

Silver State Health Insurance Exchange

NABIP Luncheon – Southern Nevada

March 12, 2024



nevada
health link



Agenda

- Chief Operating Officer Intro
- Lookback at PY2024 Open Enrollment Metrics
- Broker Specific Metrics
- Medicaid Unwinding Update
- Tribal Sponsorship Update
- Marketing & Comms Update
- Public Option Update
- Support for Brokers
- Q&A


Janel Davis, Chief Operations Officer

- Started as Comms Officer for SSHIX in 2015
- Recent personal life changes
- Love working with this team, and the Brokers!
- Oversee the QA Manager – Amelia project

Lookback at PY24 Open Enrollment Metrics

- 99,312 Unique Individuals enrolled in Health Coverage
 - Of those, 73,759 were re-enrollees from 2023, while 25,553 were new enrollees and 22,965 actively shopped to update or switch to a new plan
 - This year's enrollment numbers outpaced last year's totals by 3%
- 20,984 Unique Individuals enrolled in Dental Coverage
- 40% of health enrollees had net premiums that are \$100 or less
- 86% of health enrollees received a subsidy (APTC greater than \$0)

Broker Specific Metrics



Metric	2023	2024
Broker Assisted	57%	65%
Navigator Assisted	3%	3%
Non-Assisted	40%	32%

Carrier Participation by County

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) Hometowm 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 and White Pine County	Anthem Blue Cross Blue Shield SilverSummit	33

Medicaid Unwinding Update

- 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 increased from 5% to 13% - 16%

Medicaid Unwinding Update, cont'd

- SSHIX is engaging in a SMS/text messaging campaign to referred consumers, leveraging relaxed FCC regulations which were implemented specifically to support the unwinding of the Public Health Emergency
- Your Health Idaho has used this tactic to achieve a 20-30% conversion rate

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

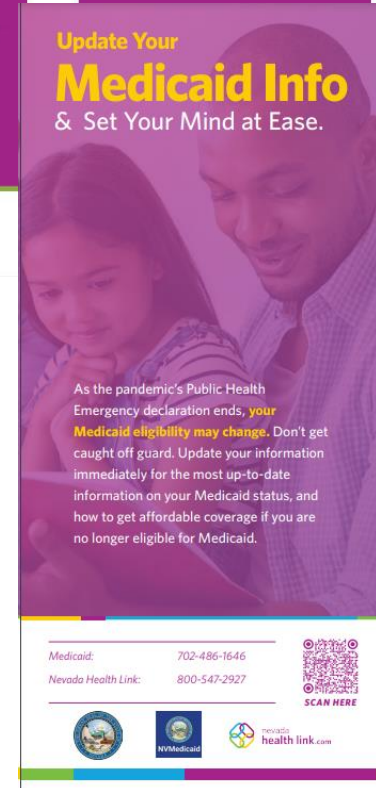
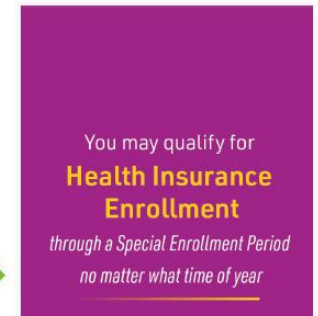
As of March 2024:

- The TER Certification Curriculum has been successfully launched, and the first official class of TERs received their final training on the HIX platform on 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.

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 the Exchange's Communications Director with questions or to collaborate:
Katie Charleson
kcharleson@exchange.nv.gov






Public Option Update

- Now NV Coverage & Market Stabilization Program
- On December 29, 2023, Nevada’s DHHS and DHCFP coordinated submission of the Section 1332 “Innovation Waiver” for the Public Option—now called the Nevada Coverage and Market Stabilization Program—to CMS, as mandated by SB 420.
- CMS recently determined the application to be complete and opened a 30-day comment period on February 13. The comment period will conclude on March 14.
- On January 2, 2024, Senator Robin Titus and a non-profit group called the National Taxpayers Union filed a lawsuit seeking declaratory and injunctive relief against the implementation of the Market Stabilization Plan, citing multiple alleged violations of the Nevada Constitution.
- In late February, the Attorney General’s Office and the Legislative Counsel Bureau each filed motions to dismiss the lawsuit, and a decision by the court regarding their wish to hear oral argument is not expected until late March.

Support for Brokers

- For support with consumer complaints, ticket resolution, assistance with document verification, etc., the best place to start is with our call center's Broker Support line
- If additional assistance is required, contact our Broker Team via email at brokersupport@exchange.nv.gov
- For questions related to commission payments, carrier appointments, or Exchange certification status, contact Rebecca Lomazzo, SSHIX Broker Liaison, via email at rlomazzo@exchange.nv.gov
- Broker Focus Group – meetings re-established

Questions and Answers

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- What are your biggest current pain-points with our Exchange system?
 - What do you think of the support provided by our call center? Are there opportunities to improve this support?
 - Are there any suggestions for ways that SSHIX can better engage brokers in the Medicaid Unwinding effort without violating consumer privacy?
 - Wishlist items, please submit to me or Rebecca