

# Silver State Health Insurance Exchange

Broker Focus Group:  
Leaders of the Industry  
April 11, 2023



nevada  
**health link**



# Agenda

- Introductions
- System Enhancements - Review
- PDM & ROP Clarification
- PHE Unwinding
  - Key Messages
  - Coordination w/ Medicaid
  - NV Health Link SEP
  - Notifying Consumers
  - Resources for You
  - Q&A

# Introductions

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# System Enhancements

## 23.3 System Enhancements

- **Filter Book of Business by DMI Due Date-** You can now filter consumers by the due date of the DMI.

The screenshot shows the 'Active Individuals' filter interface. The 'Has Open Verification(s)' dropdown menu is highlighted with a red box, and its options are shown in a separate callout box. The options include 'All Verified', 'Due within 15 days', 'Due within 30 days', 'Due within 60 days', and 'Due within 90 days'.

#	HOUSEHOLD	STATUS	COVERAGE
1	CHRIS CASTOR		

Phone: 5550901111  
Email: chris.castor@yopma...  
Address: 540 Wellington Sq  
Exton PA 19341

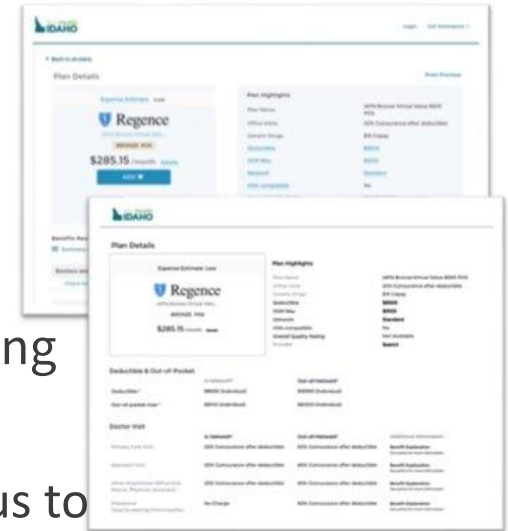
Application Type: Financial  
Application Year: 2023  
Current Status: Eligible for Shopping  
Next Steps: Shop for Plans  
Due Date: Jan 15, 2023

- **Broker Mobile App-** You can now see the CSR level for a consumer's enrollment. Additionally, hyperlinks to the carrier's websites have also been included.
- **Plan Shopping Clear All filters-** You no longer have to deselect individual filters applied at window shopping. Once filters have been selected you can choose to clear all.

# System Enhancements

## 23.6 Enhancements

- **Comparing Multiple Plan Details**  
Comparison tool  
Will be available during window shopping  
Optimized for a printable format
- **Member level disenrollments-** Allowing us to now term specific individuals enrolled on a policy.
- **Broker Book of Business Improvement-** When a broker lands on their book of business, the system will load only the current year applications. Brokers have the ability to check past applications for the households using Application Year filter and the other existing filters like First Name, Last Name, Application type etc.



# Reasonable Opportunity Period (ROP)

- Nevada Health link is required by federal law to verify information on a customer's application against trusted data sourced and flag inconsistency, called Data Matching Issues (DMI's)
  - Checked every time an application is submitted
- If application information is inconsistent with trusted data sources:
  - DMIs will be generated for **EACH unverified hub check** found
  - Customer will be "**conditionally eligible**" for coverage for 90-day reasonable opportunity period (**ROP**)
  - Inconsistencies must be resolved before end of ROP or else adverse Action will be taken by the system.
    - NOTE: If a DMI is not resolved by end of ROP, a consumer's APTC/CSR or coverage can be terminated for the entire household starting the first of the following month after expiration takes place. **Example** ROP expiration is in
    - Timeline of ROP- consumers are given 90 days in writing to clear their DMI, however we allow an additional 15 days before we action is taken. **Example** notices due date is 01/30/23 but action will not be taken until the evening of 02/14/23 (90 days with 15 buffer days).

# Periodic Data Matching (PDM)

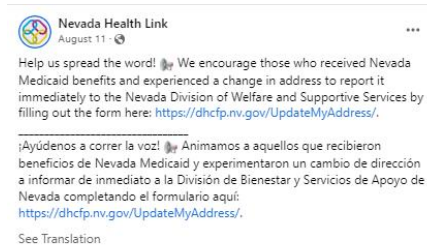
- Nevada Health Link is required by federal law to do periodic date matches twice a year.
- SSHIX will run our first PDM in May of 2023
- PDM is very similar to ROP however the processes are a little different:
  - Consumers will only have 30 days + 15 buffer days to clear their PDM related DMI.
  - Consumers will only receive one notice in their inbox about the DMI.
  - If consumer does not clear their DMI before expiration their loss of coverage will be the first of the following month. Example: Expiration is set for June 15th; they will lose coverage starting July 1<sup>st</sup>.

# Let's Talk PHE Unwinding...

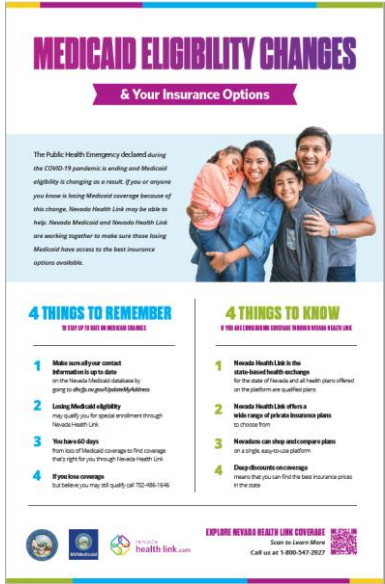
In 2020, The U.S. Department of Health & Human Services declared the U.S. to be in a Public Health Emergency (PHE). When the PHE ends (date yet to be determined), Nevadans enrolled in Medicaid will need to take action to renew their coverage and not lose health insurance. Nevada Health Link is working closely with Nevada Medicaid to inform Nevadans about renewing their coverage and exploring health insurance options if they no longer qualify for Medicaid.

## What we've done so far:

- Print & distribute poster to our community partners
- Paid Social Media Posts
- Updated Medicaid Information Page:



- Partner Toolkit: <https://www.nevadahealthlink.com/toolkits/>
- PHE Unwinding Blog: <https://www.nevadahealthlink.com/insurance/pandemic-resources-could-end-soon-heres-what-you-need-to-know-about-your-continuous-coverage-options/>



Nevada is ahead of the curve in preparing for the unwinding:

1. State's unwinding plan or a summary
2. Specific info about unwinding
3. Alert to update contact info
4. Communications materials/ toolkits for partner
5. Unwinding FAQ
6. Unwinding data

<https://ccf.georgetown.edu/2022/09/06/state-unwinding-tracker/>



# Key Messages

- Changes are coming to Nevada Medicaid, and coverage will need to be renewed soon!
- NV Medicaid recipients will need to complete a renewal pkt (redetermination mailed packet) from Nevada Medicaid.
- These packets will arrive between April 2023 and April 2024.

- NV Medicaid hasn't paused their redetermination schedule; they just have not taken any adverse action during the PHE.

The expected volume of those redetermined ineligible out of ~930k is ~200k.



## Attention Medicaid Enrollees

**Don't risk a gap in your Medicaid or CHIP coverage, get ready to renew now.**

Please update your contact information. It is important to keep your contact information with Department of Welfare and Supportive Services (DWSS) as current as possible to receive all communications regarding your eligibility. Your contact information should include your residence and mailing addresses, your phone number or message number, and your email address. Use this form to update you contact information: <https://dhcftp.nv.gov/UpdateMyAddress/> or call 800-992-0900 to update your contact information.

**Following these steps will help determine if you still qualify:**

- Make sure your contact information is up to date.
- Complete your renewal form (if you get one).
- Check your mail for a letter.

[UPDATE MY ADDRESS \(MEDICAID\)](#)



# Coordination With NV State Medicaid – Marketing & Messaging

- Exchange Media tactics include billboards, social media and Google ads targeted towards individuals who likely are on Medicaid (coordinating zip code targeting and account transfer data).
- PHE toolkit that is printed and digital
- The co-branded toolkit includes a poster, flyer and rack card
- Digital toolkit includes social media posts and talking points.
- Outreach to physicians and hospitals

# NV Health Link SEP for the Unwinding

- Consumers who lose Medicaid or CHIP coverage between April 1, 2023, and July 31, 2024, will be eligible for a **60-day SEP** beginning the day they submit or update a NV Health Link application. Consumers will receive the Unwinding SEP automatically based on their answers to the application questions.
- For consumers who attest to a loss of Medicaid or CHIP coverage in the past, Marketplace coverage will start the **first of the month following plan selection**. For example, if a consumer selects a plan on August 25, coverage will start September 1.
- For consumers who are **transferred** from Medicaid to the Exchange via the **AT** process, those consumers may choose retroactive coverage.

Medicaid/Chip Coverage End Date	Date of Exchange Plan Selection	Exchange Plan Effective Date
July 31, 2023	July 25, 2023(before Medicaid coverage ends)	August 1, 2023
July 31, 2023	August 5, (after Medicaid Converge ends)	September 1, 2032
July 31, 2023	September 2, (after Medicaid coverage ends	August 1, 2023 with paid past due premiums or October 1, 2023.

# Process to Notify Beneficiaries

- NV State Medicaid sends redetermination packets in the mail and via email April 1, 2023
- For consumer that get Account Transferred over to the Exchange will receive a letter with an access code
- SSHIX call center CSRs making outbound calls to consumers during MCOs are conducting outreach to Nevadans

## Time-sensitive information regarding your Nevada Health Link user account

Application ID: NV365830985183697360

Dear First Last Name,

The Division of Welfare and Supportive Services (DWSS) has transferred your application information to Nevada Health Link where you can shop, compare, and choose a qualified health plan that fits your needs. Please complete the following steps in order to claim your new user account and determine your eligibility for a Nevada Health Link plan. You may also qualify for financial assistance.

1. [Click here](https://enroll.nevadahealthlink.com/hix) or go to <https://enroll.nevadahealthlink.com/hix>
2. Enter your unique Access Code: K6OJK2YQ
3. Answer the security questions to confirm your identity
4. Set up a username and password for your account
5. Follow the steps in your account to complete and submit your eligibility application

## Enrollment Assistance

We encourage you to take advantage of the opportunity for free enrollment assistance. Agents, Brokers, and Assistors in your area can be located using the "Find Local Assistance" link available from your account. Enrollment assistors listed in our directory have been certified by Nevada Health Link to provide application, eligibility, and enrollment advice and ensure that you find the plan that is best for your needs.



[Español](#) [Login](#) [Help & Support](#)

Connecting Nevadans to health coverage.

Nevada Health Link is the only place where you can apply for financial help to lower the cost of your monthly premiums and out-of-pocket costs for health insurance.

### LET'S GET STARTED



#### Browse for health & dental plans

Shop first, sign up later.



#### Register with access code

Use your access code to register for a new account.



#### Log in to existing account

If you already have an account, log in here.



# Resources for You

- Broker Newsletter – Read them, they're important
- Partner Toolkits:  
<https://www.nevadahealthlink.com/toolkits/#public-health>
- Reference Materials & Tools for Agents/Brokers:  
<https://www.nevadahealthlink.com/partner-resources/>
- PHE Webpage, coming soon, now directing to:  
<https://www.nevadahealthlink.com/medicaid-information/>

# Questions?

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Thank you for your participation and helpful feedback!