

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

June 11, 2024



nevada
health link

Introductions - SSHIX

Russell Cook – Executive Director

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Max Borgman – Information Systems Manager

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Janel Davis – Chief Operations Officer

j-davis@exchange.nv.gov

Shae Herbert – Quality Assurance Manager

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Nathan Osborne – Health Resource Analyst

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Brooke Lyons – Policy and Compliance Manager

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Meagan Ranson – Plan Certification Manager

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Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – June
- Limit on Captive Agents
- Plan Cert Update
- June RCNI Submission
- Q&A

Six Month Look-Ahead

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

Six Month Look-Ahead (cont'd)

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

October, 2024

- 10/1: Window Shopping begins
- 10/1: URL links need to be live for window shopping
- 10/7 – 10/11: Limited data correction window – need state authorization

November, 2024

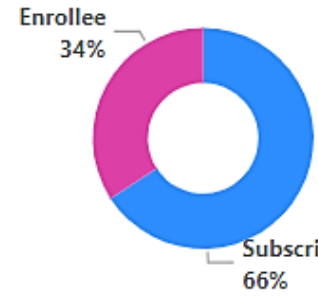
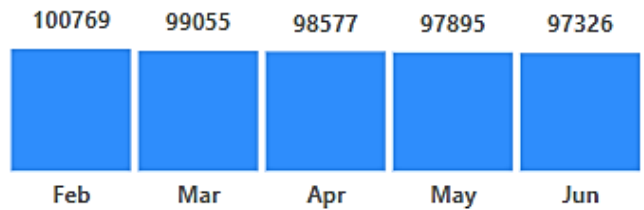
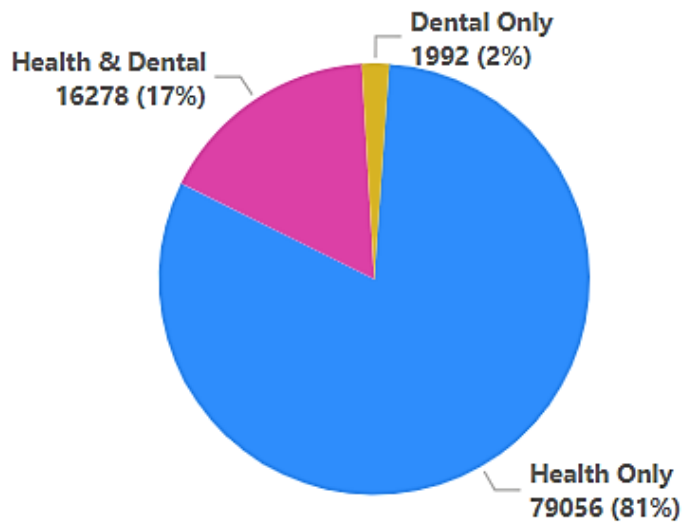
- 11/1: Open Enrollment Period begins

June 2024 Enrollment Summary

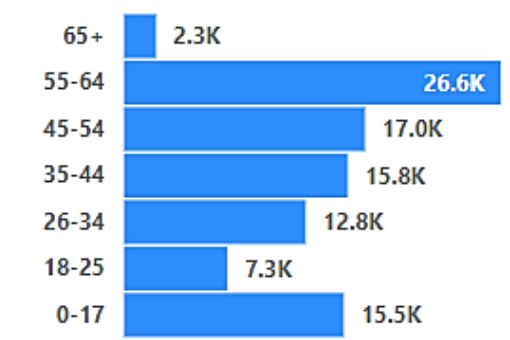
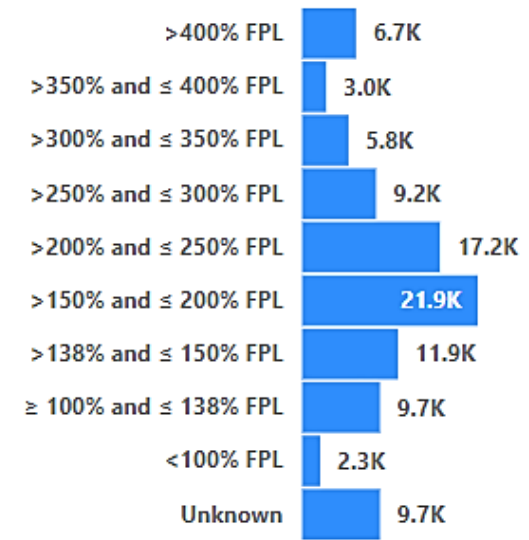
All Enrollees – All Counties



Total Enrollees*
97,326



County	Enrollment
Clark	75,901
Washoe	12,480
Douglas	2,390
Carson City	1,482
Lyon	1,271
Nye	1,271
Elko	768
Churchill	645
Humboldt	397
Storey	177
Pershing	114
White Pine	109
Lincoln	97
Lander	92
Eureka	58
Mineral	58
Esmeralda	16



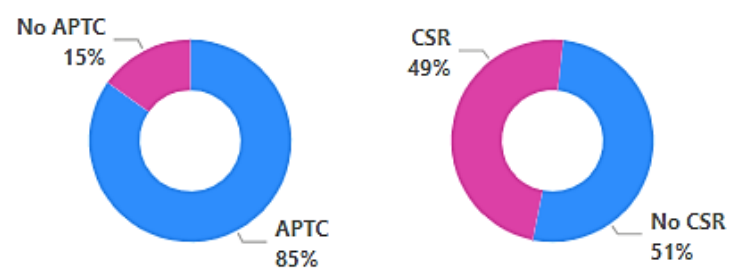
*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 06/01/24. Consumers with Terminated policies have been removed from these counts.

June 2024 Enrollment Summary

Health Enrollees – All Counties

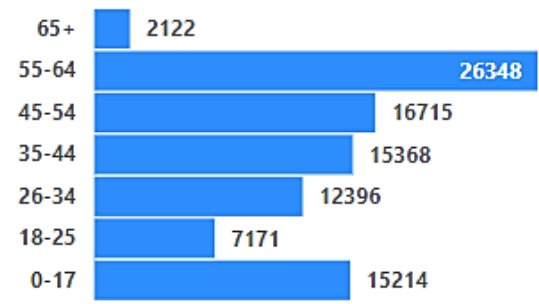
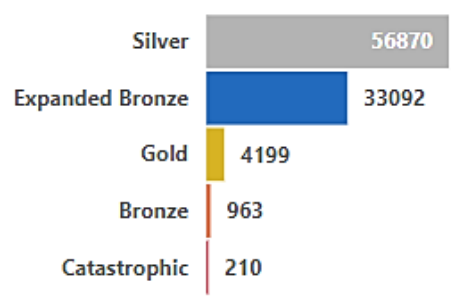
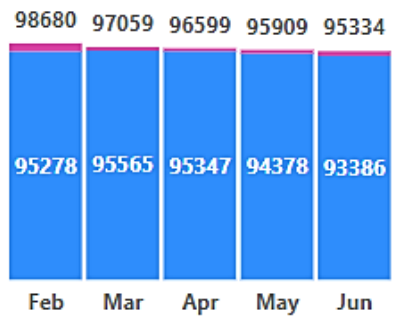


Total Enrollees*
95,334
 Pending
1,948
 Confirmed - Passive
43,228
 Confirmed - Active
50,158



Avg Premium Before APTC**
\$527
 Avg Premium After APTC**
\$160
 Avg APTC**
\$434

● Confirmed ● Pending



	Bronze	Catastrophic	Expanded Bronze	Gold	Silver	
65+	0%		1%	0%	3%	
55-64	36%		30%	20%	27%	
45-54	17%	0%	18%	18%	18%	
35-44	14%	0%	16%	20%	16%	
26-34	10%	52%	12%	20%	13%	
18-25	6%	20%	6%	5%	8%	
0-17	16%	26%	17%	16%	15%	

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 06/01/24. Consumers with Terminated policies have been removed from these counts;

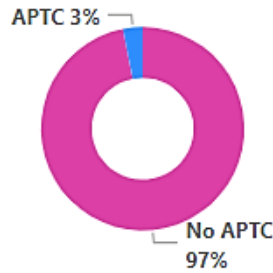
**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

June 2024 Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*
18,270
 Pending
461
 Confirmed - Passive
9,944
 Confirmed - Active
7,865



Avg Premium Before APTC**

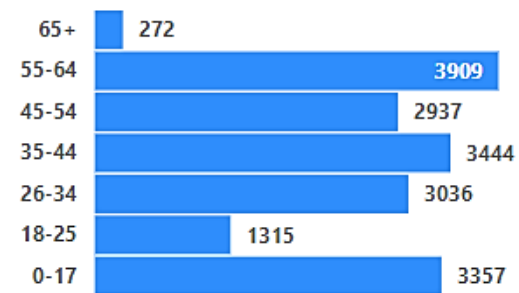
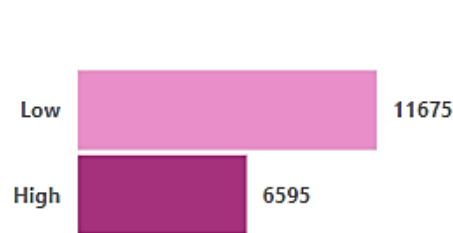
\$22

Avg Premium After APTC**

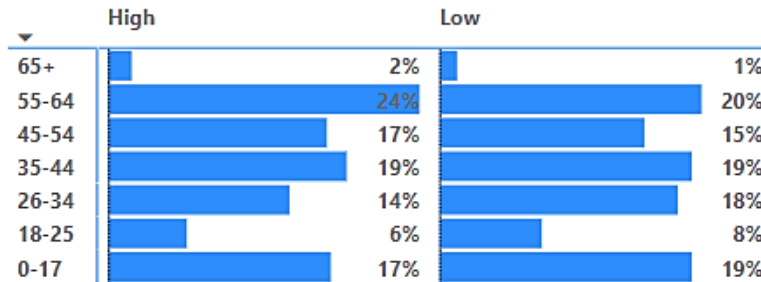
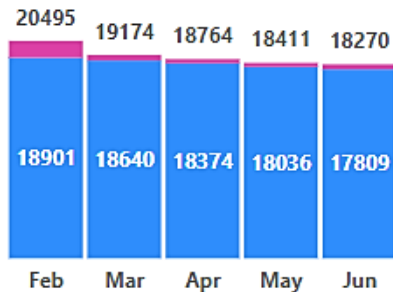
\$21

Avg APTC**

\$9



● Confirmed ● Pending



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**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

Limit on Captive Agents

- SSHIX defines a “captive agent” as an agent who is employed by a single insurance carrier, and who enrolls consumers exclusively in products sold by that insurance carrier.
- In order to maximize the number of agents/brokers who can provide impartial advice to consumers seeking enrollment assistance, SSHIX has maintained a limit of 20 captive agents per insurance carrier since prior to establishing operations as a State Based Marketplace.
- This policy has never been expressed in writing, but as a result of recent inquiries from our carriers we agree that this limit should be defined in writing in the SSHIX Policy Manual.
- This update will be included in the forthcoming annual revision to the Policy Manual, a redline of which will be circulated later this summer, and which we expect to have finalized by August, 2024.

Plan Certification

- Review of QHP and QDP Binder submissions are currently underway. Please be sure to check SERFF and respond to objections by the requested date.
- The QHP and QDP Plan Certification Timelines are located in the Plan Year 2025 Final Letter to Issuers, published on the Carrier Resources page of the Nevada Health Link website.
- For questions regarding the Plan Year 2025 Plan Certification process please contact mranson@exchange.nv.gov

June RCNI Submission

- The next RCNI Submission Deadline is **Monday, June 20.**
- 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	Thursday, April 18		X	
May 2024	Monday, May 20		X	
June 2024	<u>Thursday, June 20</u>		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 Lyons at:

klyons@exchange.nv.gov