division of Welfare and Supportive Services redetermination process have resulted in the need to reinstate Medicaid or CHIP coverage for a significant number of Nevadans whose coverage was previously terminated for "procedural" reasons (i.e., failure to respond by mail to a request for additional eligibility information). While consumers terminated for procedural reasons are not referred electronically to the Exchange, a small number of these consumers actively enrolled in marketplace coverage between May—September, and SSHIX is currently working with DWSS to identify which consumers impacted by the Medicaid/CHIP reinstatement will need to have their marketplace coverage cancelled or terminated. Once these consumers have been identified and their Medicaid/CHIP enrollment status has been confirmed, SSHIX will take the appropriate corrective action to correct their marketplace enrollment status while ensuring that these individuals do not experience a retroactive gap in coverage.

TRIBAL SPONSORSHIP

One of the Exchange's greatest success stories in recent months involves the continued development of its Tribal Sponsorship Program. In February the Board approved a streamlined certification process for employees of Tribal Health Clinics, allowing them to offer application counseling and enrollment assistance through the Nevada Health Link platform to tribal members and employees. In May SSHIX began pilot testing a process for aggregating the monthly premiums of tribal enrollees, allowing tribes who offer premium sponsorship to make a single monthly payment covering all of their members' enrollments. More recently the Exchange coordinated a public comment period, approved by the Board during the June meeting, which sought to gather stakeholder feedback on the proposed Tribal Sponsorship framework.

The Exchange received a tremendous amount of valuable feedback during the comment period, including feedback from Tribal Health Clinics who were experiencing difficulties getting claims for specialist referrals paid for their Limited Cost Share enrollees. As a result, the scope of the Tribal Sponsorship Program expanded to include a recommendation for Tribal Health Clinics to enter into Network Provider Agreements with the issuer(s) of their choice, in order to take advantage of the streamlined claims processing services available to in-network providers.

In recent weeks a number of Tribal Health Directors, including Angie Wilson from the Reno Sparks Clinic, have raised valid concerns which call into question the necessity of these Network Provider Agreements. In the absence of definitive federal guidance on the topic, SSHIX is currently working with Angie and her legal team to explore whether or not Nevada's tribal enrollees might be entitled to full Cost Sharing Reductions for specialist referrals, even if the referring clinic does not have a Network Provide Agreement in place with the respective issuer.

Lastly, the Exchange has a meeting scheduled with Nevada's Division of Insurance on Wednesday, 10/11, to review the current state of our Tribal Sponsorship Program and discuss any potential regulatory concerns that might be related to the contractual relationships between Tribal Health Clinics and the issuers of their choice. We consider the DOI to be a

critical stakeholder for this program, and we look forward to keeping the Board apprised of our collaborative progress moving forward.

I want to close this report by highlighting the efforts of Janel Davis, who spearheaded the Tribal Sponsorship Program as part of her Certified Public Manager Capstone project, and who laid the conceptual groundwork for the comprehensive framework that eventually took shape; Tiffany Davis, SSHIX's Tribal Liaison, who coordinated and scheduled virtually every stakeholder meeting associated with Tribal Sponsorship, and whose relationships and experience with Nevada's Tribal Health Directors have contributed immeasurably to the effort; Rosa Alejandre, SSHIX's Navigator Program Coordinator, who almost singlehandedly developed the Tribal Exchange Representative certification curriculum; and Brooke Mills and Justin Prazak from SSHIX's Policy team, whose expertise and regulatory vigilance have allowed SSHIX to develop an extraordinarily complex suite of documents in record time. In my opinion this project represents the epitome of selfless teamwork, and I consider myself extremely fortunate to be able to lead such a strong and capable team.