

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

April 9, 2024



nevada
health link

Introductions - SSHIX

Russell Cook – Executive Director

rwcook@exchange.nv.gov

Max Borgman – Information Systems Manager

mborgman@exchange.nv.gov

Janel Davis – Chief Operations Officer

j-davis@exchange.nv.gov

Shae Herbert – Quality Assurance Manager

kcharleson@exchange.nv.gov

Nathan Osborne – Health Resource Analyst

nosborne@exchange.nv.gov

Brooke Mills – Policy and Compliance Manager

kbmills@exchange.nv.gov

Meagan Ranson – Plan Certification Manager

mranson@exchange.nv.gov

Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – April
- Carrier Premium Fee Invoice Update
- Policy Update
- Plan Cert Update
- Interactive Virtual Agent: Amelia
- April RCNI Submission
- Q&A

Six Month Look-Ahead

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

September, 2024

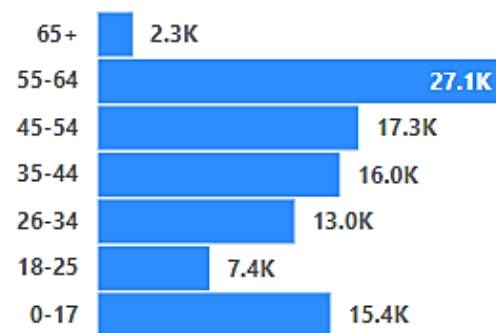
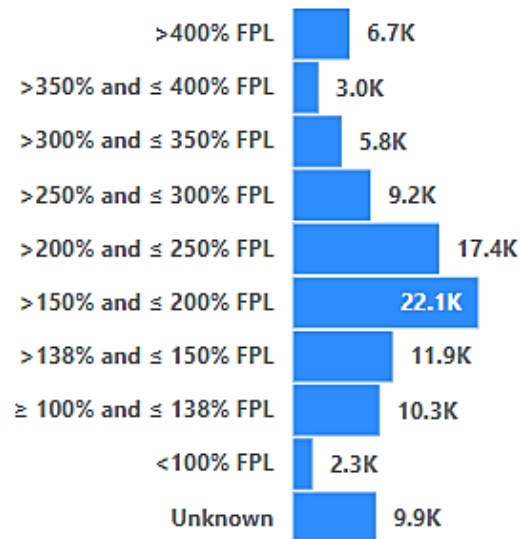
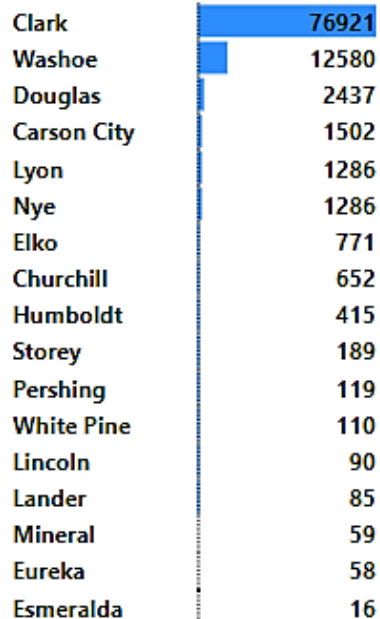
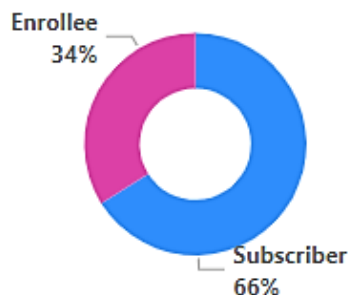
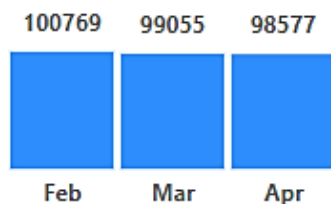
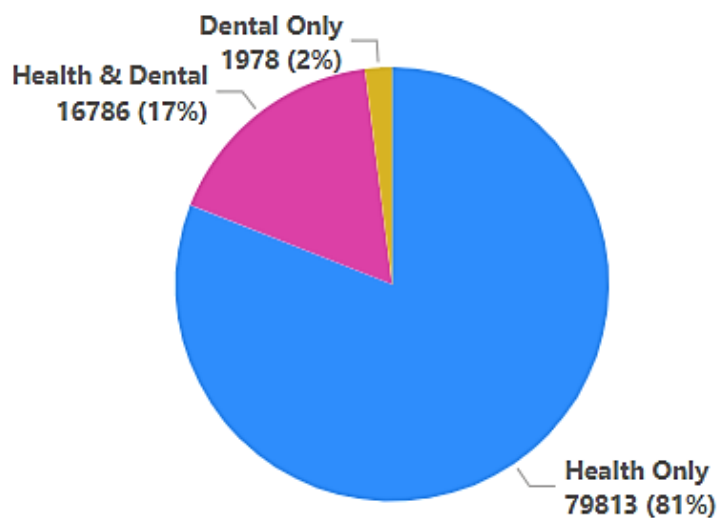
- 9/4: Final PY25 Issuer Agreements sent to Issuers with final plan confirmation list
- 9/4 – 9/13: Issuers send signed Issuer Agreements and confirm plan listings
- 9/13: SSHIX to send final plan confirmation list and countersigned attestations and billing agreements to Issuers
- 9/13: Plans certified in SERFF

April 2024 Enrollment Summary

All Enrollees – All Counties



Total Enrollees*
98,577



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 04/01/24. Consumers with Terminated policies have been removed from these counts.

April 2024 Enrollment Summary

Health Enrollees – All Counties



Total Enrollees*

96,599

Pending

1,252

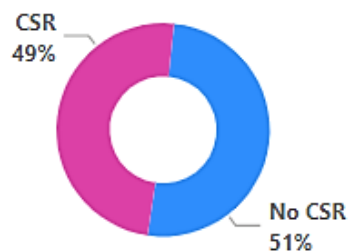
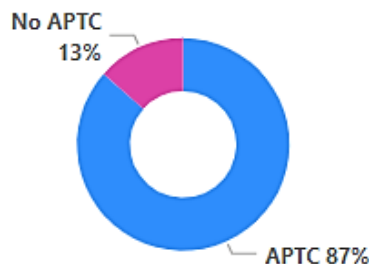
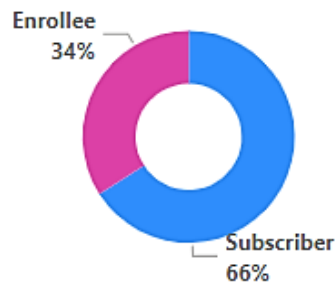
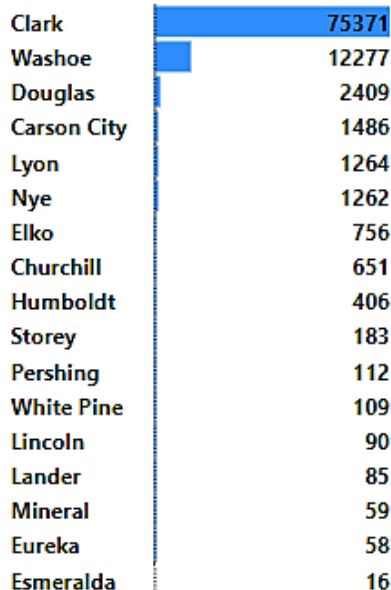
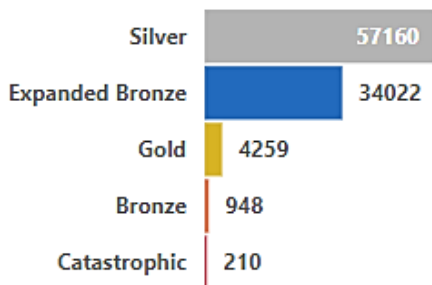
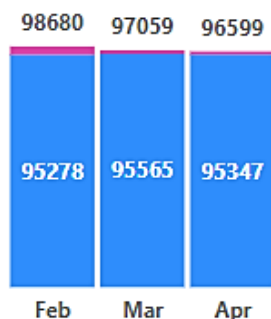
Confirmed - Passive

47,042

Confirmed - Active

48,305

● Confirmed ● Pending



Avg Premium Before APTC**

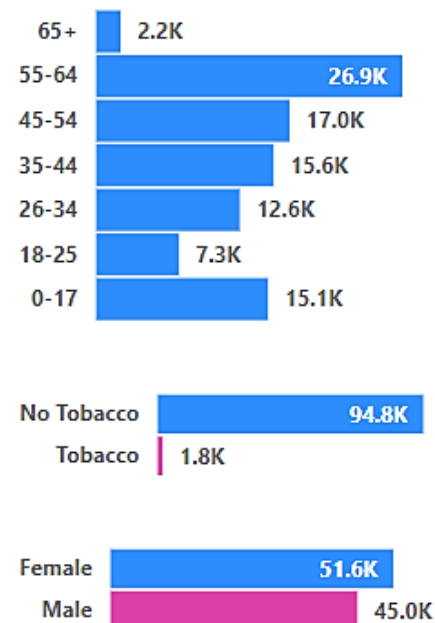
\$530

Avg Premium After APTC**

\$152

Avg APTC**

\$437



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 04/01/24. 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.

April 2024 Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*

18,764

Pending

390

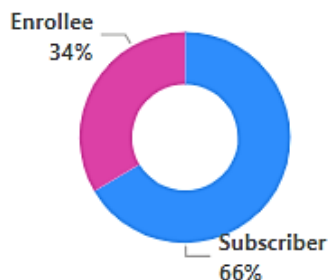
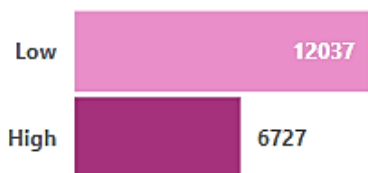
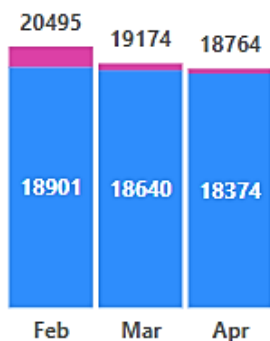
Confirmed - Passive

10,597

Confirmed - Active

7,777

● Confirmed ● Pending



Avg Premium Before APTC**

\$22

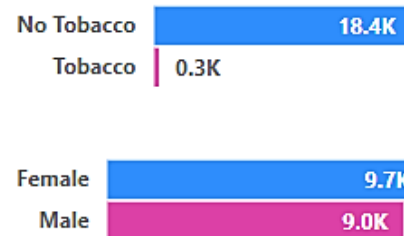
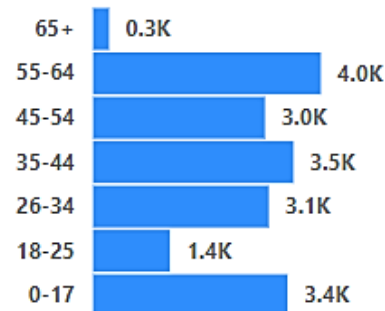
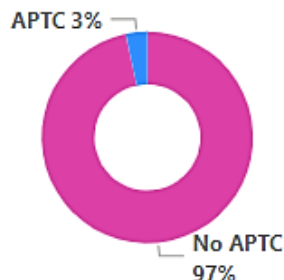
Avg Premium After APTC**

\$21

Avg APTC**

\$9

Clark	14,625
Washoe	2,785
Nye	298
Douglas	287
Carson City	255
Lyon	214
Elko	94
Humboldt	60
Storey	44
Churchill	33
Pershing	20
Mineral	15
Lincoln	14
Lander	11
White Pine	7
Eureka	2



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 04/01/24. 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.

Carrier Premium Fee Invoice Update

- Several months ago SSHIX received some inquiries regarding suspected errors/omissions from our monthly Carrier Premium Fee invoices.
- The subsequent investigation revealed that a variety of uncommon scenarios were not being accounted for by our system's retroactive adjustment logic (i.e. the "Adjustments" tab of the invoice), particularly the following two scenarios:
 1. Policies that are created with a retroactive benefit begin date which falls prior to the current calendar date;
 2. Policies that are modified to move the benefit begin date back by one or more months.
- Both scenarios are the result of a CSR override and are not typically available via self service.

Carrier Premium Fee Invoice Update

- SSHIX has been working with GetInsured to address these issues, and we now have a new monthly invoice report which we believe resolves the previous deficiencies. However, the net result of these deficiencies has been the systematic underbilling of carriers for Plan Years 2020 to present.
- SSHIX is still tabulating the adjustments for PY 2024 to date, but for reference the average error rate for all twelve months of PY 2023, across all carriers, was 0.48%.
- SSHIX will be writing off the billing discrepancies for Plan Years 2020—2022, however the April invoice cycle will include separate reports detailing retroactive adjustments for Plan Year 2023, as well as Plan Year 2024 to date.

Carrier Premium Fee Invoice Update

- One of these reports will be presented in the familiar format of the “Adjustments” tab, and another report will provide a detailed breakdown of each coverage month, comparing the sum total of the invoice history versus the actual state of the corresponding enrollment record.
- We are asking carriers to please review these adjustment reports and compare them against your internal records to validate the accuracy of the adjustments. We will be happy to answer any follow-up questions during the review/validation process.
- If your team is able to validate the accuracy of the adjustments within the normal timeframe of the April billing cycle then your April payment should include the adjustment charges.
- If more time is required to validate the adjustments, SSHIX will continue issuing updated adjustment reports throughout the May and June billing cycles. However, we are asking carriers to pay on the adjustment charges no later than the June billing cycle.

Policy Updates

- The Notice of Benefit and Payment Parameters for 2025 Final Rule was released on 4/2/24 and can be located at: [Patient Protection and Affordable Care Act, HHS Notice of Benefit and Payment Parameters for 2025; Updating Section 1332 Waiver Public Notice Procedures; Medicaid; Consumer Operated and Oriented Plan \(CO-OP\) Program; and Basic Health Program \(cms.gov\)](#)
- SSHIX review is on-going, but no major impacts to Exchange/Carrier relations are expected for PY25. Any applicable policy changes will be reflected in the next SSHIX Policy Manual to be updated for carrier review this fall.
- The Public Option- Market Stabilization 1332 waiver application's review has been temporarily paused. Details can be found at: [Section 1332: State Innovation Waivers | CMS.](#)

Plan Certification Update

- The Plan Certification Guide is undergoing final internal review. Once this guide is final, SSHIX will send this out to all carriers and will be posted to the Nevada Health Link site:
<https://www.nevadahealthlink.com/partnerresources/carriers/>
- SSHIX is still currently waiting for CMS to publish Application Materials (Templates). Once those are released, we will ensure all carriers are notified.
- The Plan Certification team is currently in the process of setting up PY25 Plan Certification meetings with all carriers. This will be a quick touch base to talk through any questions or concerns. We want to be more hands on this year to discuss common issues, answer questions and ensure all deadlines are being met in a timely manner.

Amelia Interactive Virtual Agent

- SSHIX has integrated an Artificial Intelligence (AI) technology to use as our Interactive Agent. This allows consumers 24-hour access to receive assistance with their accounts.
- Amelia can unlock accounts, remind consumers of their DMIs and documents needed to resolve them, and connect them with their Agent/Broker of record or help them locate a Broker or Navigator.
- A prompt for Carrier Call center staff has been added. When your representatives call into the NV Health Link call center, they will be able to say, "Carrier representative" and connect to a NV Health Link representative.

If you have any additional questions about Amelia, please email Sherbert@exchange.nv.gov

April RCNI Submission

- The next RCNI Submission Deadline is **Thursday, April 18.**
- 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
<u>January 2024</u>	Thursday, January 18		X	X
February 2024	Monday, February 19		X	X
March 2024	Thursday, March 21		X	X
April 2024	<u>Thursday, April 18</u>		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