



Plan Year 2024 Prep Rally





nevada
health link

Russell Cook

Executive Director



Russell Cook joined the Silver State Health Insurance Exchange in July 2016 as the Information Systems Manager, and he has dedicated the last seven years to ensuring the success of NevadaHealthLink.com. He played an integral role transitioning the Exchange's operations from HealthCare.gov to NevadaHealthLink.com in 2019, and since then he's worked steadily to improve the user experience for the Exchange's consumers and enrollment partners. Russell assumed his new role as Executive Director on August 14, 2023. As a Northern Nevada native he attended Carson High School in Carson City, NV, and he received his Bachelor's Degree in Music Production from the University of Southern California in Los Angeles.

Agenda

- Our Mission
- 2023 Exchange Enrollment Review
- Nevada's Uninsured Landscape
- Plan Year 2024
 - Important dates
 - Open Enrollment 2024
 - 2024 Renewals
 - Inflation Reduction Act
- 2024 Video & Photo Campaign Sizzle Reel – The Abbi Agency
- PHE Unwinding
- 2024 Open Enrollment Challenges
- State of Nevada Health Care Updates
- We need your help!





Exchange Mission Statement

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

(Informal) Mission Statement



Silver State Health Insurance Exchange

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

2023 Enrollment Demographics

- Final Plan Selections – **96,379**
- Female – 53% : Male – 47%
- Age
 - < 18 years old – 15%
 - between 18-34 years old – 21%
 - between 35-54 years old – 34%
 - 55+ years old – 30%



**WE DID IT,
NEVADA!**

Over 96,000 Enrollees

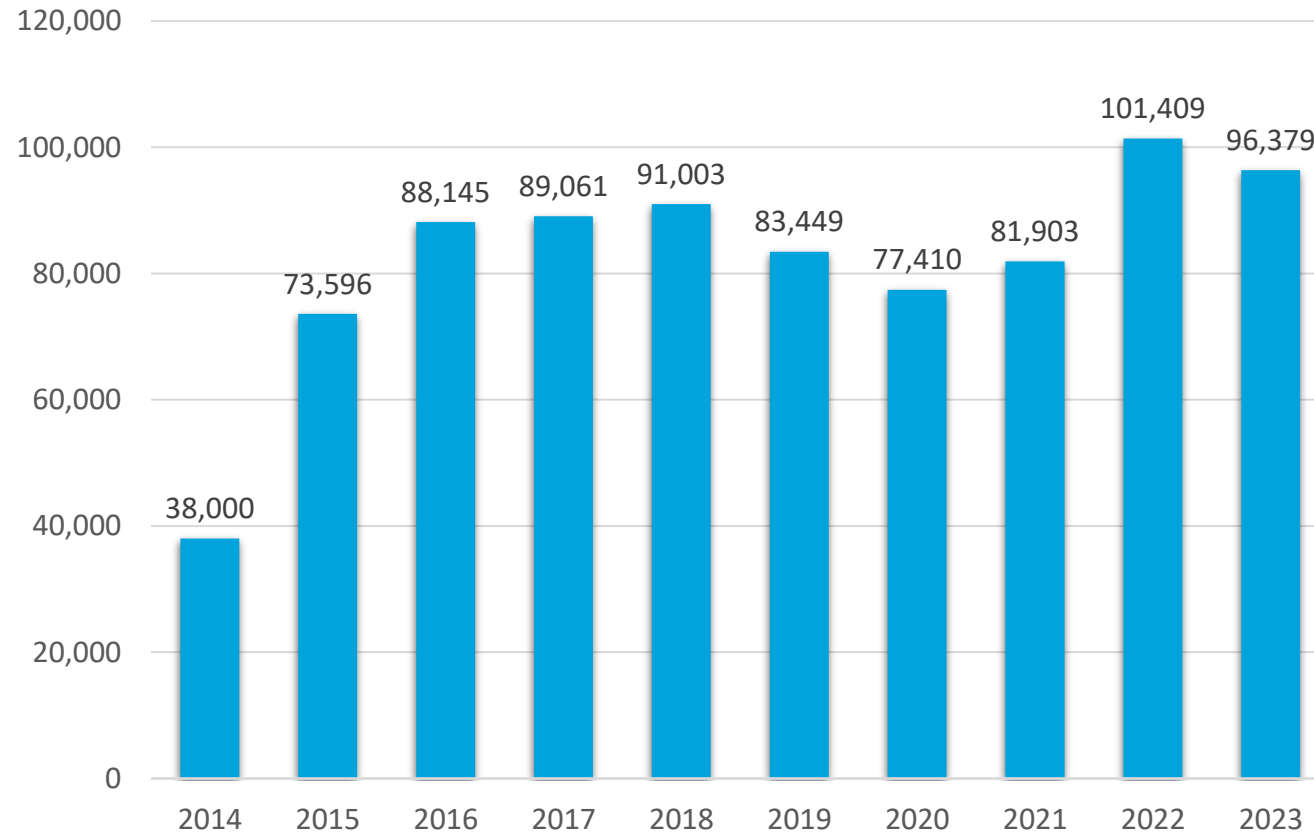
2023 Enrollment Plan Selections

- Metal Levels
 - % Catastrophic – Less Than 1%
 - % Bronze – 39%
 - % Silver – 56%
 - % Gold – 5%
- New Enrollees – **19,410**
- Active Re-Enrollees – **29,980**
- Passive Re-Enrollees (auto) – **46,989**
- Premiums and Financial Assistance
 - **Consumers with APTC and/ or CSRs – 86%**

Nevadans who shopped through the state exchange received financial assistance, with about **40% paying premiums of \$100 or less and **86%** of enrollees receiving a subsidy.**

Year-over-Year Enrollment

Enrollees





Nevada's Uninsured Landscape

- Before the pandemic, the Guinn Center conducted a study that showed an estimated 350,000 – 400,000 or nearly 14% Nevadans were uninsured.
- Of those uninsured:
 - 37% - were thought to be Medicaid/CHIP eligible
 - 19% were thought to be Exchange eligible with financial assistance (77K)
 - 12% were thought to be ineligible for exchange financial assistance because they had offer of affordable ESI.
 - 27% were ineligible for Exchange/Medicaid due to immigration status
 - 5% were ineligible for financial assistance because of income over 400% FPL (20K), but these consumers may now qualify for financial assistance due to ARPA subsidy increases
- The United States Census Bureau recently did an uninsured study, reporting Nevada's current uninsured rate is 11.6%
<https://www.census.gov/library/visualizations/interactive/population-without-health-insurance-coverage-2019-and-2021.html>

Open Enrollment Timeline – Plan Year 2024

10/1/2023

11/1/2023

12/31/2023

1/15/2024

“Window Shopping” available
for anonymous plan
comparison. Open to all
Nevadans.

Open Enrollment begins!
Nov. 1, 2023 – Jan. 15, 2024.

Consumers who enroll thru Dec. 31, 2023, will
have a coverage start date of Jan. 1, 2024.

For those consumers who enroll from Jan. 1 –
Jan. 15, they will have a coverage start date of
Feb. 1, 2024.

Consumers who completed their
application but haven’t selected a
plan by Jan 15th will be able to
complete their enrollment between
January 16-20, 2024.



Call Center Hours for Open Enrollment

Broker/Navigator and Consumer lines will have extended hours during Open Enrollment, 11/1/2023 – 1/15/2024:

- Monday – Friday*
 - Broker/ Navigator 8am-6pm PST
 - Consumer 9am-5pm PST
- Saturday and Sunday*
 - Broker and Consumer 9am-5pm PST

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

Consumer Line: 1-800-547-2927

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

**With the exception of state holiday closures*

Open Enrollment 2024

- 7 Navigator Grantees, 7 Broker grantees
- Vision plans are available through VSP Vision Insurance; and 18 Qualified
- A total of 18 Dental Plans will be available through five insurance carriers including: Alpha Dental, Best Life, Delta Dental, EMI Health, and Anthem Blue Cross Blue Shield (Rocky Mountain)

<https://www.nevadahealthlink.com/wp-content/uploads/2023/10/NVHL-PR-PRS-OEPWindowShopping24-FINAL.pdf>

- The final average rate increase on-Exchange is 2.8%.
- 163 QHP Plans – 8 Health Carriers

| County | Carriers | Number of Qualified Health Plans |
|---|--|----------------------------------|
| Rating Area 1: Clark County, Nye County | Aetna Health, Anthem Blue Cross Blue Shield, Health Plan of Nevada (HPN), Imperial Health Plan, Molina Healthcare, Select Health, SilverSummit Healthplan (Ambetter) | 94 |
| Rating Area 2: Washoe County | Aetna Health, Anthem Blue Cross Blue Shield, Health Plan of Nevada (HPN), Hometown Health, Imperial Health Plan, Molina Healthcare, SilverSummit Healthplan (Ambetter) | 80 |
| Rating Area 3: Carson City, Douglas County, Lyon County and Storey County | Anthem Blue Cross Blue Shield, Hometown Health, Molina Healthcare, SilverSummit | 49 |
| Rating Area 4: Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing & White Pine County | Anthem Blue Cross Blue Shield, SilverSummit | 33 |



2024 Renewals

- We anticipate that over 90% of 2023 enrollees will be auto-renewed for Plan Year 2024.
- 2023 Enrollees will be renewed into their existing plan, or cross-walked into a similar plan, by October 18th.
- Consumers will have renewal notices have been delivered. Eligibility notices will be delivered within the following 48 hours.
- We always encourage people to shop the market – there are new plans and new rates!




Advertising, Marketing & Outreach

- We are expanding on last year's campaign "Our Plans are Made for you Plans"
 - The Abbi Agency & the Exchange developed and tested, through surveys and research, a variety of creative concepts:
 - Young Family
 - LGBTQ couple
 - Pre-Medicare Couple
 - Single man
- Traditional (TV) ad campaign, outdoor, print media, content media (social, paid social, vid/GIF) and digital media.
- Updated navigation and [En Espanol page](#) on our consumer facing website.
- Outreach, consumer education, and stakeholder involvement – Navigators/Brokers & Community Partners in a digital world.
- PR and the Media – press conference will take place on Nov. 1 in Reno, NV

2024 Video & Photo Campaign Sizzle Reel

Link to sizzle reel: <https://app.frame.io/reviews/d5837a4e-1b01-4965-a7b6-959a15c8e0da/95fdaa23-0bca-4b61-b2b7-fa220c78ad60?version=0d5c70b3-b121-4f61-afea-8da4904d01ac>

PHE Medicaid Unwinding

- 
- SSHIX continues to receive 10,000-15,000 referrals each month for consumers whose Medicaid/CHIP coverage was terminated due to excess income
 - Of those, only 8-10% actually engage with the Exchange, submit their application, and receive an eligibility determination
 - Of those who receive an eligibility determination, only about 2/3 go on to enroll in coverage, despite an average APTC eligibility of approx. \$600/mo
 - The overall “conversion rate” of referred consumers who end up enrolling in marketplace health coverage hovers around 5%



Challenges for 2024 Enrollment

- Unwinding of the Public Health Emergency
 - Potential uninsured increases
 - Confusion about Re-Determination Packets
- Misleading websites
 - Important to advise consumers about potential risks of short-term, limited duration plans



State Updates

- Unwinding of the Public Health Emergency
 - Please make sure anyone you know who is currently on Medicaid updates their contact information with the Division of Welfare and Supportive Services (DWSS).
- The Family Glitch
 - NevadaHealthLink.com's application now allows applicants to specify the affordability of employer-sponsored healthcare for the entire household.
 - If you work with consumers living in multi-member households who have not previously updated their employer-sponsored healthcare, please ensure that they do so.



We Need Your Help to Reach Our Goals

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

OPEN ENROLLMENT

NOVEMBER 1, 2023 – January 15, 2024

NevadaHealthLink.com



Broker/ Navigator Line

1-800-547-8156

brokersupport@exchange.nv.gov

Customer Service Line

1-800-547-2927

customerserviceNVHL@exchange.nv.gov



Thank You

