

Silver State Health Insurance Exchange

NABIP Luncheon
October 11, 2023





Agenda


- Executive Director Intro
- Why do We Like Broker-Assisted Enrollments?
- Lookback at PY2023 Open Enrollment
- Broker Specific Metrics
- How to Increase Broker Representation?
- Carrier Outlook for 2024
- History of Health Carrier Participation
- Medicaid Unwinding Update
- Support for Brokers
- Q&A

Russell Cook, New SSHIX Executive Director

- Served as Information Systems Manager/Information Security Office since July, 2016
- Began work as Executive Director on 8/14/2023
- Goals for Plan Year 2024:
 - Increase the share of broker-assisted enrollments
 - Increase engagement of broker community in the Medicaid Unwinding process
 - Support broker community by understanding and addressing pain points or bottlenecks

SSHIX wants to help you achieve these goals!


Why Do We Like Broker-Assisted Enrollments?

- 
- Data Matching Inconsistencies (DMIs) are more likely to be resolved in a timely manner
 - Qualifying Life Events (e.g. new birth) are more likely to be reported in a timely manner
 - Broker-assisted enrollments are more likely to persist for multiple plan years
 - It's easier for SSHIX to provide critical updates to brokers than to individual consumers

Plan Year 2023 Open Enrollment

- 96,379 Unique Individuals enrolled in Health Coverage
 - Of those, 76,969 were re-enrollees from 2022, while 19,410 were new enrollees
- 18,613 Unique Individuals enrolled in Dental Coverage
- 58% of health enrollees had net premiums that are \$100 or less
- 92% of health enrollees received a subsidy (APTC greater than \$0)


Broker Specific Metrics



Metric	2022	2023
Total Plan Selections (Health + Dental)	82597	76487
Broker Assisted	61%	57%
Navigator Assisted	3%	3%
Non-Assisted	36%	40%

Takeaway: Broker-assisted enrollments are *decreasing*, even as the overall number of brokers is *increasing*

How to Increase Broker Representation?

- 
- Participate in Broker Connect!
 - Be sure to keep your business hours up-to-date
 - If you take a day off, turn off your availability to avoid unanswered calls
 - Ensure your address and contact information are complete and up-to-date so that consumers can find you using our lookup tool
 - Brokers cannot list a residential address or P.O. Box for use with the lookup tool
 - You *can* use a coffee house or library

NOTE: SSHIX maintains its prohibition against non-resident web brokers

Carrier Outlook for 2024

- SSHIX is please to welcome two new health carriers to the marketplace: Imperial Health Plan and Molina Healthcare
- Friday Health Plan will no longer be offering plans in 2024, owing to their de-certification in August
- The number of dental carriers holds steady at five, with no dental carriers entering or exiting the marketplace

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

History of Health Carrier Participation

- PY 2016 = 3 Carriers (Anthem, HPN, Prominence)
- PY 2017 = 2 Carriers (Anthem, HPN)
- PY 2018* = 3 Carriers (Ambetter, HPN, Anthem)
- PY 2019 = 2 Carriers (HPN, Centene)
- PY 2020 = 3 Carriers (Anthem, HPN, Ambetter)
- PY 2021 = 5 Carriers (Anthem, Friday, HPN, Select Health, Ambetter)
- PY 2022 = 7 Carriers (Aetna, Anthem, Friday, Hometown Health, HPN, Select Health, Ambetter)
- PY 2023 = 7 Carriers (Aetna, Anthem, Friday, Hometown Health, HPN, Select Health, Ambetter)
- **PY 2024 = 8 Carriers (Aetna, Anthem, Hometown Health, HPN, Imperial Health Plan, Molina Healthcare, Select Health, Ambetter)**

* Bare County Year Score

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 hovers around 5%


Medicaid Unwinding Update

- SSHIX has conducted a direct-to-consumer outreach campaign since May, but we are typically able to reach fewer than 10% of referred consumers each month
- SSHIX is exploring the option of SMS/text messaging 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

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

Questions and Answers

- 
- Any feedback on new DocuSign process for Broker Agreement?
 - How interested is the Broker Community in a mobile app? What features would be most helpful?
 - 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?