

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

March 12, 2024



nevada
health link

Introductions - SSHIX

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Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – March
- Public Option Update
- Tribal Sponsorship Update
- Plan Cert Update
- March RCNI Submission
- Q&A

Six Month Look-Ahead

March, 2024

- Please complete *Intent to Sell* and *Intent to EDI Test* forms

April, 2024

- *Intent to Sell* and *Intent to EDI Test* forms due 4/1
- New Carrier Onboarding begins (schedule pending)

May, 2024

- Prepare Plan Year 2025 Binders 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 submissions (Binders, Forms, and Rates) due 6/3
- Plan Year 2025 Plan Certification process begins
- Initial review of binder data 6/3—7/12

July, 2024

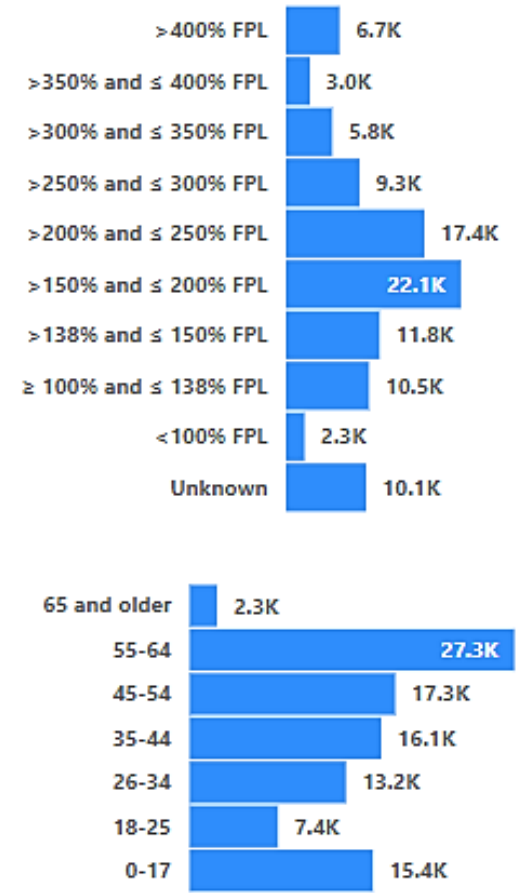
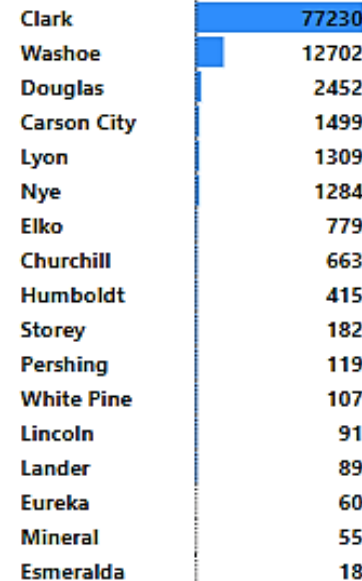
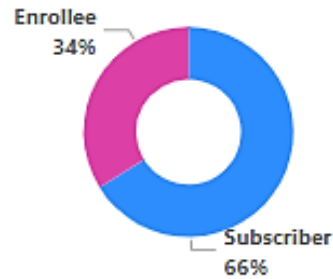
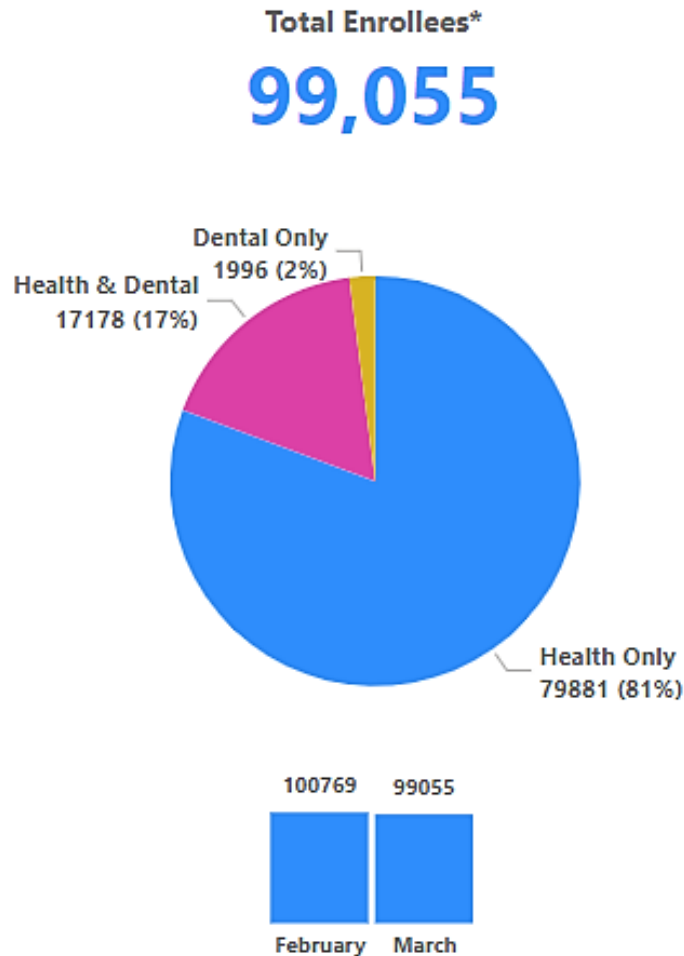
- Initial review of binder data continues through 7/12
- Issuer Plan Preview on NevadaHealthLink.com 7/12—8/19

August, 2024

- Issuer Plan Preview continues through 8/19

March 2024 Enrollment Summary

All Enrollees – All Counties



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 03/02/24. Consumers with Terminated policies have been removed from these counts;

March 2024 Enrollment Summary

Health Enrollees – All Counties



Total Enrollees*

97,059

Pending

1,494

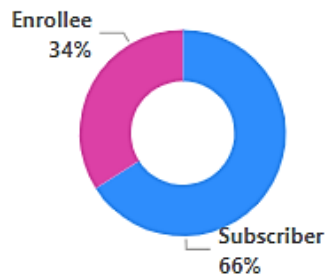
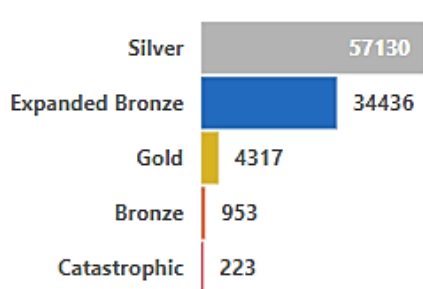
Confirmed - Passive

48,478

Confirmed - Active

47,087

● Confirmed ● Pending



Avg Premium Before APTC**

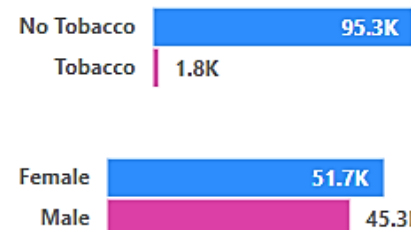
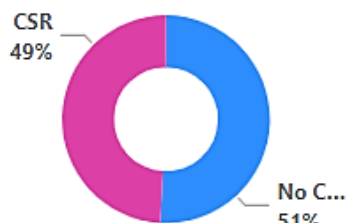
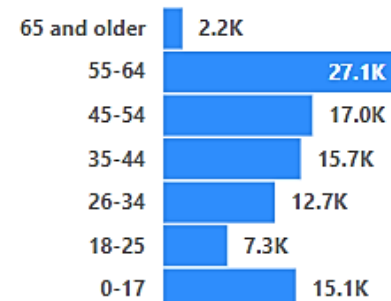
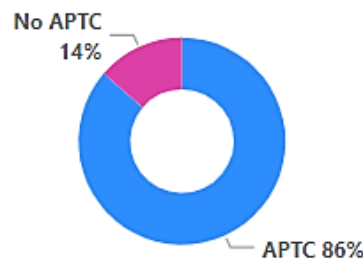
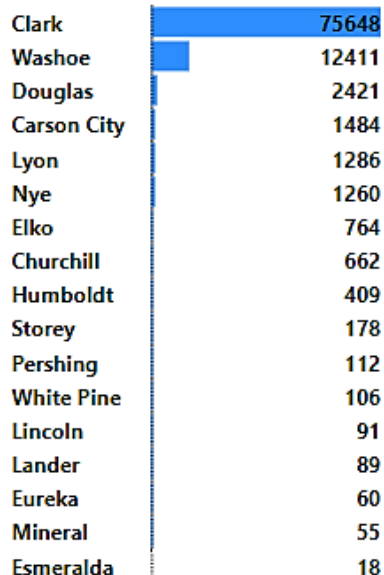
\$530

Avg Premium After APTC**

\$152

Avg APTC**

\$438



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 03/02/24. 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.

March 2024 Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*

19,174

Pending

534

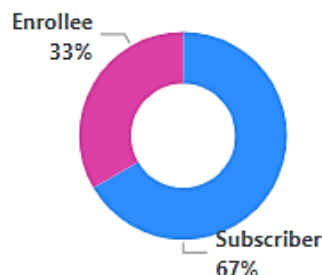
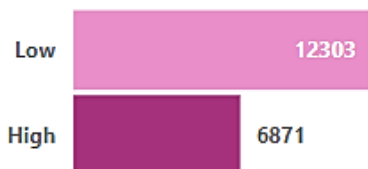
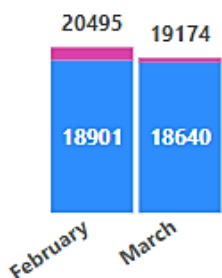
Confirmed - Passive

10,902

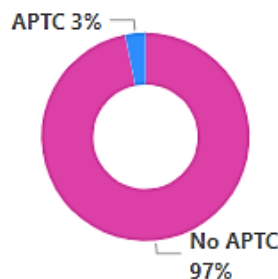
Confirmed - Active

7,738

● Confirmed ● Pending



Clark	14,936
Washoe	2,854
Nye	303
Douglas	297
Carson City	257
Lyon	217
Elko	108
Humboldt	61
Storey	43
Churchill	34
Pershing	19
Lincoln	14
Lander	11
Mineral	11
White Pine	7
Eureka	2



Avg Premium Before APTC**

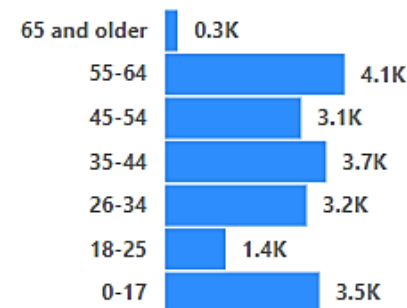
\$21

Avg Premium After APTC**

\$21

Avg APTC**

\$9



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 03/02/24. 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.

Public Option Update

- On December 29, 2023, Nevada’s DHHS and DHCFFP 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.

Tribal Sponsorship Update

The Exchange has met with a number of our carriers over the past several weeks, and the discussions have been very fruitful. We are anxious to meet with the rest of your teams so that we can:

- Learn from the experts in your organizations;
- 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.

If you have not done so already, 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.

Plan Certification

Upcoming due dates:

- The Intent to Sell form has been sent out and our posted on the Carrier Resources page of the Nevada Health Link website. This is due April 1, 20234
- The Intent to EDI form has been sent out and our posted on the Carrier Resources page of the Nevada Health Link website. This is due April 1, 2024 (Only for new carriers who did not offer plans on the Exchange in PY24)
- The PY25 Draft Letter to Issuers has been sent out and our posted on the Carrier Resources page of the Nevada Health Link website. Public comment is due March 18, 2024.

Plan Certification

Common Questions/Issues:

- While we are in the early stages of planning for PY25, the Nevada Exchange is not considering, at this time, adopting standardized plans, including limiting non-standard plans. Discussions are occurring limiting non-standard plans in the near future based off of plan utilization, enrollment data and guidance in the NBPP.
- Network Providers: This has been a big topic. Please ensure for PY25 the URL template for Network providers is accurate and updated. There have been concerns with the validity of providers being listed that are no longer in network or in contract. If changes are made, directories NEED to be updated in a timely manner.
- Plan Marketing Names: 45 CFR 156.225(c) requires that qualified health plan and plan variation marketing names include correct information, without omission of material fact, and don't include content that is misleading.
- The information must accurately reflect the plan benefits on a plan variant level, including any limitations or cost variations based on provider network or drug formulary tiering, benefit category, or service type.

March RCNI Submission

- The next RCNI Submission Deadline is **Thursday, March 21.**
- 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		X	X
February 2024	Monday, February 19		X	X
March 2024	<u>Thursday, March 21</u>		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