

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

October 10, 2023



nevada  
**health link**

# Introductions - SSHIX

**Russell Cook** – Executive Director

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# Agenda

- Six Month Look-Ahead
- October Enrollment Metrics
- Open Enrollment Highlights
- Tribal Sponsorship Update
- PHE Unwinding Update
- October RCNI Submission
- Q&A

# Six Month Look-Ahead

## October, 2023

- 10/1: Approved rate changes posted on DOI website; All PY24 QDP and QHP plans are available for “Window Shopping” now through the end of October at [enroll.nevadahealthlink.com](https://enroll.nevadahealthlink.com).
- 10/16—10/18: Passive Renewals job
- 10/16: Northern NV Prep Rally 11am @ Tamarack Casino in Reno
- 10/18: Southern NV Prep Rally 11am @ East Las Vegas Library
- All agents/brokers are welcome to attend Prep Rallies—please encourage your captive agents to come meet the Exchange team! For more info please email Katie Charleson at [kcharleson@exchange.nv.gov](mailto:kcharleson@exchange.nv.gov)

## November, 2023

- 11/1: Open Enrollment begins; Consumers can actively enroll in 2024 coverage
- 11/23—11/24: SSHIX Call Center Closed for Thanksgiving Holiday

# Six Month Look-Ahead (cont'd)

## December, 2023

- 12/14: Secondary Passive Renewals (SPR) job; any active 2023 enrollments with no corresponding 2024 enrollment will be passively renewed into 2024 coverage
- 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

## February, 2024

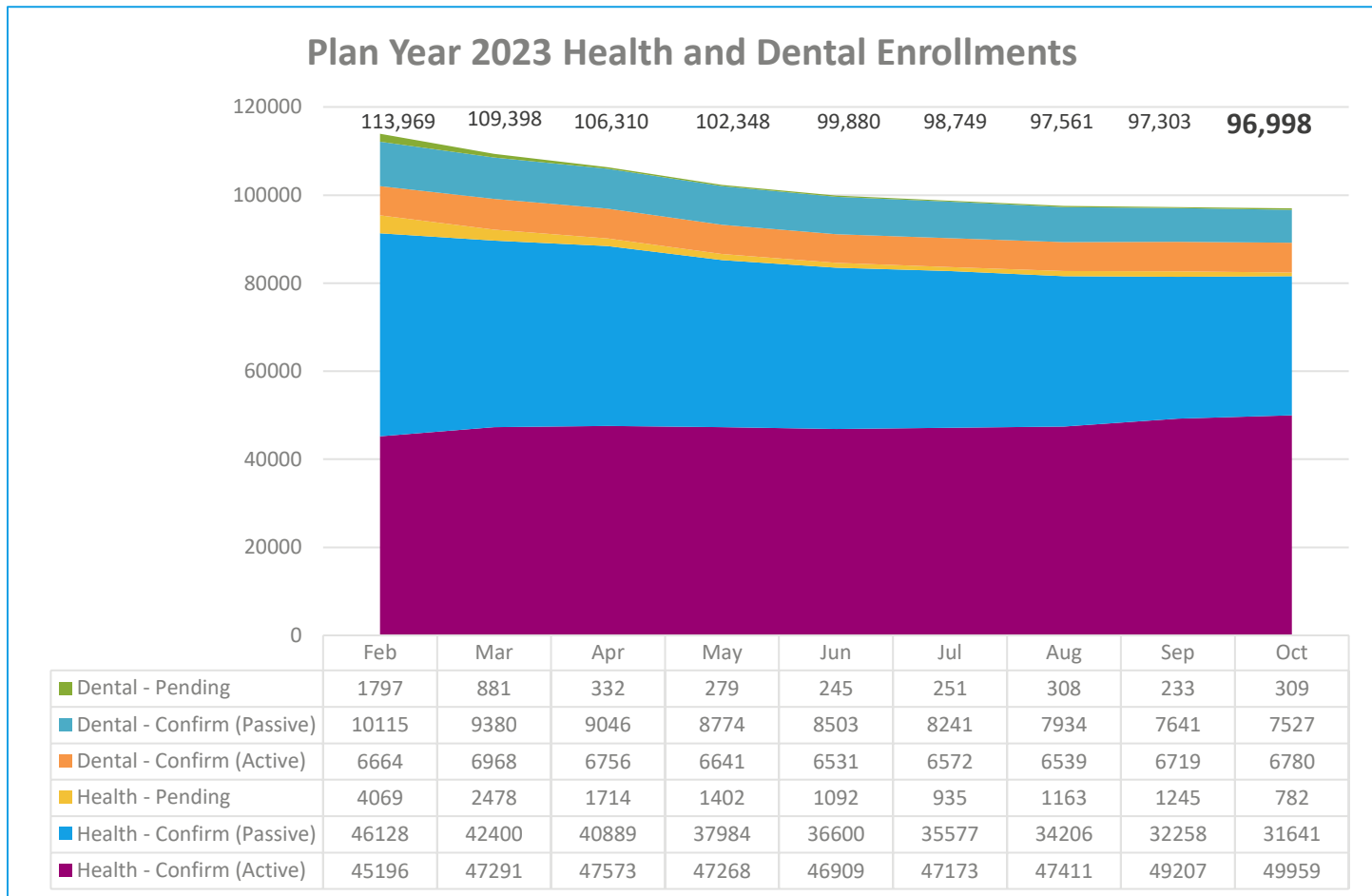
- *Intent to Sell* and *Intent to EDI Test* forms are distributed to Issuers

## March, 2024

- *Intent to Sell* and *Intent to EDI Test* forms due in late March

# Health and Dental Enrollments

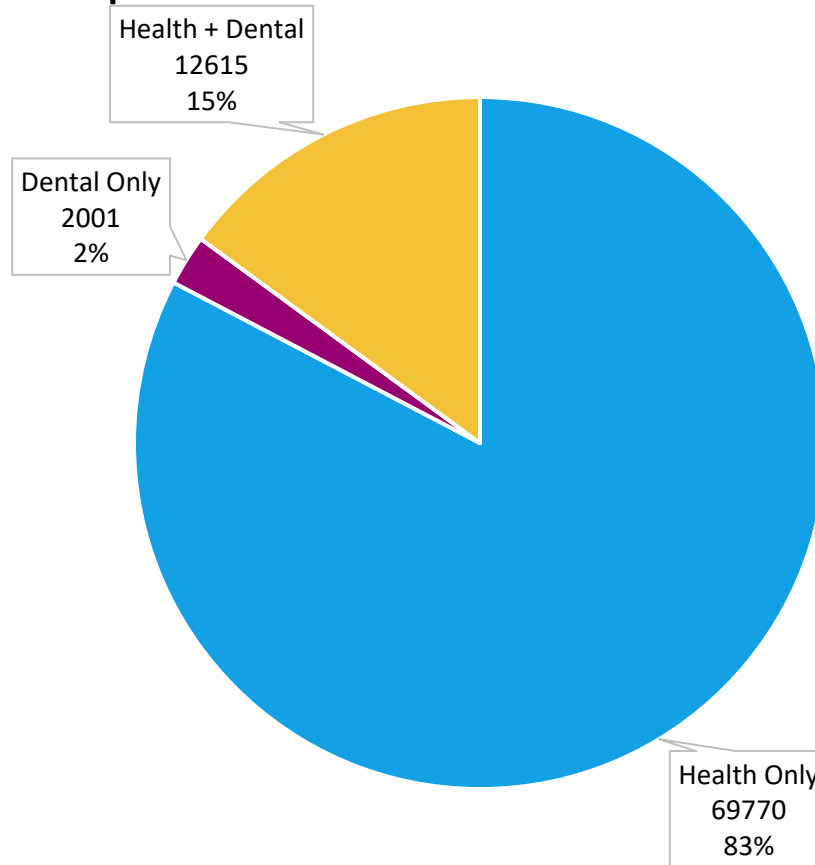
The figures in this table represent Plan Year 2023 Nevada Health Link enrollments in Pending or Confirmed status as of 10/02/2023. Terminated or Cancelled enrollments have been removed from these counts. Please note that consumers who are enrolled in both health and dental plans are counted twice in 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 10/02/2023. Consumers enrolled in Terminated policies have been removed from these counts.

Unique Enrollees for October: **84,386**



Unique Enrollees for September: **84,679**

# Open Enrollment Highlights

- Over 800 brokers/agents, including nearly 200 who are new to Nevada Health Link, have entered the Plan Year 2024 Annual Certification curriculum. This is an all-time high for SSHIX.
- This year's fall marketing campaign is based on the message that, "Our plans our made for your plans," focusing on the peace of mind afforded by high-quality health and dental coverage. Video clips will be showcased during our November monthly meeting.
- Based upon preliminary results from our "staged" renewals run, SSHIX anticipates at least a 90% renewal rate for our currently-enrolled population. There are a variety of eligibility-related reasons why consumers might not be renewed, but the most common reason this year is simultaneous enrollment in Medicaid coverage.



# Tribal Sponsorship Update

- As a result of significant feedback gathered during September, SSHIX continues to develop and refine its framework for Tribal Sponsorship in collaboration with tribes and insurance carriers, and most recently with Nevada's Division of Insurance.
- The “soft launch” date of October 2<sup>nd</sup> was postponed pending ongoing enhancements to multiple documents associated with the certification process for tribal enrollment assisters, known as Tribal Exchange Representatives (TERs).
- SSHIX is aware that many of your teams requested a meeting for follow-up discussion during September, and we intend to follow through on those requests in the coming days.

# PHE Unwinding Update

- September saw an 8% increase in “conversion rate,” or Medicaid referrals who enroll in marketplace coverage, versus August (4.64 % for September versus 4.28% for August).
- Consumers who are referred to SSHIX following a Medicaid/CHIP termination for excess income are automatically granted a 60-day enrollment window with coverage beginning immediately after their Medicaid/CHIP termination date.
- Consumers who miss their SEP enrollment window can still enroll in marketplace coverage with a prospective Coverage Begin Date.
- SSHIX is currently working with NV Medicaid (DWSS and DHCFP) to identify the small number of marketplace enrollees whose Medicaid/CHIP coverage was improperly terminated for procedural reasons, but whose Medicaid/CHIP coverage was then reinstated in September as part of Nevada’s corrective action plan.
- Issuers should be advised that they may receive retroactive cancellations as far back as a 6/1/2023 Coverage Begin Date in order to rectify scenarios where dual/overlapping coverage exists.

# October RCNI Submission

- The next RCNI Submission Deadline is **Thursday, October 19**.
- 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 [2023 Monthly RCNI Submission Deadlines](#) to Nevada Health Link's [Carrier Resources Page](#)

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

# Questions and Answers

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

[reconsupport@exchange.nv.gov](mailto:reconsupport@exchange.nv.gov)

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

[pmanagement@exchange.nv.gov](mailto:pmanagement@exchange.nv.gov)

Please submit policy questions to Brooke Mills at:

[kbmills@exchange.nv.gov](mailto:kbmills@exchange.nv.gov)