

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

February 13, 2024



nevada
health link

Introductions - SSHIX

Russell Cook – Executive Director

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Janel Davis – Chief Operations Officer

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Nathan Osborne – Health Resource Analyst

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Brooke Mills – Policy and Compliance Manager

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Max Borgman – Information Systems Manager

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Meagan Ranson – Plan Certification Manager

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Agenda

- Six Month Look-Ahead
- Open Enrollment Summary Metrics
- Open Enrollment Update
- Tribal Sponsorship Update
- Communications & Marketing Update
- Policy Updates
- Plan Cert Update
- February RCNI Submission
- Q&A
- Appendix: OEP Summary Metrics by Rating Area

Six Month Look-Ahead

February, 2024

- *Intent to Sell* and *Intent to EDI Test* forms distributed to Issuers
- Additional details will be provided regarding new state-level benefit mandates enacted during 2023 Legislative Session (see Policy Updates slides for additional information)

March, 2024

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

April, 2024

- New Carrier Onboarding begins (schedule TBD)

May, 2024

- Plan Year 2025 Binders prepared for initial SERFF Binder Submission deadline in late May/early June.
- Submit system access forms for Plan Certification personnel who don't have access to NevadaHealthLink.com portal; request *Enrollment Representative (SBE Platform)* role (form is available on [Carrier Resources](#) page).

Six Month Look-Ahead (cont'd)

June, 2024

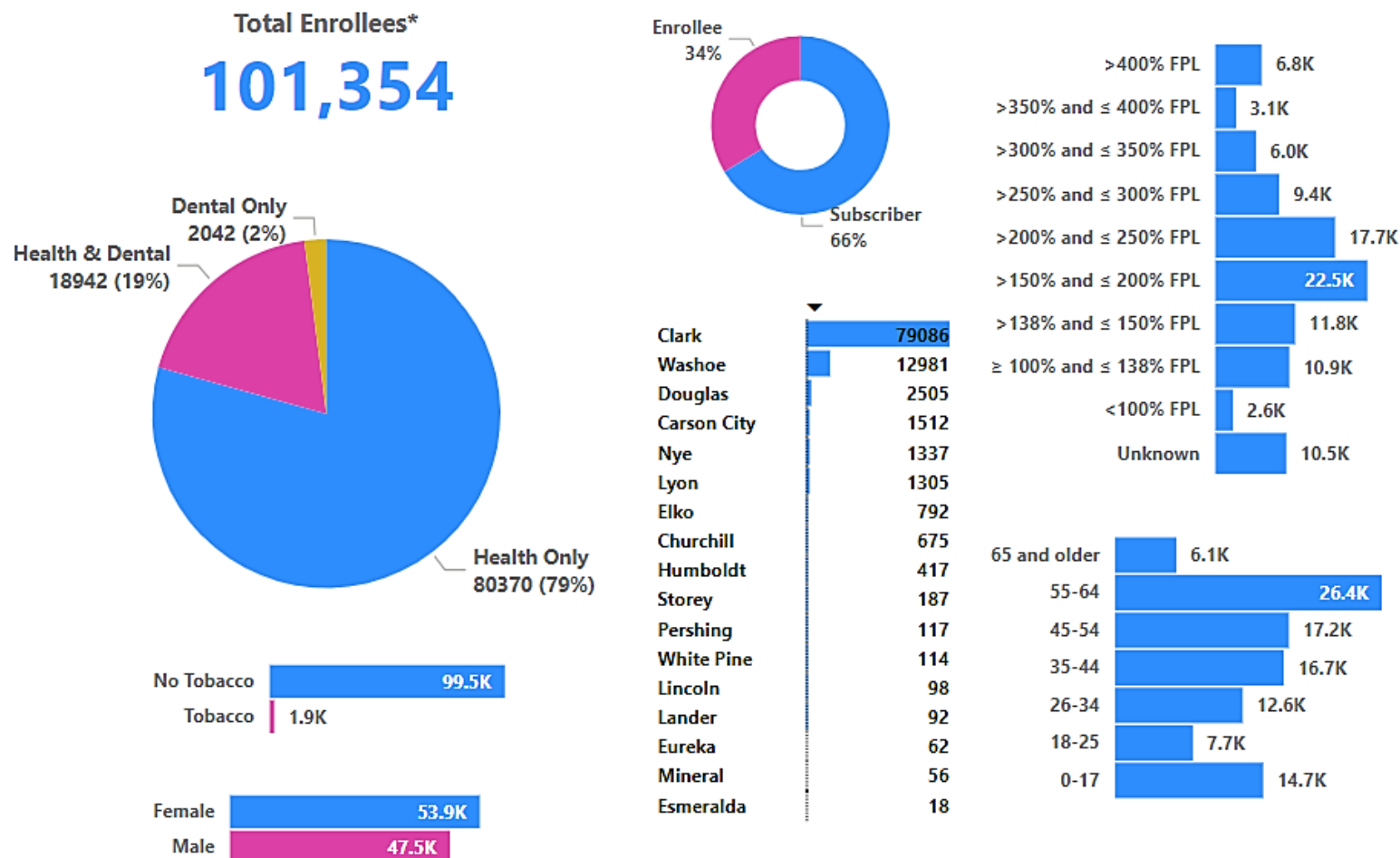
- Initial SERFF filings due (approx. first week of June).
- Plan Year 2025 Plan Certification process begins

July, 2024

- Plan Year 2025 Plan Certification process continues

2024 Open Enrollment Summary

All Enrollees – All Counties



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24.

Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Health Enrollees – All Counties



Total Enrollees*
99,312

Pending

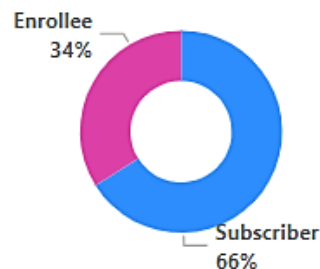
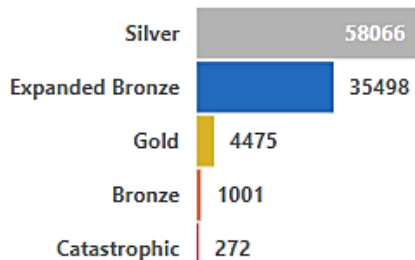
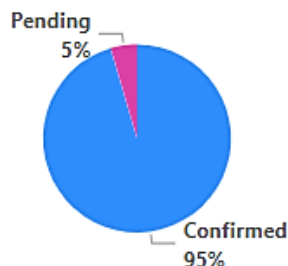
4,496

Confirmed - Passive

51,242

Confirmed - Active

43,574



Avg Premium Before APTC**

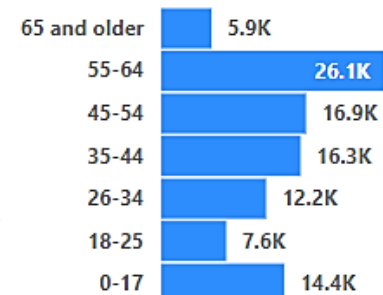
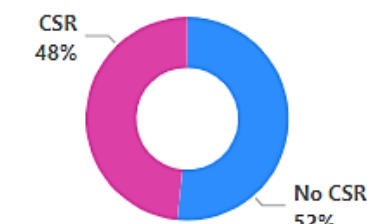
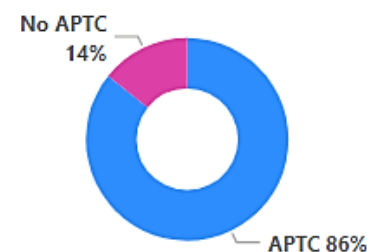
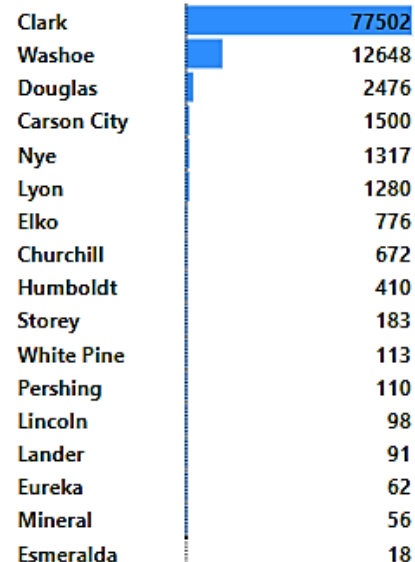
\$530

Avg Premium After APTC**

\$154

Avg APTC**

\$438



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;
 **Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*

20,984

Pending

2,323

Confirmed - Passive

11,905

Confirmed - Active

6,756

Pending

11%



Confirmed

89%

Low

13630

High

7354

Clark

16358

Washoe

3109

Nye

328

Douglas

322

Carson City

271

Lyon

239

Elko

117

Humboldt

72

Churchill

50

Storey

43

Pershing

20

Lincoln

14

Mineral

13

Lander

12

White Pine

9

Eureka

7

Enrollee

33%

Subscriber

67%

APTC 3%

No APTC

97%

Avg Premium Before APTC**

\$21

Avg Premium After APTC

\$21

Avg APTC

\$9

65 and older

0.8K

55-64

4.2K

45-54

3.4K

35-44

4.1K

26-34

3.3K

18-25

1.5K

0-17

3.6K

No Tobacco

20.6K

Tobacco

0.4K

Female

10.8K

Male

10.2K

*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

Open Enrollment Update

- As of 1/22/2024, SSHIX reported a total of 99,312 unique Health enrollees and 20,984 unique Dental enrollees with 2024 coverage.
- This year's enrollment numbers outpaced last year's totals by 3%.
- Of the 99,312 Nevadans enrolled in health plans, 25,553 were new enrollees and 22,965 Nevadans actively shopped to update or switch to a new plan.
- Nearly 9 out of 10 Nevadans who shopped for a plan through Nevada Health Link are utilizing financial assistance, and 40% of enrollees pay less than \$100 for their monthly premium.

Tribal Sponsorship Update

Throughout the summer of 2023, SSHIX worked to advance three key areas of its Tribal Sponsorship Program:

1. A certification program for “Tribal Exchange Representatives” (TERs), which allows employees of Tribal Health Clinics to provide application and enrollment assistance to tribal members through the Nevada Health Link portal.
2. Administrative support for tribal enrollments, including aggregation of monthly premiums for tribes who sponsor premium payments on behalf of their enrolled members.
3. Policy and technical support to help increase the efficiency/accuracy of claims processing for zero- and limited-cost share enrollments.

Tribal Sponsorship Update (cont'd)

As of February 2023:

- The TER Certification Curriculum has been successfully launched, and the first official class of TERs will receive their final training on the HIX platform tomorrow, Wednesday 2/14.
- The Aggregated Billing workflow successfully completed pilot testing last fall.
- Various policy questions related to claims processing for limited-cost share enrollments caused SSHIX to delay the official launch of the Tribal Sponsorship Program in late August of 2023, pending further discussion with the Nevada Division of Insurance.
- Because of the uncertain impact that these policy questions might pose on SSHIX's document framework, a number of questions submitted by your organizations during last summer's public comment period were left unanswered at the time.

Tribal Sponsorship Update (cont'd)

The Exchange is now requesting a meeting with each of our Health Carriers so that we can:

- Learn from the experts on your team;
- Seek advice for how we might work with Tribal Health Clinics to improve their PCP claims submissions processes; and
- Answer any new or outstanding questions you might have about our Tribal Sponsorship Program.

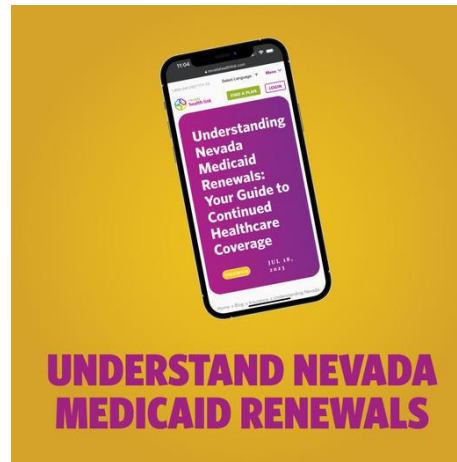
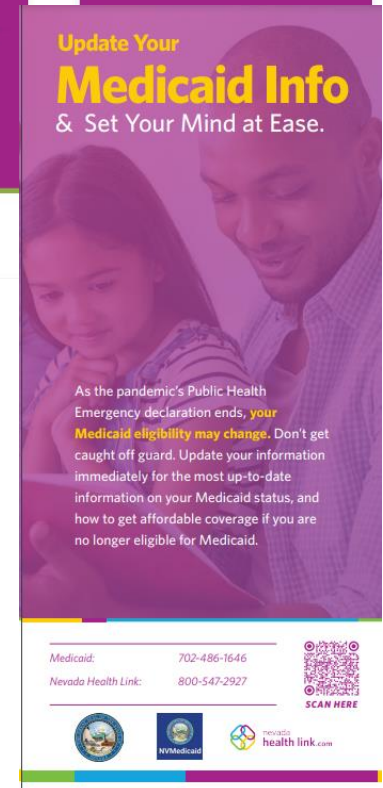
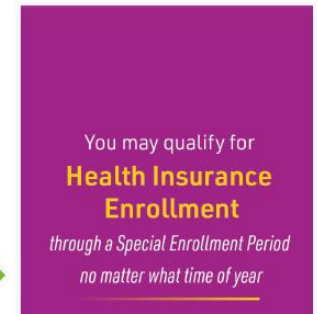
Please send an email to tribalenrollments@exchange.nv.gov, cc: each of the team members whom you'd like us to include in the meeting invite, and we'll send back some suggested times.

We appreciate your consideration, and we look forward to partnering with you to improve health outcomes for Nevada's tribes.


Marketing & Communications Update

- **Social Media Toolkits:**
<https://www.nevadahealthlink.com/toolkits/>
- **SEP and PHE Ads** are back in market
- **PHE Text Messaging campaign** will begin in the next couple weeks. The Exchange will be reaching out to all enrollees transferred over from Medicaid.
- **Community Events** are picking back up. Find NVHL Navigators at events throughout the state:
<https://www.nevadahealthlink.com/calendar/list/>

Please reach out to me with any questions or to collaborate:
Katie Charleson
kcharleson@exchange.nv.gov



Policy Updates

- 
- The current User Agreement states “SSHIX will refrain from publicizing issuer specific metrics without explicit consent from each issuer.” Due to an increase in consistent data requests for carrier level data the Exchange would like to propose sharing reports including anonymized carrier enrollments. Objections and/or additional requests can be emailed to reconsupport@exchange.nv.gov with the subject line: Data Requests.
 - Last month we discussed possible changes to EHB and benchmark plans. The DOI will hold a Life and Health Advisory Meeting on 2/21/24 at 1:30pm where public comment can be shared on these topics. The link for this meeting can be found on the DOI’s website.

Plan Cert Update

- The Draft Plan Year 2025 Letter to Issuers is currently in DRAFT form and still undergoing internal review. Once the review is complete, this letter will be sent out and will be published on the Carrier Resources page of the Nevada Health Link website. The draft letter welcomes public comment on the proposed guidance, as outlined in the letter, for a period of 30 days. SSHIX is hopeful to have this out within the next week or two.
- SSHIX has also sent out the Intent to Sell and Intent to EDI Test forms. These forms have also been posted on the NV Health Link website under Carrier Resources.

*(Note, the Intent to EDI test forms are only required for new carriers who did not offer plans in PY2024)

February RCNI Submission

- The next RCNI Submission Deadline is **Monday, February 19.**
- Returning carriers are expected to submit RCNIs for Plan Years 2023 and 2024 this month. New carriers are expected to submit an RCNI for Plan Year 2024 only.
- SSHIX has published a calendar of [2024 Monthly RCNI Submission Deadlines](#) to Nevada Health Link's [Carrier Resources Page](#)

Month	Submission Deadline	2025 RCNI	2024 RCNI	2023 RCNI
January 2024	Thursday, January 18		<u>X</u>	<u>X</u>
February 2024	<u>Monday, February 19</u>		X	X
March 2024	Thursday, March 21		X	X
April 2024	Thursday, April 18		X	
May 2024	Monday, May 20		X	
June 2024	Thursday, June 20		X	
July 2024	Thursday, July 18		X	
August 2024	Monday, August 19		X	
September 2024	Thursday, September 19		X	
October 2024	Monday, October 21		X	
November 2024	Thursday, November 21	X	X	
December 2024	Thursday, December 19	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

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

pmanagement@exchange.nv.gov

Please submit Policy questions to Brooke Mills at:

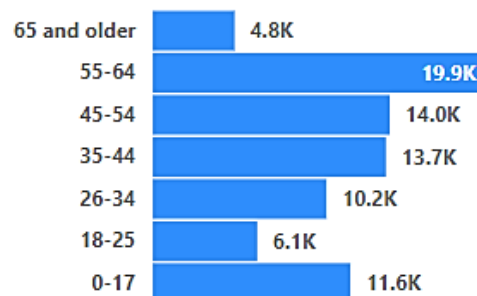
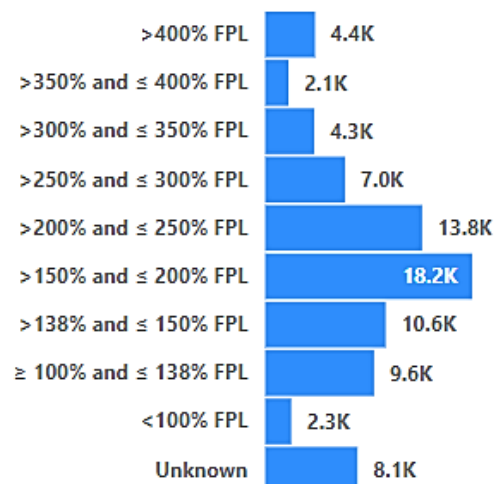
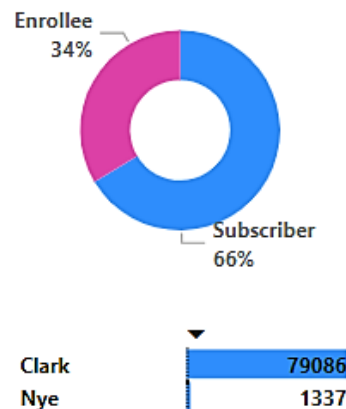
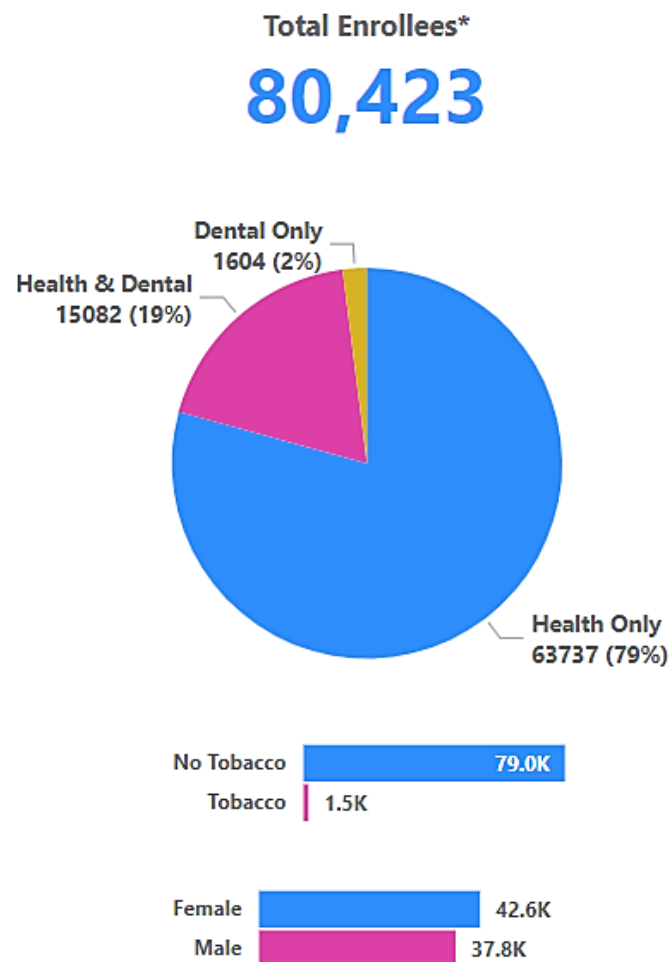
kbmills@exchange.nv.gov

Appendix 1:

2024 Open Enrollment Summary by Rating Area

2024 Open Enrollment Summary

All Enrollees – Rating Area 1

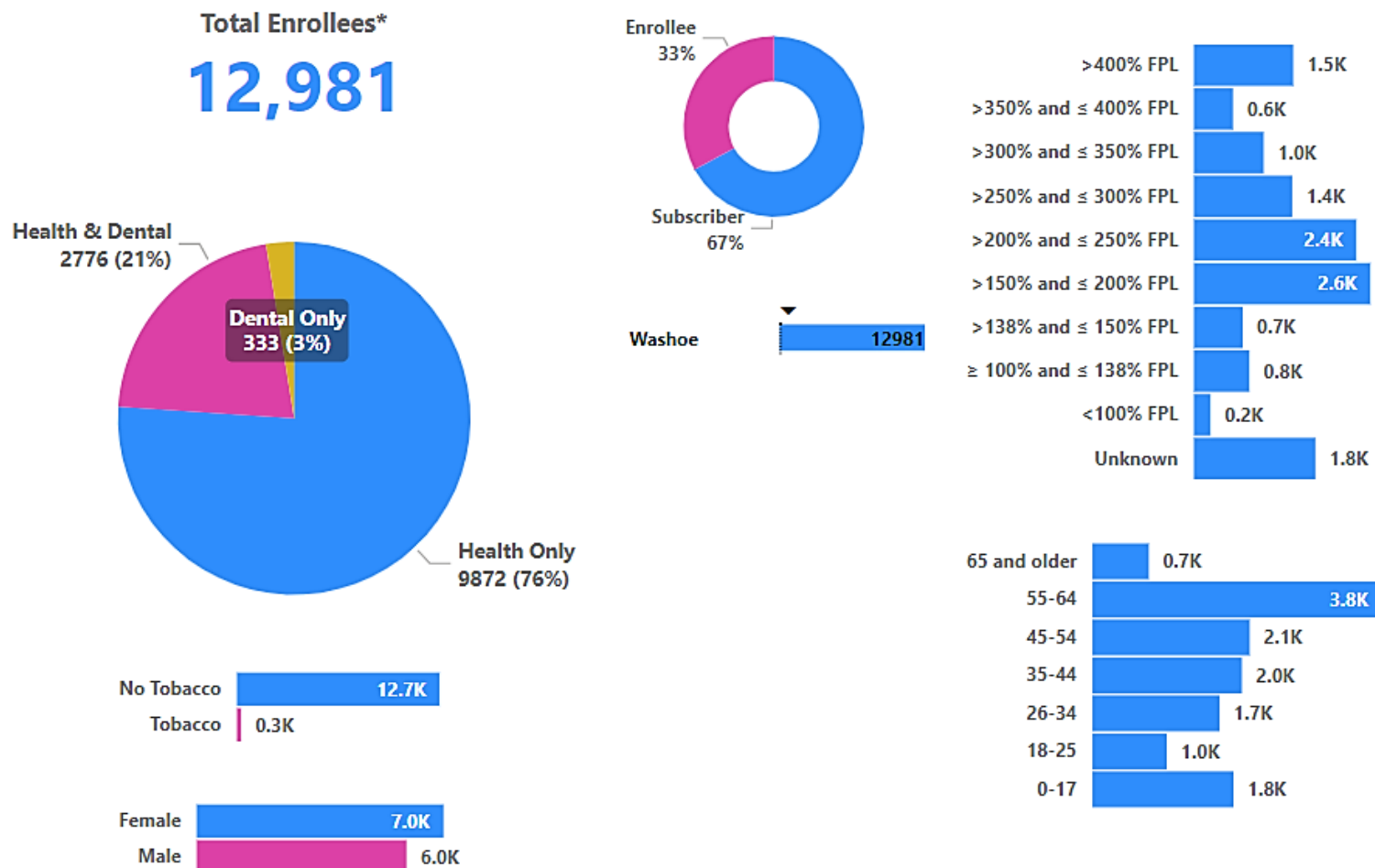


*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

All Enrollees – Rating Area 2

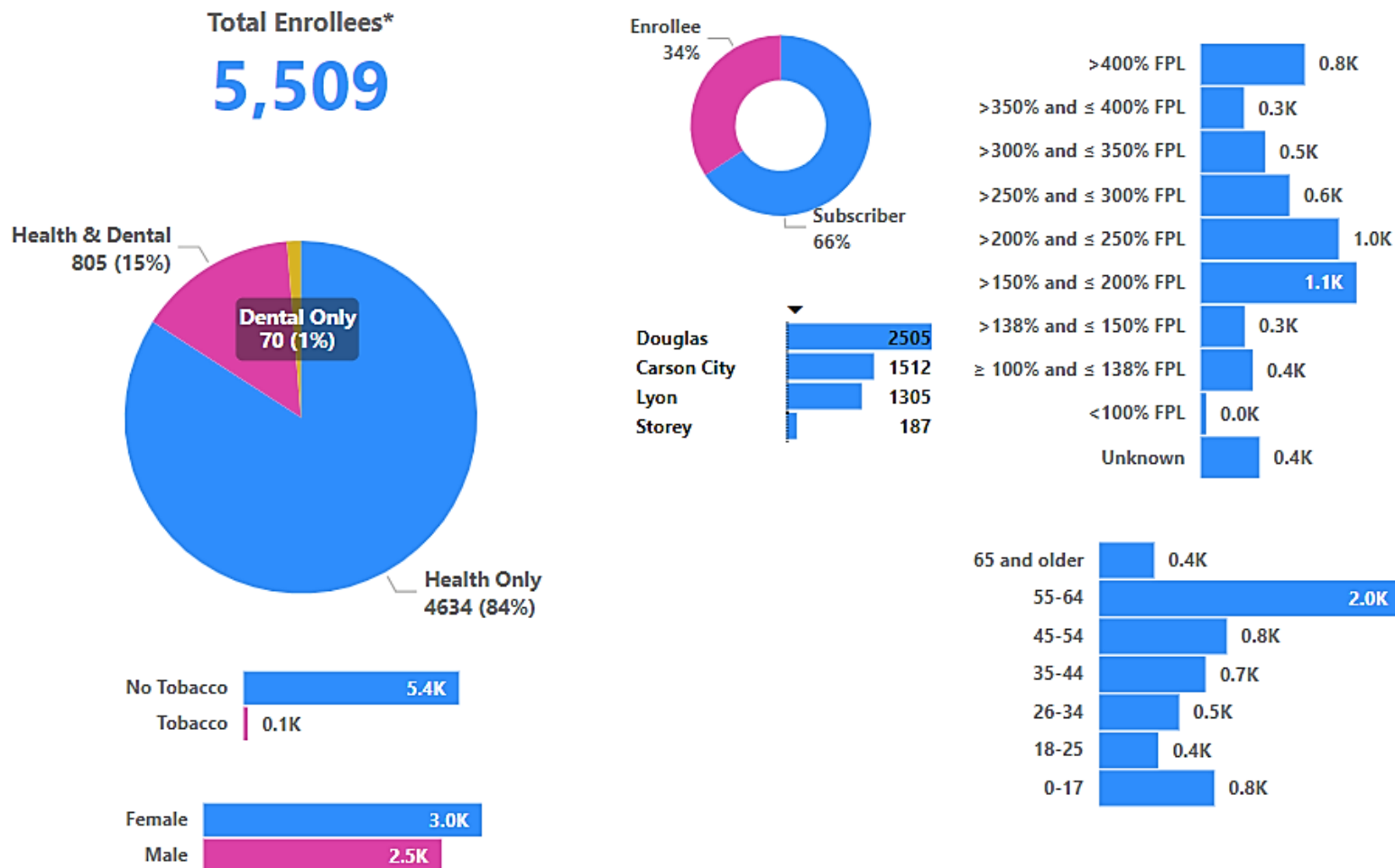


*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

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2024 Open Enrollment Summary

All Enrollees – Rating Area 3

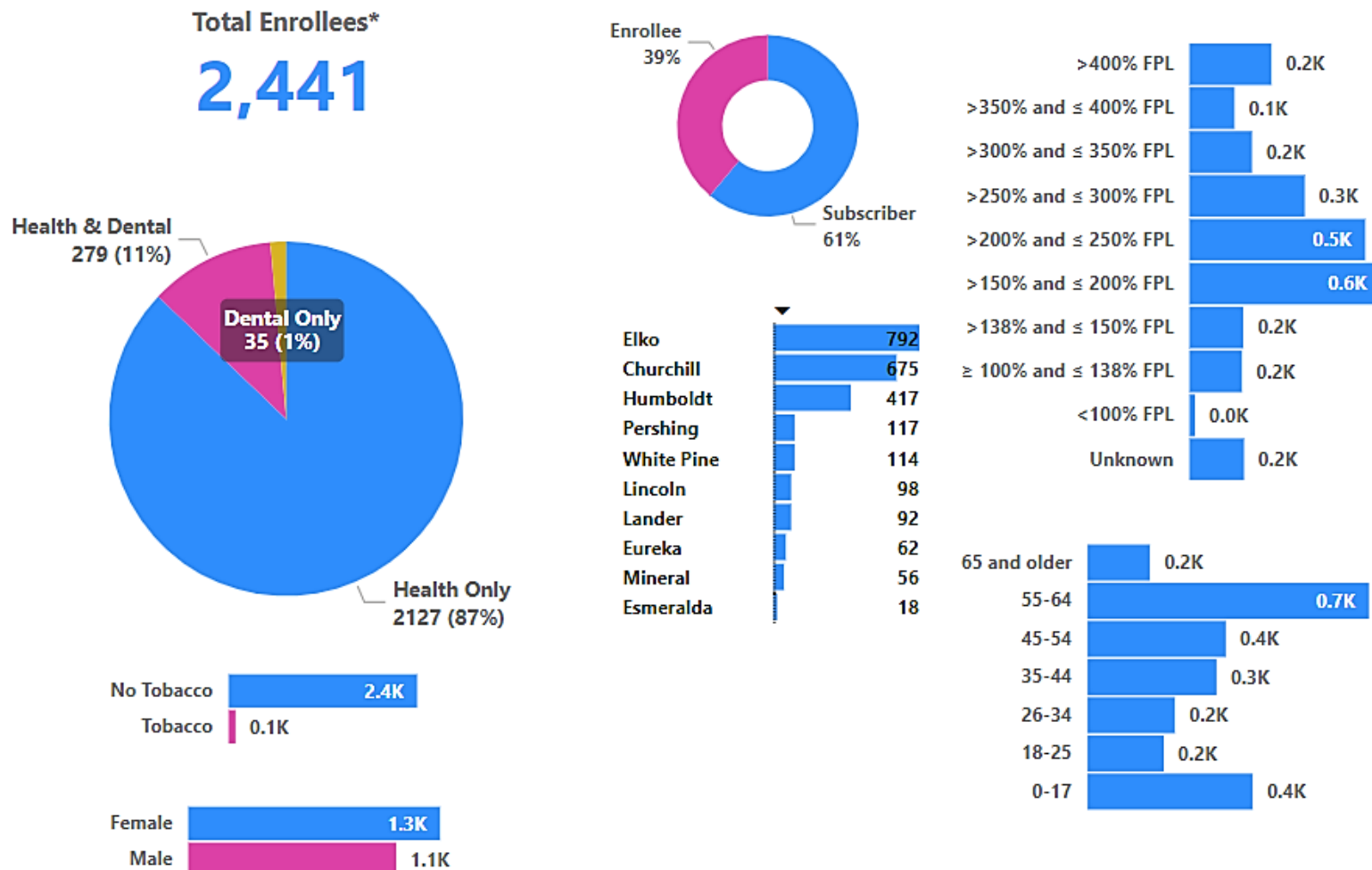


*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

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2024 Open Enrollment Summary

All Enrollees – Rating Area 4



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24.

Consumers with Terminated policies have been removed from these counts;

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2024 Open Enrollment Summary

Health Enrollees – Rating Area 1



Total Enrollees*

78,819

Pending

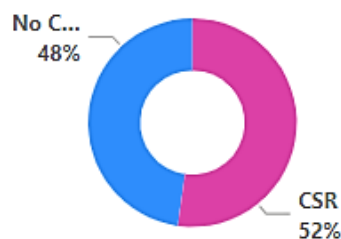
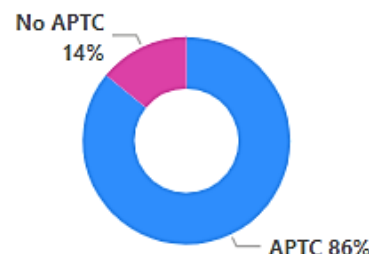
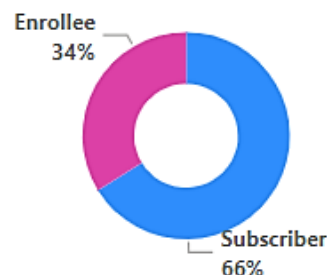
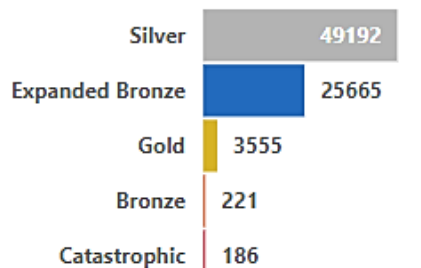
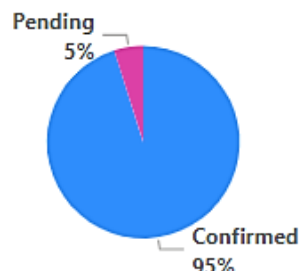
3,862

Confirmed - Passive

39,187

Confirmed - Active

35,770



Avg Premium Before APTC**

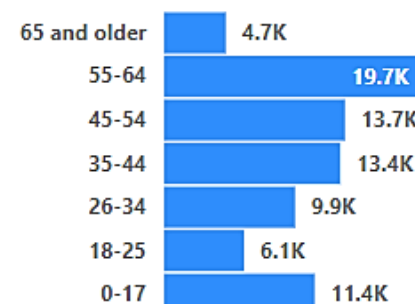
\$495

Avg Premium After APTC**

\$144

Avg APTC**

\$408



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2024 Open Enrollment Summary

Health Enrollees – Rating Area 2



Total Enrollees*

12,648

Pending

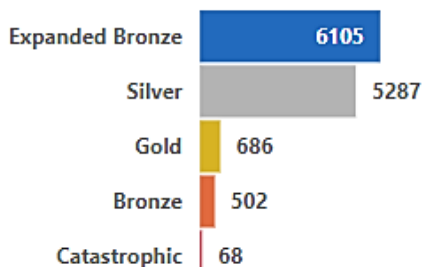
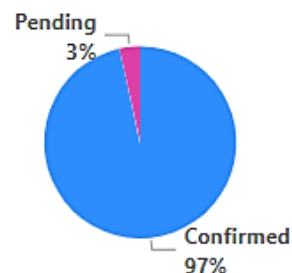
441

Confirmed - Passive

7,099

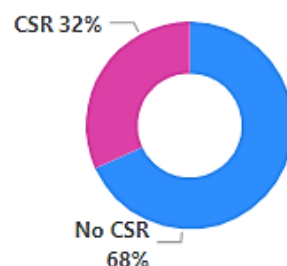
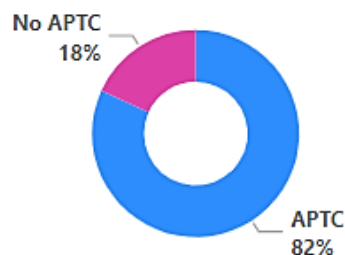
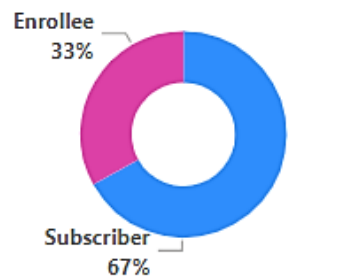
Confirmed - Active

5,108



Washoe

12648



Avg Premium Before APTC**

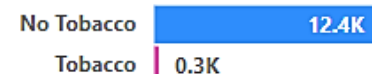
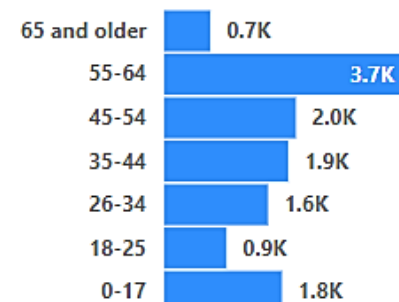
\$601

Avg Premium After APTC**

\$212

Avg APTC**

\$476



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2024 Open Enrollment Summary

Health Enrollees – Rating Area 3



Total Enrollees*

5,439

Pending

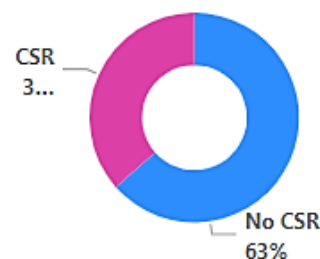
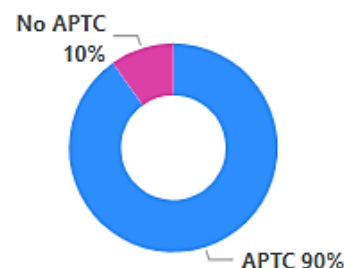
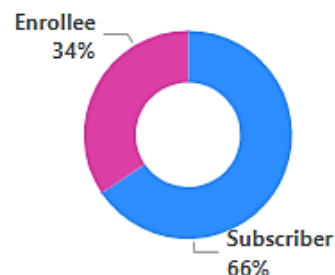
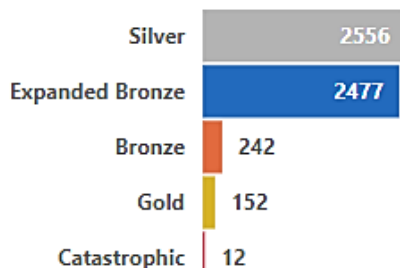
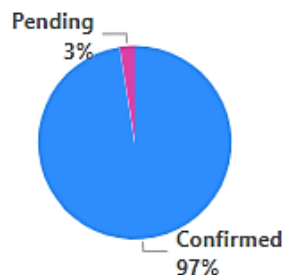
136

Confirmed - Passive

3,452

Confirmed - Active

1,851



Avg Premium Before APTC**

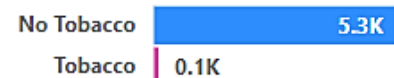
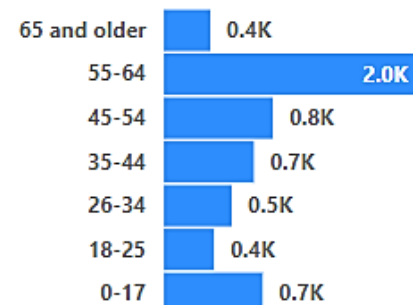
\$753

Avg Premium After APTC**

\$166

Avg APTC**

\$652



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Consumers with Terminated policies have been removed from these counts;

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2024 Open Enrollment Summary

Health Enrollees – Rating Area 4



Total Enrollees*

2,406

Pending

57

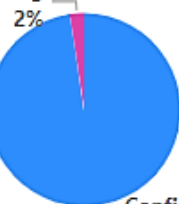
Confirmed - Passive

1,504

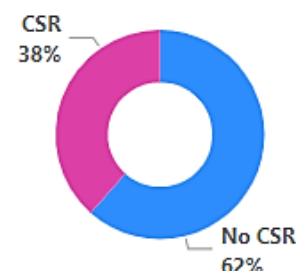
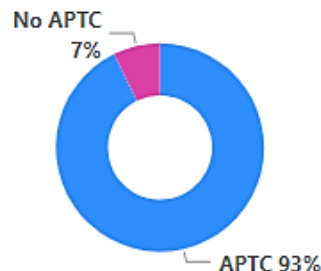
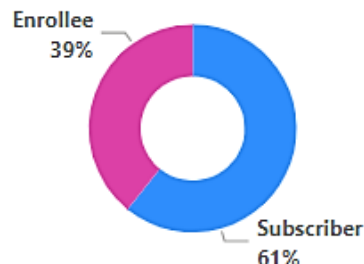
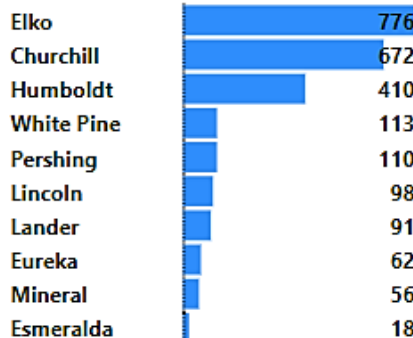
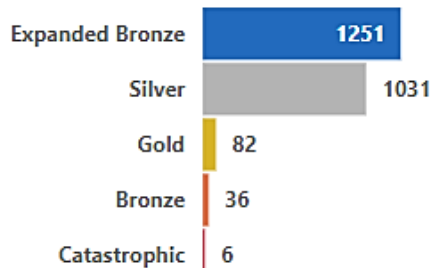
Confirmed - Active

845

Pending



Confirmed
98%



Avg Premium Before APTC**

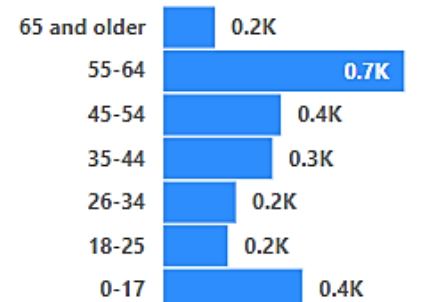
\$797

Avg Premium After APTC**

\$154

Avg APTC**

\$694



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**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Dental Enrollees – Rating Area 1

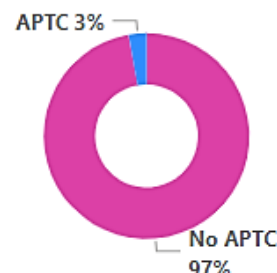
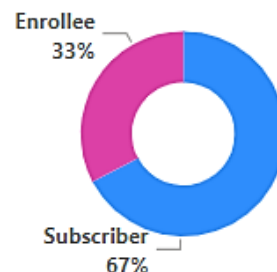
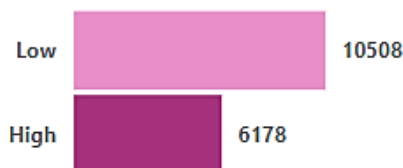
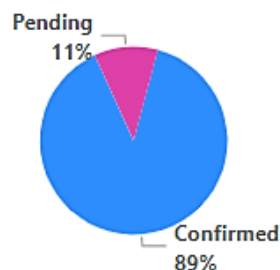


Total Enrollees*
16,686

Pending
1,837

Confirmed - Passive
9,395

Confirmed - Active
5,454



Avg Premium Before APTC**

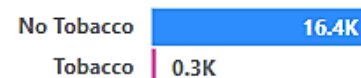
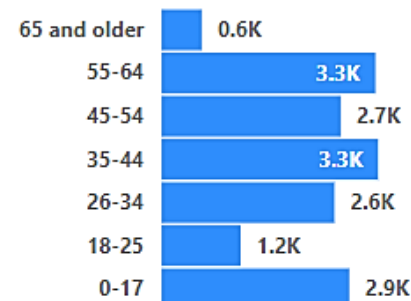
\$21

Avg Premium After APTC

\$21

Avg APTC

\$9



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24.

Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Dental Enrollees – Rating Area 2



Total Enrollees*

3,109

Pending

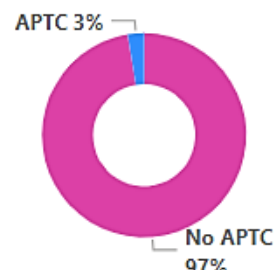
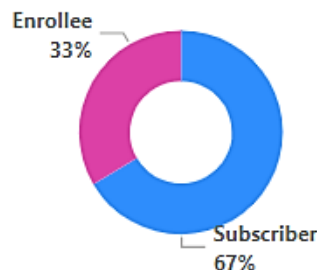
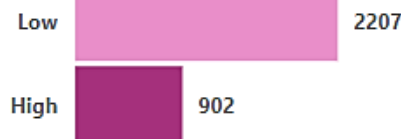
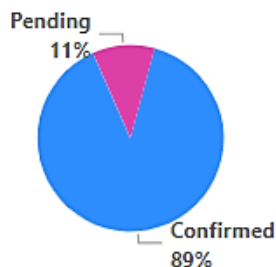
335

Confirmed - Passive

1,834

Confirmed - Active

940



Avg Premium Before APTC**

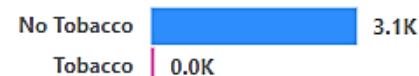
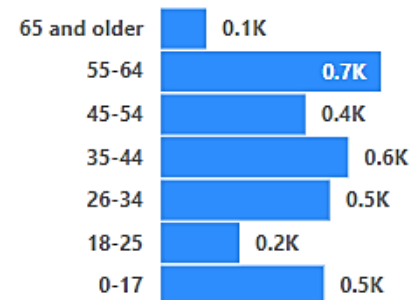
\$24

Avg Premium After APTC

\$23

Avg APTC

\$10



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24. Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Dental Enrollees – Rating Area 3



Total Enrollees*

875

Pending

96

Confirmed - Passive

491

Confirmed - Active

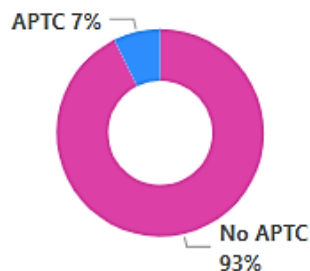
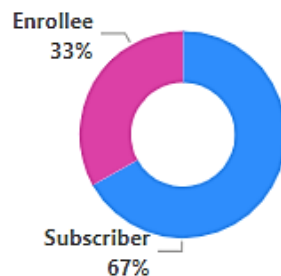
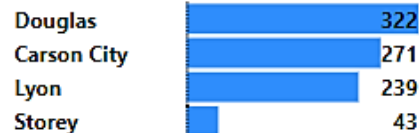
288

Pending

11%



Confirmed
89%



Avg Premium Before APTC**

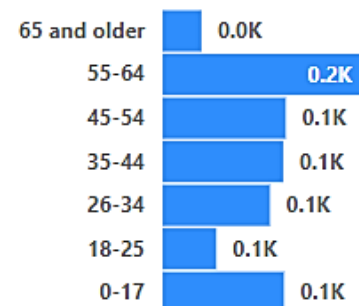
\$23

Avg Premium After APTC

\$22

Avg APTC

\$12



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24.

Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

2024 Open Enrollment Summary

Dental Enrollees – Rating Area 4



Total Enrollees*

314

Pending

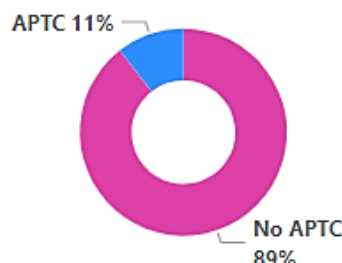
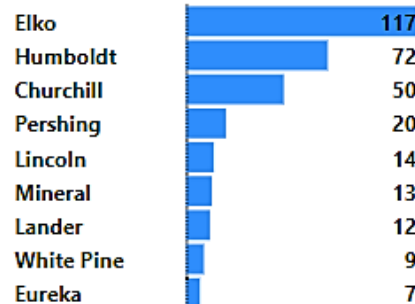
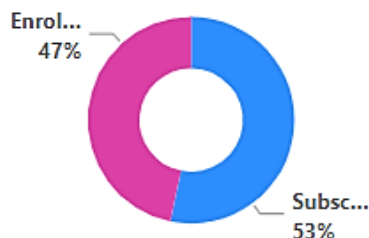
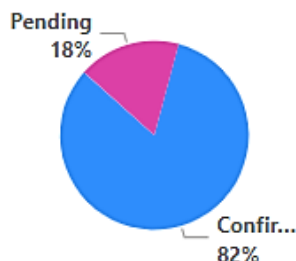
55

Confirmed - Passive

185

Confirmed - Active

74



Avg Premium Before APTC**

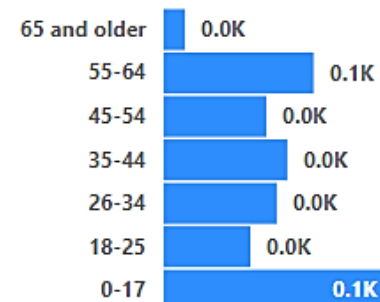
\$22

Avg Premium After APTC

\$21

Avg APTC

\$14



*Includes unique enrollees with a 2024 plan selection (effective dates of 1/1, 2/1, or 3/1) in Confirmed or Pending status as of 1/21/24.

Consumers with Terminated policies have been removed from these counts;

**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.