



Silver State Health Insurance Exchange

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FISCAL AND OPERATIONAL REPORT
PROVIDED TO THE GOVERNOR AND LEGISLATURE
PURSUANT TO NRS 695I.370 (1) (B) & (C)
DECEMBER 31, 2024

The Silver State Health Insurance Exchange (Exchange) is pleased to offer this Fiscal and Operational Report, required pursuant to [NRS 695I.370 \(1\) \(b\) & \(c\)](#), to the Governor, the Legislature and the public. It provides information regarding the activities of the Exchange from July 1, 2024, through December 31, 2024.

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EXECUTIVE SUMMARY

During the second half of 2024, the Silver State Health Insurance Exchange (Exchange) focused the bulk of its resources on ensuring a successful Open Enrollment Period (OEP) for Plan Year 2025. Throughout the Summer of 2024, the Exchange worked closely with the Nevada Division of Insurance to certify 141 health plans and 18 dental plans for sale through the Nevada Health Link marketplace. All thirteen insurance carriers who offered plans during 2024 have returned to the marketplace for 2025. The Exchange's Broker Team also certified over 800 insurance agents and brokers to offer enrollment assistance for Plan Year 2025, a record high number. Our Navigators and In-Person Assisters conducted dozens of outreach and education events throughout the state, as detailed in the "Marketing and Outreach" section of this report, and the Exchange's Communications Team averaged several media appearances each week during October and November.

Throughout this time period the Exchange's Finance Team worked closely with the Governor's Finance Office to build what we believe is a prudent budget for the upcoming biennium, one that will allow our agency to continue navigating a regulatory landscape which in recent years has proven to be in constant flux. In August, our Information Security Officer successfully closed out two significant audits—one conducted by the Internal Revenue Service, the other by Nevada's Legislative Counsel Bureau—with only minimal findings. This further increased the Exchange's confidence in the safety and security of the personal data that it maintains on behalf of the over 100,000 Nevadans who rely on the Nevada Health Link marketplace for their health and dental coverage. And concurrent with the appointment of a new Board member and the nomination of a new Board Chair effective July 1, the Exchange has benefitted from a more active working relationship with its Board of Directors in recent months. On balance, these accomplishments have given rise to an optimism amongst the Exchange's leadership staff that 2025 will be an extraordinarily successful year in every area of our operations.

Vendor Management

2024 marks the fifth consecutive year of successful collaboration with technology and call center vendor GetInsured. Collaborative efforts in 2024 were primarily focused on achieving incremental gains in consumer- and stakeholder-facing services. These gains are particularly evident when considering the unprecedented success of the Exchange's annual passive renewals job, which aimed to automatically renew 2024 enrollees into comparable coverage for 2025. At the start of the Plan Year 2025 OEP, 91,555 unique enrollees had been successfully renewed into health coverage for 2025, the Exchange's highest starting enrollment baseline to date. As of the drafting of this report, enrollment figures for 2025 are tracking approximately ten percent higher than the corresponding figures for Plan Year 2022's OEP, which eventually saw the highest enrollment numbers in the Exchange's history.

As with prior years, the Exchange is offering extended call center hours during OEP. Based upon a review of historical OEP call volumes, however, we made the decision to discontinue Sunday hours. This allowed the Exchange to achieve a substantial cost savings versus the extended call center hours for Plan Year 2024's OEP, while still exceeding target service levels for average

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wait and handle times. Customer satisfaction, as measured by post-call surveys, has averaged 92% since OEP began on November 1.

The Exchange's existing contract with GetInsured expires on January 31, 2026, and as of the writing of this report we are on the cusp of releasing a Request for Proposal for technology and call center services. The Exchange anticipates that this procurement will result in a new vendor contract which will secure technology and call center services through Plan Year 2030.

The fall of 2024 marks the third consecutive year of OEP support from marketing vendor The Abbi Agency, whose efforts have produced a marketing campaign which the Exchange believes will be its most successful to date. Among the innovations associated with this year's campaign is a jingle which has been utilized in television, radio, and digital advertisements, reinforcing the Exchange's message that, "our plans are made for your plans." This campaign has received extremely positive feedback thus far from consumers and stakeholders, and we believe that the high number of enrollments that the Exchange is seeing this year from new consumers is attributable in large part to the relevance of the streamlined messaging associated with the new campaign. Additional details are provided in the "Marketing & Advertising" section of this report.

Unwinding of the Public Health Emergency

August of 2024 marked the final month of Nevada's Unwinding of the Public Health Emergency. Although numerous technical difficulties were encountered over the course of the unwinding period's 16 months, the net result was a substantial improvement to the integration and interoperability of Nevada's Exchange and Medicaid/CHIP systems.

In July, 2024, the Exchange implemented a direct-to-consumer SMS messaging campaign, which provided detailed guidance in both English and Spanish to Nevadans who lost Medicaid/CHIP coverage during the unwinding period. The SMS messages themselves were relatively simple, but they encouraged consumers to visit "landing pages" on the Nevada Health Link website which created to provide customized instructions which were tailored to the date that a given household lost their Medicaid/CHIP eligibility.

As of September, 2024, the Exchange had sent nearly 77,000 SMS messages, representing at least one message to each household that lost Medicaid/CHIP eligibility during the unwinding period, and whose application contained an SMS-enabled phone number. Over the course of this campaign the Exchange logged over 11,000 views of the landing pages (which were accessible only via direct hyperlink), and even though some of these page views were likely to be duplicate views from the same user, we estimate that the overall "click-through" rate was at least 10%.

Despite this apparent success, the SMS campaign was relatively unsuccessful in significantly raising Nevada's "conversion rate," or the percentage of consumers who enrolled in Exchange coverage following their loss of Medicaid/CHIP eligibility. Between May of 2023 and June of 2024, the average monthly conversion rate hovered around 3.5—4%. At the end of August, the Exchange had logged approximately 129,000 individuals who lost Medicaid/CHIP eligibility during the unwinding, of which approximately 4900 had subsequently enrolled in Exchange

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coverage, for a cumulative conversion rate of approximately 3.8%. The cost of administering the SMS campaign was negligible, though, and these efforts have allowed the Exchange to gain technical proficiency with a new communications channel which will be leveraged for direct consumer outreach on an ongoing basis.

Tribal Partnership Program

Throughout the Summer and Fall of 2024, the Exchange's Tribal Partnership Program has continued to gain momentum. We are pleased to be working with the team from the Reno Sparks Indian Colony's (RSIC) Tribal Health Center to provide aggregated monthly premiums for members of their community, one of the largest federally-recognized tribes in Nevada, beginning in November. RSIC joined the Ft. McDermitt tribe in Humboldt County as the second and most recent of Nevada's tribes to take advantage of the Exchange's aggregated billing workflow, which allows tribes to sponsor monthly insurance premiums for multiple households with a single monthly payment.

The Exchange has also requested a full-time Tribal Liaison in our upcoming budget for SFY 26—27. Increasing workload demands on our existing, part-time Tribal Liaison in recent months have convinced the Exchange that a dedicated staff resource will be integral to our continued efforts to build community trust and support within this historically-underserved population.

Automatic Voter Registration

On September 24, 2024, the Nevada Secretary of State's (SOS) Office held a "kickoff" meeting to roll out the technical implementation requirements for Nevada's Automatic Voter Registration program, per the requirements of AB 432 (2021 Session). This meeting resulted in a number of policy-related questions being raised by SSHIX staff, and the SOS held a follow-up discussion on October 7 to address these questions. Having clarified these requirements, the Exchange believes that we will be able to implement the reporting functionality necessary to satisfy our statutory obligations by the target date of January 1, 2025.

Personnel Updates

The Exchange has seen an above-average number of staffing changes during the second half of 2024. In July and August, the Exchange lost two members of its Policy Team due to out-of-state residency, however both of the resultant vacancies were filled in November. One of these vacancies was filled with an existing staff member—the Exchange's Plan Certification Manager was promoted to our Policy and Compliance Manager position—and although this change did not result in a net increase to agency staffing levels, this promotion allowed the Exchange to retain the significant program expertise garnered by one its highest performing staff members. As of the date of this report, the Exchange has two vacancies, both of which are anticipated to be filled in January of 2025.

In addition to the full-time Tribal Liaison mentioned above, the Exchange has requested a second position in our SFY 26-27 budget, which is intended to supplement the Exchange's annual plan certification capacity. Plan certification, which involves the detailed review and approval of all health and dental plans offered for sale through the Nevada Health Link marketplace, is a

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mission-critical function for the Exchange. However, as a result of the year-over-year increase in the number of insurance carriers offering plans through the marketplace, the caseload for the Exchange's Plan Certification Manager position has exceeded the limit of what can be reliably accomplished by a single employee. In addition, new program requirements associated with the forthcoming Market Stabilization Program will place even greater demands on the Exchange. The new position is intended to bolster existing staff resources and ensure the successful rollout of the Market Stabilization Program beginning with the Plan Year 2026 OEP.

MARKETING & ADVERTISING

General Comments

The period after open enrollment has been a time for the Exchange, The Abbi Agency (TAA), the Exchange's marketing and outreach vendor, and Marketing for Change (M4C), a subcontractor to TAA and research team for the Exchange, to dive deeper into the Nevada Health Link (NVHL) audience and better understand the customer journey and the customer's level of understanding, needs and wants when it comes to health insurance coverage. Marketing for Change conducted several research studies in the off-season (outside of Open Enrollment, February – September) to drive this better understanding of the Nevada consumer.

The Exchange Communications team and The Abbi Agency have worked together to message the Special Enrollment Period (SEP) to target audiences that have experienced Qualifying Life Events (QLEs).

This campaign featured updated landing pages in both English and Spanish, a revised creative concept with clear and concise messaging, digitally focused advertising, and a robust community outreach program.

Additionally, throughout this timeframe, TAA worked closely with the Exchange and statewide key stakeholders/partners to develop and support messaging on the Unwinding of the Public Health Emergency (PHE).

TAA and Ericka Aviles Consulting (EAC), a subcontractor of TAA that focuses on Hispanic media and outreach, put together an Off-Season Content Plan that is both robust and engaging. This content is founded on keyword research and depicts the relevant health-related content topics and themes to highlight along with the partners to best engage. This strategic plan allows the community outreach and public relations teams to work in lockstep with the social media digital content team and ensure that Nevada Health Link is highlighting items in their blogs and email newsletters that resonate with their audiences and position the brand as a leader. A fully developed marketing plan for the Open Enrollment Period was completed and approved in September and production of the newly vetted messaging and creative concepts began. Campaign production included a full week across a variety of locations in Northern Nevada TAA produced eight different broadcast quality videos and eight different print advertisements in two different languages (English and Spanish).

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Throughout October, the window-shopping creative campaign and messaging was added into the advertising market. This campaign created awareness and notified the consumer that Open Enrollment was coming beginning November 1st to build interest. Final preparations were made to blogs and email newsletters, coordination of the OEP press conference (in-person & virtual), and preparation and implementation of a variety of Halloween and fall outreach events.

November 1, 2024, window shopping messaging and marketing assets were pulled from the traditional ad market and the NevadaHealthLink.com website and the Open Enrollment main campaign assets were implemented. The Open Enrollment press conference took place at the Cleveland Clinic Lou Ruvo Center for Brain Health in Las Vegas, NV. Rosa Alejandre, Navigator Program Manager with Nevada Health Link, kicked off the presser with multiple speakers including Dr. Cassius Lockett, Deputy Health Officer - Operations, Southern Nevada Health District (SNHD), and Brenda Romero, Undocumented Students Program Coordinator, College of Southern Nevada (CSN).

Through December 2024, The Abbi Agency worked on a creative campaign evolution focused on the urgency of the enrollment deadline. The new assets will launch on January 1, 2025, and run through January 15, 2025.

General Research & Insights

M4C conducted research to evaluate effectiveness of Open Enrollment Concepts including, relevance, impact on intent, surprises, and potential issues or points of confusion. Surveyed 624 Nevadans through an online survey distributed to potential Nevada Health Link customers, including:

- Uninsured
- Self-Insured
- On Medicaid
- Group/employer

M4C tested nine creative messages using MaxDIFF analysis:

- Join the 9 out of 10 Nevadans who get help paying for health and dental insurance.
- Plans As Low As \$10
- At Nevada Health Link you can compare health, dental and vision insurance plans from 13 different carriers.
- Nearly 100,000 Nevadans found health and dental insurance through Nevada Health Link last year.
- Nevada Health Link has been serving the state since 2010.
- Nevada Health Link is Nevada's official health insurance marketplace
- Nevada Health Link is the only place where Nevadans can get federal financial help on health insurance.
- Welcome to a health insurance marketplace built for Nevadans.
- Find name brand health insurance at the best possible price.

Findings included:

- Messaging concepts that highlighted low plan premiums, were viewed as most the relevant and motivating.
- Messaging concepts that combined focus on low prices while also highlighting quality plans were particularly relevant for uninsured and self-insured Nevadans who were actively searching for health insurance.
- Messages that focused on low prices, highlighted access to payment help, or focused on NVHL as the only place for Nevadans to receive financial help for insurance were rated more favorably in MaxDIFF analysis.

The results of the research findings helped inform updates to messaging concepts and shape the PY2025 Open Enrollment creative campaign.

Off-Season Ad Campaign

The overarching goal of this Special Enrollment Period was to have a targeted campaign that spoke directly to the identified target audiences that had recently gone through a qualifying life event. The campaign creative is heavy on clear and distinct messaging and uses bold colors from the branded color palette to draw attention.

The target audiences identified for this campaign were as follows: Those who were recently married or divorced, moved to Nevada, experienced a change in income or change in employment status, birth, loss of health coverage or change in Medicaid eligibility status, turning 26, and gaining U.S. legal status.

The Abbi Agency (TAA) and the Exchange are committed to reaching Nevadans from all backgrounds and communities to reduce the uninsured rate. More diverse than ever, Nevada has robust Asian American Pacific Islander, African American, Native American, and Hispanic communities. Our 2024 Special Enrollment Media Plan takes a digital approach with highly effective tactics to reach these historically underserved communities, as well as the remaining communities in Nevada.

Overall, TAA and the Exchange allocated the spend broadly across a diverse range of media channels to ensure Nevadans were reached on the digital platforms that they frequent. Google Search and Display are used to build awareness of Nevada Health Link and the Special Enrollment Period (SEP) through exposure to its SEP campaign. Paid social media placements similarly moved individuals from initial exposure to consideration by using specific targeting of life events. As users landed on NevadaHealthLink.com, the digital ad experience was able to retarget them in the future. Each of the digital platforms had retargeting ad sets and creatives, ensuring that individuals who had shown interest in Nevada Health Link enrollment were nudged again. This combination of channels and tactics generated awareness and consideration of the target audiences.

Open Enrollment Period: Marketing & Outreach

The Abbi Agency worked in lockstep with the Exchange to prepare Nevadans to sign up for health insurance coverage during this Open Enrollment Period. This year Nevadans are able to explore/shop 141 plans offered by a total of eight health insurance carriers on the online State Based Exchange, known as NevadaHealthLink.com. The approach was to message consumers from October 1 - 31 and encourage them to “window shop” for health insurance plans, ahead of the Open Enrollment Period which runs from Nov. 1, 2024, through Jan. 15, 2025. On November 1st, the creative and messaging switched to the larger ‘Our Plans Are Made for your Plans’ campaign that evokes feelings of pride, motivates Nevadans to invest in themselves and their families and clearly states the value of having coverage and how to enroll in a plan. Lastly, from January 1 – 15, there will be a shift to the ‘deadline messaging’ to encourage consumers to enroll before Open Enrollment ends.

Open Enrollment Period: Campaign Overview

The Abbi Agency and Nevada Health Link are carrying out a robust, integrated campaign that builds on the successful execution of the “Our Plans are Made for Your Plans” creative concept implemented in Plan Year 2024 (PY24). By building and expanding on our existing creative assets and further tailoring messaging, we will continue to generate brand awareness with our diverse target audiences and drive enrollment through a performance marketing approach to the campaign. Based on the messaging research conducted in advance of OEP, we will conduct a three-phase campaign for window shopping, Open Enrollment, and deadline periods.

The overarching goal was to build a campaign that united three reasons to act under a single message:

Motivation – Nevada Health Link strives to drive Nevadans to understand the reason to invest in themselves and their families. Leaning in on self-standards and norms.

Nevada Health Link is here to help – The Exchange needed to communicate that the perceived investment is smaller. This was done by messaging the lower premium prices to the consumers.

Frame as valuable – Strong logo presence of all seven carriers to drive brand equity of Nevada Health Link and to showcase to Nevadans the notable carriers they must choose from for coverage and plans.

The target audiences identified for this campaign were as follows: those who were currently enrolled and needed to re-enroll and those who were not yet enrolled. Uninsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young invincible, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, multicultural populations.

The Abbi Agency and Marketing for Change developed and tested a variety of creative campaign evolutions from the OEP PY24 campaign. These evolutions were meant to test the messaging and the best way to deliver the message. This year’s focus included rural, LGBTQ, pre-Medicare coupe, and a single male.

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Detailed Launch Timeline

Window Shopping Period

October 1 – 31, 2024: Press Releases, Prep Rally, Community Events, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Email Marketing, Blog Posts, Organic social media.

Open Enrollment Period

November 1, 2024 – December 31, 2024: Launch Press Releases, Press Conference, Health Fair, Community Events, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic social media.

Deadline Messaging Period

January 1, 2025 – January 15, 2025 (planned tactics include): Press Releases, Community Events, Radio, and Programmable Radio, Static and Digital Billboards, Google Search Engine Marketing, Display Banners, Paid Social Media Advertisements, Broadcast Television and Connected TV, Print Advertisements, Email Marketing, Blog Posts, Organic social media.

Open Enrollment Period: November 2024 Performance

As of December 1, 2024, Nevada Health Link has more than 95,000 Nevadans enrolled in plans. Of the over 17,000 enrollees' active enrollments, 7,270 are new enrollees compared to the same time. Additionally, 10,545 consumers were active re-enrollees, meaning they were previously enrolled in a plan, but actively changed or updated their plan for the new year. Some marketing program highlights include:

Attending 69 community events with a cumulative total of 43,101 attendees and engaged with 20,483 event attendees from Oct 1- Nov 30.

Securing 120 pieces of earned media coverage, with 6.5M est. coverage views and 8K print distribution.

Generating strong social media engagement with 1,148,684 total impressions, 10,327 total engagements, 4,914 post-link clicks, and a total audience of 15,255 followers.

Delivered a 7% increase in session volume compared year-over-year with a total of 427,677 sessions in October and November. The bounce rate also declined by 17%, indicating that inbound traffic had increased content engagement.

From October 1 - November 30, the Open Enrollment campaign garnered over 20,018,2018 impressions from digital paid media tactics, and more than 150,000 total clicks.

Paid Media Strategy

The Abbi Agency (TAA) and the Exchange are committed to reaching Nevadans from all backgrounds and communities, across ethnicities, incomes, and geographic locations. Our PY24 Open Enrollment plan ensured that these underserved and distinct communities were reached where they consume their media, with the appropriate messaging to incite action.

Tactics saw a slight shift from the previous year, with an emphasis on high-impact and attributable channels. For example, we saw a reduction in broadcast television spending in favor of CTV/OTT and a reduction in traditional billboards in favor of digital out-of-home advertising. These shifts enable us to reach the same audiences, utilize a broader inventory, and take advantage of emerging technologies so that we are better able to determine the success of our campaign and ROAS.

As with prior years, TAA leveraged a full-funnel approach, utilizing sequential messaging tactics across a wide array of platforms to reach audiences with the appropriate messaging for where they are in their user journey - whether that is gaining a general awareness of marketplace services, or looking for answers to their unique questions.

Open Enrollment Period: Paid Media Tactics (English and Spanish Language)

Television (Broadcast, Linear, Connected TV/OTT): Multiple 15 and 30-second commercial spots (and companion display banners, where applicable) featuring a wide array of genders, ages, and ethnicities were deployed during Open Enrollment. These include both English and Spanish variants, on English and Spanish-language channels. These run on select broadcast stations across the state, as well as linear (cable) and CTV/OTT (streaming) platforms. This mix of traditional and digital television allows us to reach a broad range of individuals across ages, locations, socioeconomic statuses, and so on. By utilizing multiple partners and self-serve platforms, we can target a broad inventory ranging from HBO to local evening news. Some partners include Cox, Spectrum, Telemundo, Sinclair Broadcast, MNTN, etc.

Out-of-Home: OOH saw the inclusion of more digital options, ranging from self-checkout grocery store kiosks to rideshare and hospital waiting room screens and more. These out-of-home screens, in conjunction with our continuing use of billboards, reach more individuals at multiple touchpoints throughout their day than traditional OOH alone. We further geotarget Spanish language placements, focusing on areas with the highest Spanish-speaking populations.

Search Engine Marketing (SEM) (Bing and Google): SEM often has the highest return on investment (ROI) of any marketing platform as users engaging with content show high intent to act. As of 2023, Google accounted for 87.65% of the search engine market share, with Bing accounting for 9.19%, according to Statista. By placing ads on both platforms in English and Spanish, we're able to reach the broadest possible audience. Keywords targeted include general ("open enrollment health care") and branded ("Nevada health exchange").

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Display: Display ads utilize contextual targeting (e.g., those in the market for health insurance) for awareness metrics, and remarketing for lower-funnel efforts. Again, ads are in both English and Spanish and targeted appropriately across the Google and partner inventory.

YouTube: The YouTube network is used to reach Nevadans with engaging video content. Nevada Health Link's ads run on the YouTube platform, as well as their streaming services YouTube TV/Movies, and their extended video network. YouTube's extended video network reaches viewers across the web, on sites like Fox News, AccuWeather, and ESPN.

Nextdoor: Display ads ran on the Nextdoor app. According to Nextdoor, 1 in 3 households are on the platform and 94% of users value recommendations from the site.

Native Ads: Native ads are considered non-obtrusive and are not frequently filtered by adblockers. They blend seamlessly with existing ad content and work well during the consideration stage of the user journey. These native ads run on quality and contextually relevant websites.

Radio (Broadcast and Streaming): The Exchange worked with multiple broadcast radio partners to reach both Spanish and English audiences, including Audacy, Beasley, Cumulus, Lazer, Lotus, and Reno Media Group. We are also streaming on Spotify (with 317 million monthly ad-supported active users,) across music and podcast inventories.

Paid social media: Social media platforms were selected to reach the broadest range of individuals possible, with messaging that resonates with them. We utilized performance data from previous years, as well as trending platform changes (e.g., poor advertising performance in general on X) to streamline PY24's platforms in a bid to increase ROI.

Meta: Meta is cost-effective and broadly used by our target demographics. According to Statista, "During the third quarter of 2023, Meta stated that 3.96 billion people were using at least one of the company's core products (Facebook, WhatsApp, Instagram, or Messenger) each month." Advertising on the Meta product suite enables us to reach users across multiple platforms that they use daily.

LinkedIn: LinkedIn allows us to target self-employed and gig-worker populations - by targeting based on job title and location, we're able to granularly reach individuals with distinct and specific messaging.

TikTok: TikTok is a great opportunity to reach a younger demographic (primarily 18-35) - those aging out of parental insurance, or in the early phases of their career where health insurance is less likely to be a provided benefit.

Print: TAA and the Exchange reduced the overall print buy for PY24 as we saw increasing rates and decreasing circulation and knowing that more traditional print readers are turning to other avenues of media for their news (and can be reached via our other, more cost-effective traditional platforms such as Digital Out Of Home). We partnered with Greenspun Media, The Reno-Gazette Journal, and Review Journal to reach those individuals who may not have gone digital.

Open Enrollment Period: Paid Media Performance

From October 1 - November 30, the Open Enrollment campaign garnered over 11,310,400 impressions from digital paid media tactics, and more than 44,000 total clicks.

OEP English had a great launch. Notable performers were OEP Google with more than 9.7 million impressions which was more than all campaigns combined last year.

Currently all digital paid media conversion tactics are performing at platform average or better for click-through-rate. TAA continues to monitor all paid media campaigns and will optimize to best-performing tactics that drive awareness, consideration, and enrollment.

Open Enrollment Period: Public and Media Relations Overview & Strategy

In the month of October, The Abbi Agency focused its PR efforts on the Oct. 11 Elko community event with Family Respite Care of Nevada; and the approaching November 1 OEP press conference. On Oct. 1, TAA distributed the window-shopping press release highlighting plans and rates for the PY 25 OEP and began inviting members of the media to attend the northern and southern prep rallies to help gather early coverage ahead of the busy election news cycle. TAA continued its follow ups to rural media and landed an interview on Elko's Mix 96.7 and secured media attendance to the Elko event by Jazmin Orozco of KFF. The Elko event was a success with over 50 members of the community in attendance, allowing Russell Cook and Katie Charleson to be able to engage and get in front of the rural target audiences.

In preparation for the open enrollment press conference, TAA drafted a media advisory, press release, speaker talking points for all organizations participating in the presser, a run of show, gathered a list of community partners and organizations to include in Nevada Health Coverage Day outreach and invitations, and coordination of a video streaming team.

Additionally, TAA coordinated pre-OEP interviews with KTNV for an in-studio segment with Rosa Alejandre and Navigator, Cherie Hughes, and landed coverage throughout the month across Nevada's major broadcast news stations including KRXI, KRNV, KOLO 8, KVVU, KTNV, KTVN, Mesa Valley Progress, Nevada Business Magazine and Carson Now. Through media advisory distribution, The Abbi Agency was able to secure media RSVPs to the press conference from The Nevada Independent, the Nevada Current, KLAS, and KSNV.

Building off of the momentum from a full and exciting October, The Abbi Agency made a smooth transition into November and aligned with Nevada Health Link's goal of getting more Nevadans enrolled in health insurance by garnering attention through earned media coverage. Key efforts began on November 1 at Nevada Health Link's annual press conference held in Las Vegas, NV at the Cleveland Clinic Lou Ruvo Center for Brain Health. In addition to leaders of Nevada Health Link sharing insights and key messaging points throughout the event, NVHL had community partners including Dr. Charles Bernick, MD, staff neurologist and section head of cognitive disorders at Cleveland Clinic Lou Ruvo Center for Brain Health, Dr. Cassius Lockett, Deputy Health Officer - Operations of the Southern Nevada Health District, and Brenda Romero, Undocumented Students Program Coordinator at College of Southern Nevada share their own

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messaging through talking points that TAA drafted on their behalf. The Abbi Agency was able to secure various media attendance across the state and The Nevada Independent, the Nevada Current, KLAS, and KSNV were in attendance which generated headlines in some of Nevada's top local outlets. Following the event, The Abbi Agency distributed a press release outlining the start of open enrollment with an emphasis and insight into expanded health coverage access for DACA recipients. TAA hired a professional video company, Video Tailors, to help live stream the press conference to media statewide via Zoom, while also streaming it to Nevada Health Link's YouTube channel so the public could watch it live.

Throughout the first month of November, TAA continued to pitch Open Enrollment, secured several interviews for Katie and Russell (including two of Nevada's top public affairs shows), and closed the month with a "30 days success" press release, highlighting the new and active enrollments on the Exchange within the first month.

The Abbi Agency is also planning a community event in the coming months that will engage a local community organization to reach families and individuals across NVHL's target demographics.

Ericka Aviles Consulting (EAC) provided a Hispanic Marketing, Media, and Community Outreach strategy plan; identified and facilitated interviews and media opportunities (print and broadcast); identified/connected with stakeholders and community groups targeted to Spanish-speaking populations in Southern & Northern Nevada; and translated marketing materials.

Open Enrollment Period: Public Relations Performance

A timeline of media distribution items between 10/1 and 12/1 is as follows:

- October 2: Window Shopping/Rates Release
- October 11: Family Respite Care/Elko Event Release
- October 22: Media Alert inviting Nevada media to the OEP Press Conference (virtually and in person)
- November 1: Press Conference held on the first day of OEP and streamed live on YouTube and to statewide media.
- November 1: Press Release announcing the start of Open Enrollment
- December 3: 30 Days Success Press Release

Earned Media Metrics between 10/1 and 12/1:

- Press Releases (4); Media Alerts (2); Press Conferences (1); Total individual media outreach of releases and pitches (473)
- 120 pieces of coverage
- 6.45M est. coverage views
- 16 backlinks
- Average domain rank authority: 67
- Distributed three (3) press releases to Hispanic media.

Open Enrollment Period: Event Outreach and Community Relations

During the months of October and November, the community relations and event outreach teams were focused on brokering new relationships and fostering current ones with organizations and partners such as Food Bank of Northern Nevada, Tahoe Knight Monsters, and Las Vegas PRIDE.

In October, the TAA community relations teams helped NVHL plan and host a community event in Elko with Family Respite Care of Nevada. This event expanded NVHL's reach to Nevada's rural population, reaching one of our long-term goals, with over 50 members of the Elko community in attendance. During and following the event, Russell Cook and Katie Charleson were able to engage with local media, including Elko's Mix 96.7 and Jazmin Orozco of KFF, and rural target audiences.

Additionally, throughout October and November, there continued to be ongoing community event participation including attendance at family health festivals, various Day of the Dead events, Senior Expos, and Thanksgiving community events.

Ericka Aviles Consulting researched and provided Hispanic and Latino collaborations with organizations serving underserved communities by facilitating and securing tabling events and sponsorships targeting those communities.

Community Booth Events (Oct.):

- 10/2 - FBNN Mobile Harvest at Peppermill Casino
- 10/3 - Senior Expo Fall 2024 at Aliante Casino
- 10/5 - Vegas PBS Be My Neighbor Day
- 10/5 - Amigos with the Community
- 10/5 - Pink and Pearl health fair event
- 10/8 - National Night Out
- 10/8 - 2024 NEAC National Night Out vendor contract
- 10/9 - Family Health Festival
- 10/9 - Molina Healthcare of Nevada diaper giveaway and community resource fair
- 10/10 - FBNN Mobile Harvest at Cold Springs Middle School
- 10/10 - Senior Expo Fall 2024 at Boulder City Rec Center
- 10/11 - Family Respite Care of Nevada/Nevada Health Link Elko Brunch
- 10/11 - Trunk or Treat Car Show and Movie in the Park
- 10/12 - 2024 Aki Matsuri Japanese Festival
- 10/12 - Las Vegas Pride Festival
- 10/12 - Community Baby Shower Dignity Health
- 10/12 - Do More at Doolittle
- 10/17 - Senior Expo Fall 2024 at SunCoast Casino
- 10/17-10/20 - Haunted Harvest at Springs Preserve
- 10/18 - Nevada State Museum and The Children's Museum of Northern Nevada Trunk or Treat

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- 10/18 Dayton Library Trunk or Treat
- 10/19 - NAMI Walks
- 10/19 - Walk Like MADD Las Vegas
- 10/19 - Mammo-Rama Extravaganza - Anthem BCBS Sponsored Event
- 10/19 - Harvest Festival featuring a Trunk or Treat at Silver Mesa Recreation Center
- 10/22 - 18th Annual NCET Business Expo
- 10/22 - Manzanita Condominiums Trunk-or-Treat
- 10/23 - FBNN Mobile Harvest at Neil Road Recreation Center
- 10/24 - Fall Festival at East Las Vegas Community Center
- 10/24 - BOOnanza 2024
- 10/24 - Boys & Girls Club of Fernley Trunk or Treat
- 10/24 - 6th Annual Trunk-Or-Treat event / Special Needs CommUNITY of Northern Nevada
- 10/25 - Senior Expo Fall 2024 at Green Valley Ranch
- 10/25 - Henderson Hospital's Annual Trunk or Treat
- 10/25 - Southern Nevada Chips Trunk or Treat
- 10/26 - Spooktacular CARnival- National Automobile Museum
- 10/26 - Bolden Trunk or Treat
- 10/26 - Free Ward 4 & 6 Halloween Celebration & Movie in the Park
- 10/26 - Nevada State Police/Nevada DMV Trunk or Treat
- 10/26 - Harvest Festival featuring a Trunk or Treat at Neighborhood Recreation Center
- 10/26 - St. Paul's Annual Harvest Festival
- 10/27 - Women's Day Out Expo
- 10/27 - The M.O.M.S. Tour (Maternal Outcomes Matter Shower)
- 10/29 - Wacky World of Walnut
- 10/30 - The Children's Cabinet Trick or Treat Halloween event
- 10/30 - Multicultural Fall Festival Trunk or Treat at Mater Academy East Las Vegas
- 10/30 - Commissioner Jones 3rd Annual Halloween Block Party
- 10/31 - Halloween Safe Night

Community Booth Events (Nov.):

- 11/1-11/2 - Día de los muertos - Camino a Mictlán
- 11/2 - 11/3 - Día de Muertos (Day of the Dead) at Springs Preserve
- 11/2 - Art in the Park & Community Fair Hosted By Councilman Knudsen
- 11/2 - Día de Muertos at Pop Squires Park
- 11/5 - FBNN Mobile Harvest at Northern Nevada Public Health
- 11/7 - Coyote Thursday
- 11/9 - Senior Expo Fall 2024 at Orleans Casino
- 11/9 - ACDC Annual Community Health and Wellness Resource Fair
- 11/9 - African - Caribbean Community 2024 Health Fair
- 11/15 - Senior Expo Fall 2024 / Veteran Expo at Pahrump Nugget
- 11/15 - Veteran Business Resource Fair at Nevada Partners

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- 11/16 - Collaboration Center Harvesting Hope Fall Festival & Resource Fair
- 11/16 - ACDC Annual Community Health and Wellness Resource Fair
- 11/19 - Veteran Business Resource Fair at The Par by Parlay 6 Brewing Company
- 11/20 - Community Resource Night with Boys & Girls Clubs of Western Nevada
- 11/21 - Community Resource Fair at Summerhill Apartments
- 11/22 - Tahoe Knight Monsters Hockey Game
- 11/26 - Las Vegas Holiday Job Fair
- 11/27 - FBNN Mobile Harvest at Neil Road Recreation Center

Sponsorships:

In November, TAA and EAC created a community event strategy for a community-focused event targeting the final push of OEP in January. Suggested event opportunities, in both Southern and Northern Nevada, included The Springs Preserve, Communities in Schools, The Boys & Girls Club of Truckee Meadows, R.E.A.C.H, Clark County Dia de Reyes event, Discovery Children’s Museum, and El Mercado at The Boulevard Mall. NVHL approved pursuing an event in partnership with Communities in Schools and looking to tie in a charitable component such as a coat drive, in addition to inviting families of students to a health fair.

Open Enrollment Period: Event Outreach and Community Relations Performance

Events during the Open Enrollment Period: October 1, 2024, through November 30, 2024

- 69 Community events
- 43,101 Event Attendees
- 20,483 Engaged Attendees

Open Enrollment Period: Content Strategy for Owned Channels

This year Nevada Health Link had an opportunity to develop content that answered questions and engaged their readers at all points of the insurance enrollment journey. Email marketing, social media, and blogs are all methods of communication that are an integral and enduring facet of Nevada Health Link’s combined marketing efforts. The marketing team utilized email campaigns to communicate to enrollees, non-enrollees, and brokers & navigators regarding window shopping, Open Enrollment, and deadline periods. Backed by keyword and search intent research, an Open Enrollment content strategy was the key component in boosting Nevada Health Link’s organic search ranking and overall domain authority, while answering health consumers’ questions quickly and efficiently.

The Challenge

Nevada Health Link’s audience is busy with day-to-day tasks and is looking for a simple, easy, and efficient way to make the best decisions regarding their health insurance. The Nevada Health Link audience is broad, including residents with limited time and ability to digest complex insurance information as well as those to whom English is a second language. Search results that detail insurance enrollment in the simple and most direct terms both benefit the audience directly and are rewarded by search engine algorithms.

The Evergreen Solution

An open enrollment content strategy that utilized performing keywords as well as attainable keyword optimization on key topics that had immediate benefits for this open enrollment period, but also to set the table for future enrollment periods. Content that was formatted to perform well in search, answered key enrollees' questions efficiently and directly, and directed insurance seekers down the buyer journey to enrollment creating long-lasting organic search equity on NevadaHealthLink.com.

A Customer-Journey Focused Strategy

The Abbi Agency developed a customer journey-focused strategy where content blocks were synced up with the stages of the customer journey, allowing insurance seekers to gain awareness, be educated, and feel comfortable enrolling through Nevada Health Link. Finally, the strategy allowed enrollees to get the most out of their coverage and become loyal ambassadors for Nevada Health Link.

Each stage of content was informed by deep keyword and search intent research to target information that we knew insurance seekers already desired while creating a pathway for them to learn more in a seamless, step-by-step journey.

Other content considerations include Nevada Health Link guest blog posting strategy targeting partnering carrier websites to drive an increase in domain rank authority for Nevada Health Link.

Nevada Health Link engaged a comprehensive social media strategy during the Open Enrollment (OEP) season, designed to deliver educational, human-centric, and engaging content that maximized awareness and participation. The approach prioritized actionable, relatable, and inclusive messaging to simplify the enrollment process and connect with Nevadans on a personal level.

Open Enrollment Period: Social Media Strategy & Overview

Nevada Health Link developed a series of content pillars to educate and engage its audience during Open Enrollment Period (OEP) effectively. Educational content was a cornerstone of the strategy, leveraging visually compelling statistics in metric-driven posts to emphasize the importance of health insurance. Detailed how-to guides and step-by-step tutorials simplified complex topics such as enrollment preparation, the differences between individual and family plans, and the overall OEP process. To further support potential enrollees, Nevada Health Link amplified refreshed blog content, providing audiences with accessible and comprehensive resources.

The campaign's human-centric approach prioritized creating content that resonated on a personal level. Testimonial-driven posts shared real-life stories of Nevadans who benefited from the OEP process, putting a face to the impact of health coverage. Relatable and approachable content, infused with humor, helped demystify complex topics and engage audiences in a friendly, accessible tone. To ensure inclusivity, the campaign also delivered Spanish-language content,

tailored with culturally relevant imagery and context, to engage Nevada’s Hispanic community effectively.

Engagement was a key focus, with Nevada Health Link using interactive features like polls, quizzes, and anonymous AMAs in Stories to foster a sense of community. Countdown campaigns and timely reminders created a sense of urgency around OEP deadlines, keeping enrollment top-of-mind. The consistent support of Navigators was also highlighted, emphasizing their role in simplifying the enrollment process and providing personalized assistance.

Nevada Health Link further extended its reach through partnerships and external amplification. The campaign collaborated with strategic partners to develop and share credible, consistent content while amplifying posts from elected officials to connect with broader audiences. Social engagement around Nevada Health Coverage Day was enhanced through the use of hashtags, stickers, and other interactive tools, boosting visibility and participation.

Looking forward, Nevada Health Link plans to build on this foundation by continuing to refine its engagement strategies, prioritizing accessible video content, and expanding its use of interactive features to deepen audience connections. It will amplify its partnerships, enhance Spanish-language content, and ensure resources remain up-to-date and relevant. By maintaining its commitment to education, inclusivity, and community-focused engagement, Nevada Health Link aims to empower more Nevadans to secure health coverage during future enrollment periods.

Open Enrollment Period: Social Media Performance

Nevada Health Link has maintained a strong presence throughout the Open Enrollment Period by consistently sharing essential content. This included links to the enrollment landing page, event promotions, information on booking appointments with brokers, call center hours, and OEP resources. Additionally, every opportunity was taken to share news stories highlighting the success of OEP, further boosting awareness and credibility.

November 2024 Social Metrics:

- 1,148,684 total impressions
- 10,327 total engagements
- 4,914 post-link clicks
- 42 new followers
- Total audience: 15,255

Open Enrollment Period: Email Strategy

Nevada Health Link leveraged its newsletters as a direct and impactful channel to engage current enrollees, re-engage past users, and reach audiences with high conversion potential. This approach focused on delivering tailored messaging to meet the unique needs of each audience segment while driving awareness and participation in the Open Enrollment Period (OEP).

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For the community newsletter, Nevada Health Link engaged new audiences by sharing enrollment successes with key stakeholders and distributing toolkits and other resources to amplify OEP messaging. Partners were prompted to develop guest content, fostering collaboration, and expanding outreach.

For current enrollees, newsletters emphasized re-enrollment and outlined next steps after completing the process. These messages encouraged enrollees to share information about Nevada Health Link with others, highlighting its benefits and value.

For non-enrollees, newsletters targeted individuals who had not re-enrolled in past years, aiming to rekindle their interest and encourage exploration of Nevada Health Link plans. Messaging for Medicaid-ineligible audiences focused on positioning Nevada Health Link as a primary alternative, offering detailed information on available resources and options.

All newsletters highlighted the comprehensive support available, including resources from the call center, brokers, and navigators. Informational content about the OEP and guest-contributed articles were shared to make the enrollment process more relatable and accessible.

Additionally, targeted communications ensured brokers and navigators had access to the latest information and resources, empowering them to provide accurate and efficient support to potential enrollees.

This strategic use of newsletters helped Nevada Health Link maintain visibility, deepen engagement, and drive conversions across diverse audience segments during the OEP.

Open Enrollment Newsletter Performance:

The following metrics represent the email stats for the Open Enrollment announcement:

<input type="checkbox"/>	Name	Status	Audience	Analytics	
<input type="checkbox"/>	Explore Your Link to Savings! 🏠 Regular email · Legacy builder Send date on Sat November 23, 2024 10:54 am	Sent Sat November 23, 2024 10:54 am	App Started 11-22-24 150 recipients	37.4% Opens	1.4% Clicks
<input type="checkbox"/>	Enrollee Newsletter#1 - 11.13.24 Regular email · Legacy builder Send date on Wed November 13, 2024 1:45 pm	Sent Wed November 13, 2024 1:45 pm	PY2025 Renewal HH E... 58,333 recipients	68.9% Opens	2.5% Clicks
<input type="checkbox"/>	It's Open Enrollment O'Clock! Regular email · Legacy builder Send date on Fri November 8, 2024 3:49 pm	Sent Fri November 8, 2024 3:49 pm	Community Outreach ... 871 recipients	33.1% Opens	13.1% Clicks
<input type="checkbox"/>	Secure Your Health Coverage Today! Regular email · Legacy builder Send date on Thu November 7, 2024 3:05 pm	Sent Thu November 7, 2024 3:05 pm	App Started 11-6-24 780 recipients	57.6% Opens	6.1% Clicks

Noting here that this year we began sending Open Enrollment emails from MailChimp, as opposed to HubSpot, which was used for PY 2023 Open Enrollment communication.

Open Enrollment Period: Website Strategy

The Exchange and The Abbi Agency conducted many general updates for the Open Enrollment to improve both the English and Spanish-speaking customer's journey:

- Updated Open Enrollment Spanish and English landing pages
- New Medicaid landing page
- Updated Toolkit page
- Updated Media & Marketing Assets page
- ADA Compliant plugin, UserWay, was installed

Open Enrollment Period: Website Performance

The Nevada Health Link website saw a significant influx of new and active users in November 2024 compared to the same period in 2023. The top channels driving traffic were Direct (64K new users) and Organic Search (55K), with Paid Search showing the most growth (62.8%).

User engagement was high, with an average session lasting 13 minutes and 25 seconds.

Key pages included the homepage (84K views), the Open Enrollment page (37K views), and the Transitioning page (258K views). The most common user actions were page views (1.8M) and form submissions (268K), indicating strong interest in enrollment.

Events like "enrollment_step_1" and "window-shopping" also highlight user activity focused on exploring and signing up for health plans.

Open Enrollment Period: Tracking and Performance Management

The Abbi Agency uses a variety of tracking tools to measure the effectiveness of our multichannel marketing and communication efforts including Google Analytics (GA4), Sabermetrics and [Google Looker Studio](#). We utilize these metrics to modify and optimize our paid media, earned media and other engagement efforts over the course of the Special Enrollment Period and Open Enrollment Period.

POLICY & COMPLIANCE

The Policy and Compliance Manager position is the program manager for the policy, appeals, and plan certification units. The Policy team is responsible for releasing guidance and policy manuals to internal staff, external stakeholders, and the public. They also oversee the librarianship of all documents to ensure they are updated appropriately and timely. Furthermore, this team schedules document reviews, including researching, verifying, and advising internal staff, brokers/navigators, consumers, and GetInsured on the finer details of enrollment policies related to eligibility, federal regulation changes, and plan selection.

The policy and compliance unit consists of the Policy and Compliance Manager and the Policy Analyst; they are essential in collaborating to support policy-related matters that impact operations. They work to counsel management and staff on policy impacts on business operations by ensuring system integrity and functionality by reporting potential defects or issues

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to vendor staff. The policy and Compliance unit plays an integral part in the quarterly release management of future system design and coordinate testing for the release, with compliance related to User Acceptance Testing (UAT).

The Policy and Compliance unit works closely with the Quality Assurance Manager and the Quality Assurance (QA) team, as the QA team is able to identify deficiencies quicker which allows the policy unit to oversee and ensure that the Exchange's vendor system complies with all applicable state Nevada Revised Statutes (NRS), Nevada Administrative Code (NAC), and federal law and rule changes as they occur.

The Policy Analyst coordinates with the Exchange's Broker Liaison to address consumer complaints regarding questionable broker business practices.

APPEALS

The Appeals unit consists of the Policy and Compliance Manager and the Appeals Coordinator. If Nevada consumers believe there was a mistake or disagree with certain eligibility determinations made by the exchange, they have a right to request an appeal within 90 days of an issues eligibility determination. The Exchange continues to oversee first-level appeals, and if applicable, will send hearing requests to the Division of Welfare and Supportive Services (DWSS) for adjudication. The table below highlights appeal metrics received from July 2024 – to November 2024, part of PY 2024.

The information depicted in the table below is the number of appeals the Exchange has received in each month, the resolution rate by the end of each month, and the average number of days appeals were open during the given month.

Month	Number of Appeals Received	Resolution Rate at the End of the Month	Average Number of Days Open
July 2024	21	80.9%	8
August 2024	20	85%	8
September 2024	10	70%	10
October 2024	7	100%	4
November 2024	9	Processing on-going	Processing on-going
December 2024	Processing on-going	Processing on-going	Processing on-going

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PLAN CERTIFICATION

The plan Certification Manager was busy from July 2024—December 2024 ensuring that all issuers adhered to and met all deadlines regarding plan certification. Each year Nevada Health Link, Nevada Division of Insurance (DOI), and Nevada’s On-Exchange Insurance Carriers (Issuers), work collaboratively to ensure that Qualified Health and Dental Plans are available for purchase through Nevada Health Link, meet all applicable state and federal requirements and that all plan data displayed to Nevada Health Link’s consumers accurately reflects the Issuers’ intended plan designs.

The table below highlights deadline dates that issuers and the plan certification manager had to adhere to for 141 QHP Plans – Eight Carriers, and 18 Qualified Dental Plans – Five dental carriers to be ready for Open Enrollment Plan Year 2025.

Activity	Deadline
Issuers submit Intent to EDI Test Form with SSHIX – Required (Only new carriers)	4/1/2024
Issuers submit Intent to Sell Form with SSHIX – Required	4/1/2024
CMS QHP Enrollee Survey data submission deadline	5/17/2024
HHS-approved QHP Enrollee Survey vendor securely submits the QHP Enrollee Survey response data to CMS on behalf of the QHP issuer	5/21/2024
Binders, forms, and rate submission due in SERFF	6/3/2024
SSHIX initial review of binder data submitted in SERFF	6/3/2024-7/12/2024
QHP issuer submits the validated QRS clinical measure data, with attestation, to CMS via NCQA’s Interactive Data Submission System (IDSS)	6/14/2024
Initial objection letter sent	6/17/2024
First data transfer from SERFF to Nevada Health Link SBE Platform	7/12/2024
Issuer plan preview on Nevada Health Link SBE Platform	7/12/2024-8/19/2024
QHP issuers, Exchange administrators, and CMS preview the 2023 QHP quality rating information	8/1/2024-9/30/2024
Proposed rate change posted on the DOI website	8/1/2024
Supplemental URL Templates due in SERFF	8/2/2024
Draft Plan Year 2025 Issuer Agreements sent to issuers for review (Including attachments and Policy Memo)	8/16/2024
Plan Preview ends, deadline for all plans to be verified	8/19/2024

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Letters of Good Standing submitted to the Exchange from DOI	8/19/2024
Final deadline for issuers to change QHP application without State Authorization (not applicable to rates)	8/21/2024
Rate filings approved by DOI	8/26/2024
Final data transfer from SERFF to Nevada Health Link SBE Platform if applicable	8/28/2024
Plans re verified for rates – rates must be approved by DOI	8/30/2024
Final Plan Year 2025 Issuer Agreements sent to issuers with final plan confirmation list	9/4/2024
Issuers send signed agreements and confirm final plan listings	9/4/2024-9/13/2024
SSHIX to send final plan confirmation list and countersigned Issuer Agreements to issuers	9/13/2024
Plans Certified in SERFF	9/13/2024
Approved rate changes posted on the DOI website	10/1/2024
Consumer window shopping begins	10/1/2024
URL links need to be live for window shopping	10/1/2024
Limited data correction window (not applicable to utilize for service area changes, plan offerings, or rate data). Must obtain State Authorization prior to use of window.	10/7/2024-10/11/2024
Anticipated public display of QHP quality rating information ¹	11/1/2024
Open enrollment begins	11/1/2024

SECURITY & RECONCILIATION

The Reconciliation Team consists of two (2) positions: one Reconciliation Specialist, a Business Process Analyst I (BPA I); and one Reconciliation Team Lead, a Business Process Analyst II (BPA II). The activities of the Reconciliation Team are overseen by the Information Systems Manager, who also serves as the Exchange’s Information Security Officer (ISO). Together these three (3) positions comprise the Exchange’s Security & Reconciliation unit, which is collectively responsible for the monthly reconciliation of enrollment data with the Exchange’s Insurance Carriers; the analysis and troubleshooting of Electronic Data Interchange (EDI) files with external systems, including systems maintained by our on-Exchange Insurance Carriers and also by Nevada’s Division of Welfare and Supportive Services (DWSS); User Acceptance Testing

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and coordinated release management for the Nevada Health Link Exchange Platform (in collaboration with our technology vendor, GetInsured); annual testing of electronic data interfaces between the Exchange and its Insurance Carriers; compilation and analysis of enrollment data to support the Exchange’s messaging and reporting requirements; ad-hoc casework investigation in collaboration with the Exchange’s Quality Assurance team; and development, testing, and account maintenance support for the Exchange’s “Carrier Connector” casework and reconciliation system, which is used by the Quality Assurance and Reconciliation teams in collaboration with Insurance Carrier personnel.

In addition, the Information Systems Manager is responsible for ensuring the Exchange’s continued compliance with Federal Privacy and Security standards published by CMS and the IRS, as well as state Privacy and Security standards published by Nevada’s Office of the Chief Information Officer (OCIO); and also for ensuring the Exchange’s ongoing Authority to Connect to the Federal Data Services Hub, which is required to verify eligibility for health/dental enrollments and subsidy assistance.

A comprehensive audit with a focus on information security was conducted by the Internal Revenue Service (IRS) and was successfully completed on 9/10/2024. Following the audit, the Information Security Officer (ISO) has been actively implementing the recommendations to enhance security measures, including enforcing the principle of least access, maintaining a detailed asset inventory. Additionally, we are in the process of implementing Automatic Voter Registration (AVR) in compliance with NRS 293.5768.

A fundamental responsibility of the Reconciliation Team is to conduct regular meetings (bi-weekly, in most cases) with Nevada’s on-Exchange insurance carriers. During these meetings the team is able to work directly with their counterparts in our respective carrier organizations to investigate and resolve discrepancies in enrollment data, as well as to provide guidance—in collaboration with the Exchange’s Policy and Compliance team—when policy-related questions arise.

The Security and Reconciliation team continues to help coordinate the testing and approval of four major software releases (deployed quarterly) for the Exchange Platform. Additionally, the team continues to develop and maintain innovative data-reconciliation tools which provide supplemental data analysis functions not available through our Exchange Platform. These activities have resulted in a substantial reduction in enrollment data discrepancies impacting the Exchanges consumers.

QUALITY ASSURANCE

The Quality Assurance team consists of Four (4) Program Officer Positions, and one (1) Business process analyst as the QA team lead. The Quality Assurance team reports directly to the Quality Assurance Officer and is overseen by the Chief Operations Officer. Each of the positions are cross trained to ensure daily coverage and to assist with increased consumer, broker, carrier, and enrollment professional workloads requiring escalated assistance beyond the abilities of the Exchange’s contracted call center. The Exchange’s QA team continues working in the office and

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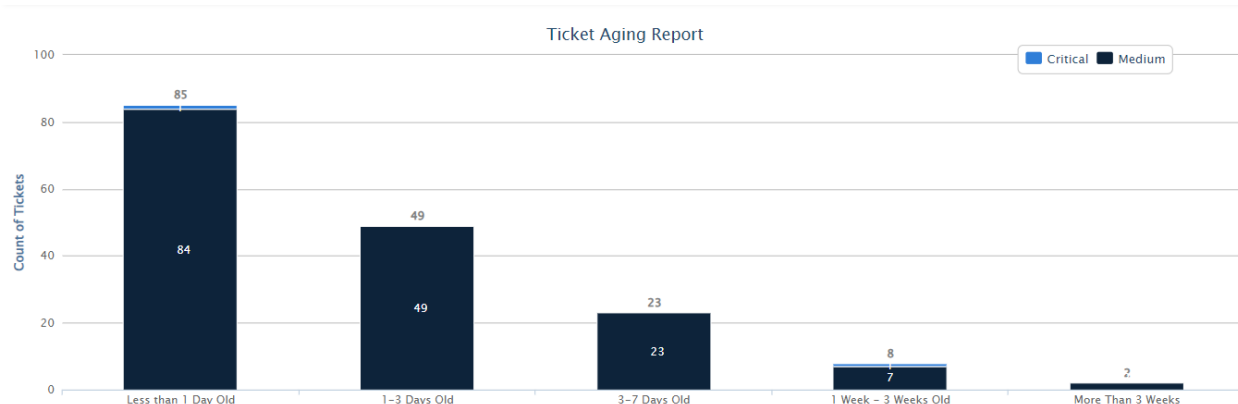
at home on a hybrid schedule. The QA team continues to resolve consumer and broker/navigator questions and technical issues by fostering close relationships with our health insurance carriers. These partnerships with our carriers allow us to contact their subject matter experts who assist in the resolution of basic and complex issues.

Casework with Exchange Insurance Carriers

The QA team continues to utilize Salesforce case management software for case work between the Exchange and its carriers which is referred to as the “Carrier Connector.” The QA team uses this platform to collaborate with the Eight (8) qualified health plan carriers and Four (4) qualified dental carriers. The QA team has successfully closed 1,206 cases between the time period of July 1, 2024, to December 31, 2024.

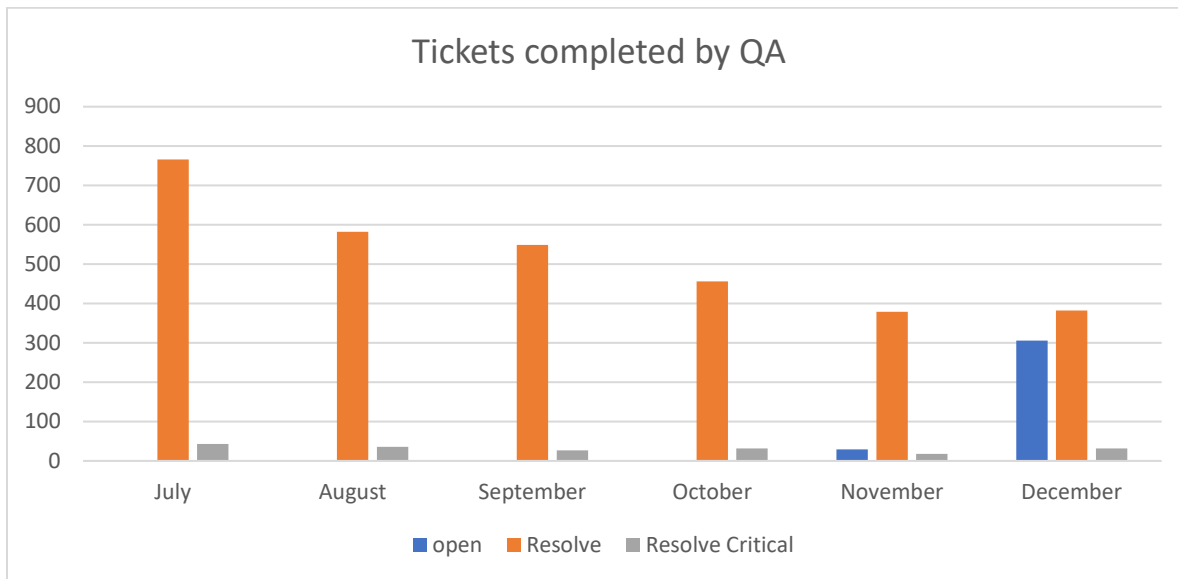
Consumer Assistance Ticketing Aging Report

The chart below illustrates unresolved tickets processed by the GetInsured call center and QA team. The chart is inclusive of consumer data matching issues (DMI’s) which include issues needing resolution such as income verification, citizenship verification, validation of qualified life events, technical and billing discrepancies. The GetInsured call center staff is responsible for reviewing and processing all tickets except for escalated technical and billing discrepancies which are handled by the QA team.



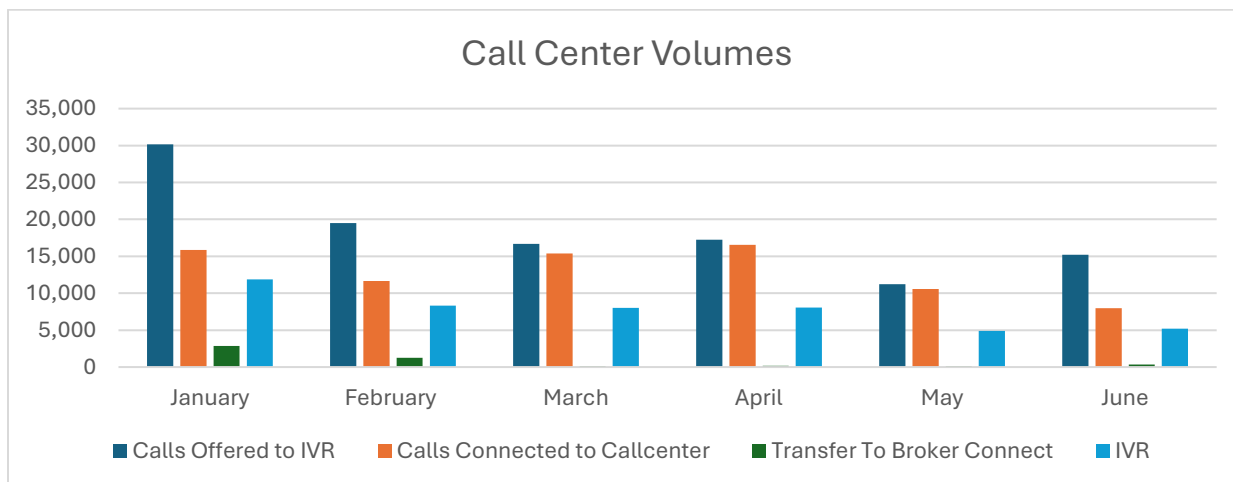
The chart below illustrates the volume of tickets that were resolved or remain open for any given month that the QA team has handled from July 1, 2024, through December 31, 2024. The QA team has done an amazing job at completing tickets within 30 days of receiving the request.

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GetInsured Consumer Assistance Call Center

The Quality Assurance team supports and works closely with the GetInsured call center team, which independently fields call on the Broker Support and Consumer Assistance support telephone lines. The chart below demonstrates the Consumer Assistance call center volume from July 1, 2024, through December 31, 2024. It should be noted that the difference between calls offered, and calls connected are typically handled within the Exchange’s IVR system. The Silver State Health Insurance Exchange continues to utilize an AI technology called Amelia. This AI technology is used as our IVR system and allows assistance in English and Spanish 24/7. Amelia allows consumers the ability to self-service and connect with a Call center representative if they need additional assistance when calling within our business hours. The increase in calls handled in the IVR is due to the implementation of Amelia. The highest call volume was on December 15, 2024, with 1,684 calls offered. The call center has maintained a 92% or greater customer satisfaction rate.



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BOARD OF DIRECTORS

In accordance with 45 CFR § 155.110(c), the State must ensure that the Exchange has in place a clearly defined Governing Board.

The Board of Directors consists of seven voting members and three non-voting members. Of the seven voting Board members, five appointments to the Board were made by the Governor, one by the Speaker of the Nevada Assembly, and one by the Nevada Senate Majority leader.

- Current Voting Board Members:
 - Valerie Clark, Chair
 - Jonathan Johnson, Vice-Chair
 - E. Lavonne Lewis
 - Quincy Branch
 - Dr. Sarah Friedman
 - Amber Torres
 - Sam Kumar

- Ex-Officio Members (non-voting):
 - Jenny Helton as primary and Shauna Tilley as secondary designee – Governor’s Office of Finance for Amy Stephenson, Director
 - Scott Kipper as primary and Todd Rich as secondary designee – Department of Business and Industry, for Terry Reynolds, Director
 - Stacie Weeks – Department of Health & Human Services, for Richard Whitley, Director

Since the Exchange’s last Fiscal & Operational report, there have been two board meetings, including the December, 2024 meeting during which this report was reviewed by the Board. The Board, required to meet at least once every calendar year, has changed the frequency of its meetings from monthly to quarterly, with additional meetings as needed immediately leading up to and during open enrollment, or as directed by the Chair or majority of board members (NRS 695I.340). Board meetings are held in Carson City as well as streamed over the internet.

Per NRS 695I.350, at the board meeting on August 29, 2024, the Board formed a sub-committee with the purpose of creating an evaluation process of the Exchange Executive Director that would be proposed to the Board of Directors for consideration. The sub-committee has held one meeting since its creation by the Board from August 29, 2024, to December 17, 2024.

BROKERS

During Plan Year 2025, the Exchange continued its certification requirement for brokers and agents to sell qualified health and dental plans through the Exchange. The interactive certification program informs brokers about the ACA basics, privacy, and security, as well as fraud, waste, and abuse prevention standards. Certification process attestations and the Agent/Broker Agreement are incorporated into the curriculum to ensure compliance with the Nevada Health Link Privacy Policy, Acceptable Use Agreement, the Broker Code of Conduct, and the Marketplace Privacy and Security Agreement.

The Exchange implemented a Broker User Agreement that is sent via DocuSign after the certification is completed. This is a document that requires a signature in order for brokers and agents to receive access to the Nevada Health Link enrollment platform. The Exchange continues to focus on broker compliance; this is one avenue that allows the agency to hold stakeholder groups accountable if not complying to the responsibilities required by partnering with Nevada Health Link.

The Exchange currently has 829 licensed insurance brokers and agents who have been trained and certified on the Nevada Health Link enrollment platform. The Intent to Sell form opened on June 3rd and closed August 25th. The training was sent September 3rd with a deadline for completion by October 15th for Plan Year 2025. Brokers and agents continue to appreciate the telephonic Broker Connect referral system, which is an automated telephony system that will search the phone number of a broker within a specified mile radius of a caller's location and call multiple agents until a connection is made or a message is left on the desired broker's phone number they provided.

During the July to December timeframe, the Exchange organized meetings for the broker community entitled Broker Focus Group meeting to provide feedback, concerns, and ask questions to the leadership at the Exchange. These meetings have been very well received and offer a space to discuss system enhancements from GetInsured and gather feedback or wish list items from the brokers to bring back to GetInsured ultimately to better serve the Nevada consumer.

The Exchange's Broker Manager continues to stay in contact with licensed brokers and agents throughout the entire State to promote the benefits of selling plans on the Exchange, new features regarding the enrollment and eligibility on the GetInsured platform, and features of the Broker Portal and virtual Broker Book of Business. Furthermore, the Broker Manager continues to discuss how competing plans with less generous benefits will have an impact on the individual market, as well as taking time to educate and review important ACA requirements or federal and state policy changes with the broker community.

The Broker Manager continues to focus on 1) training and certifying new and returning brokers for the PY 2025 Open Enrollment Period, 2) continually supporting the transition to the Agency Portal, and 3) remaining a tireless resource for brokers during the and in preparation for the Open

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Enrollment Period and Special Enrollment Period. The Broker Manager continues to be steadfast in actively engaging and promoting Nevada Health Link participation in both northern and southern Nevada broker groups such as the NABIP (National Association of Business Insurance Professionals Southern Nevada) and NABIP (National Association of Business Insurance Professionals Northern Nevada) and Southern Nevada various Chamber of Commerce events.

Throughout the year and during the Open Enrollment Period, the Broker Manager conducts site visits to brokers in both Northern and Southern NV. The purpose of the site visits is to ensure brokers are following privacy and security policies including the Broker Code of Conduct. Training and coaching are also provided when necessary. The Exchange published a Request for Application (RFA) on April 1, 2024, for the 2025 Broker Award program. Eight brokers were selected and were granted a one-year award, which started on July 1, 2024. The Broker Award program assists brokers with advertising efforts such as television, radio, newspaper ads, billboards and more – to promote Nevada Health Link. These brokers work with diverse communities in hopes of earning their trust to enroll consumers through Nevada Health Link.

The Exchange recognizes the value of brokers having a public facing physical location to service consumers' questions and concerns, comparatively shop plans, as well as directly assist with the enrollment process during the Open Enrollment Period. Brokers are encouraged to provide feedback of system enhancements, which are discussed during Broker Focus Group Meetings. Several system enhancements were implemented in September of this year: dental custom grouping which allows consumers to enroll in multiple dental enrollments within the Household; presenting ineligibility reasons to consumers – this means that the eligibility notices will now reflect the consumers ineligible reason, for example, attesting to being incarcerated; and allowing agency administrative staff to maintain agent/broker data.

NAVIGATORS, IN-PERSON ASSISTERS, AND CERTIFIED APPLICATION COUNSELORS

To maintain compliance with federal regulations, the Exchange is required to have consumer assistance resources and functions, including a Navigator/In Person Assistance (IPA) program; and must refer consumers to appropriate state resources when available. The Exchange has allocated approximately a \$1.5 million dollar budget for the year-round work performed by grantee Navigators and IPAs and continues to operate with two awarded entities to serve as statewide Navigators bolstered by five IPA entities. Navigator and IPA grantee organizations are responsible for outreach, education, and enrollment for Nevada's uninsured and underinsured populations.

To additionally assist with enrollments, Certified Application Counselors (CACs) are comprised of private entities that are licensed by the Division of Insurance (DOI) and have been trained and certified by Nevada Health Link. CACs work closely with the Exchange to educate consumers on the resources available in the health insurance marketplace. Navigators and IPAs attended over 158 in person events between JULY 1st, and December 31st, 2024. Navigators and IPAs continue to attend in-person community outreach events, promoting education, and enrolling

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consumers in Qualified Health and Dental Plans. The Navigators and IPAs continue to work diligently on a daily basis to promote the Special Enrollment Period (SEP) throughout the year after the end of Open Enrollment Period (OEP) on Jan. 15th, 2024.

The grantees Navigators and IPAs remained focused and provided enrollment assistance, outreach, and education via in-person and virtually through online formats such as Zoom, Teams or webinars. As always, the Navigators' and IPAs' focus continues to be to educate and promote Nevadans on the process and the benefits of enrolling in qualified health and dental plans.

The Navigator Program Manager attended several media interviews, radio, and television community programs to promote Nevada Health Link, during the open enrollment period, and the continuous special enrollment period. In addition, the Navigator Program Manager stays in touch with all Navigator and In-person entities throughout the year to ensure each entity is armed with event swag and educational material for Nevadans seeking information about enrolling in a qualified health plan through Nevada Health Link. The Navigator Program Manager works closely with the Policy team and Operations team to stay up to date on federal and state policy changes in order to inform and educate the Navigator community. Furthermore, she works closely with the Abbi Agency, the Exchange's Marketing vendor to provide Spanish content for Facebook lives, radio, and television interviews for our consumers, secure community events and sponsorships and secure Navigator event attendance as they are the primary event staff representing NVHL at community events.

Navigator Entities

- Dignity Health - St. Rose Dominican (Southern Nevada)
- Asian Community Resource Center (Southern Nevada)

IN-Person Assistance Entities

- Asian Community Development Council (Southern Nevada)
- Access to Healthcare Network (Northern Nevada)
- Nevada Health Centers, Inc. (Statewide)
- The Center serving the LGTBQ+ community (Southern Nevada)
- R.E.A.C.H. Ventanilla de Salud (Southern Nevada)

FEDERAL UPDATES

The Exchange monitors and tracks federal rule changes, court cases, and proposed legislation that may impact the way Nevada Health Link operates.

Notice of Benefit and Payment Parameters (NBPP) for PY 2026 Proposed Rule

The NBPP for PY 2026 was released in proposed (draft) form on October 10, 2024, and has not yet been finalized. The proposed rule proposes codifying changes affecting Exchange operations for plan year 2026 and beyond. Key changes for the next open enrollment and plan year include:

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- Fraudulent Enrollments and Program Integrity Clarifying its authority to hold both individual brokers and their agencies accountable
- Enrollment Data Corrections
- Qualified Health Plan (QHP) Certification Standards
- Program Integrity and Oversight Requirements
- Insurer Insolvency Risk
- Silver Loading Codification
- Quality Improvement Strategies
- Failure to Reconcile
- Consumer Appeals

Final Rule Clarifying Eligibility of Deferred Action for Childhood Arrivals (DACA) Recipients

On May 8, 2024, a U.S. Department of Health, and Human Services (HHS) final rule appeared in the Federal Register modifying the definition of “lawfully present” used to determine eligibility for enrollment in a Qualified Health Plan through the Health Insurance Marketplace. Under this rule, DACA recipients and other non-citizens will be treated the same as other individuals granted deferred action for purposes of eligibility for coverage through a Marketplace plan.

Effective November 1, 2024, DACA recipients and other noncitizens impacted by the final rule who meet all other eligibility requirements will be eligible to enroll in QHP through the Marketplace with financial assistance like advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs).

This final rule does not make any changes to the definition of “lawfully present” for Medicaid and the Children’s Health Insurance Program (CHIP).

DACA recipients and other noncitizens impacted by the Final Rule who wish to enroll in coverage starting December 1, 2024, should complete an application for 2024 coverage between November 1 – November 30, 2024, and attest to newly gaining eligible immigration status.

FINANCE

The Legislatively Approved State Fiscal Year 2024 budget is as follows:

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BA 1400 SILVER STATE HEALTH INSURANCE EXCHANGE		3601	
LEG APPROVED FUND MAP		QHP Fees	
SFY 2025			
Total FTE Count: 27			Totals
REVENUE AUTHORITY		15,751,940	15,751,940
2511	Balance Forward	14,081,912	14,081,912
4669	Trans From Other B/A Same Fund		0
Total		29,833,852	29,833,852
Cat	EXPENDITURE CATEGORIES		
01	Personnel	2,632,124	2,632,124
02	Out-of-State Travel	30,850	30,850
03	In-State Travel	23,861	23,861
04	Operating (supplies and other, less IT)	321,968	321,968
11	Transfer to DWSS	546,901	546,901
12	Exchange Platform	7,404,322	7,404,322
26	Information Services	60,788	60,788
30	Training	6,160	6,160
50	Marketing and Outreach	3,200,000	3,200,000
71	Navigators	1,559,506	1,559,506
75	Transfer to DWSS	12,310	12,310
82	DHRM Cost Allocation	7,859	7,859
85	Cash Reserve	13,996,803	13,996,803
87	Purchasing Assessment	3,237	3,237
88	SWCAP	19,839	19,839
89	AG Cost Allocation Plan	7,324	7,324
Total Expenditure Categories		29,833,852	29,833,852
Revenue Over (Short)		0	0

Note:

In June 2024, the Interim Finance Committee (IFC) approved transfer of \$546,901 from the Reserve category to the Transfer to DWSS category to fund the continued use of Equifax's Verify Current Income (VCI) Service. In August 2024, the Governors Finance Office (GFO) approved transfer of \$12,310 from the Reserve category to the Transfer to Welfare Division category to fund agency appeal hearings required by the Affordable Care Act. No further work programs have been required in the meantime.

Balance Forward

State Fiscal Year (SFY) 2024 officially closed with the Exchange carrying forward \$14,081,912 in cash reserves into SFY 2025. This is an increase of \$6,055,203 from the projected carry forward balance of \$8,026,709 in the Legislatively (L01) Approved Budget. The adjustment to L01 was made via Work Program C71294 at budget closing.

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Budget Building for SFY 2026 & 2027

The budget building process for SFY 2026 and 2027 has been completed, and the agency request budget was submitted on August 30, 2024. At the time of this writing, the Governor's Recommended Budget (G01) has not been officially released. The agency requested totals are \$30,963,195 in SFY 26 and \$31,758,707 in SFY 27. The A01 budget consists of 9 enhancements, almost all of which relate to accommodating the growth the Exchange has experienced as a result of the transition to a State Based Exchange (SBE). The budget requests include 27 existing positions to support operations as a SBE, along with two new positions.

Revenue/Carrier Premium Fees (CPF)

The Exchange is projected to collect \$16,649,297 in CPF for Plan Year 2024. Total Premiums for Plan Year 2024 are projected to total \$545,878,610, roughly \$22,466,455 more than Plan Year 2023 total premiums. Increasing revenues are due primarily to the to the passage of the American Rescue Plan Act (ARPA), which increased the monthly premium reductions available to consumers. As a result, the Exchange had to align Federal Poverty Level (FPL) and the Advance Premium Tax Credit (APTC) subsidy tables with new affordability percentages outlined in the legislation to increase subsidies to all new and existing consumers, extending subsidies to new and existing consumers with incomes above 400% of the FPL.

PY 2025 revenues are projected to be \$15,781,350, with future plan years remaining slightly higher. The slight decrease in plan year revenue is due to the Exchange enrolling a high number of consumers current and previous years due to the special enrollment periods (SEPs) that were implemented. We also had a second highest number of consumers in 2024 with 99,312. This breaks out into 25,553 new consumers and 73,759 re-enrollees. The high numbers from OEP are the cause of the higher revenue in PY 2023 and 2024, but we expect PY 2025 revenue projections to remain the same or have a slight increase.

These high revenues are not expected to impact the Exchange's budget. The SFY 24 and SFY 25 revenue projections used in the A01 budget request were estimated high to ensure the Exchange was able to meet all of its budgetary obligations in continued times of uncertainty from the PHE unwinding and economic declines. With the PHE unwinding, the Exchange's enrollment numbers increased in PY 2024, and revenues are now the same or slightly lower than what was projected in the A01 budget. This will not impact SFY 26 and SFY 27, as slightly high revenues were projected in the A01 budget request.

The CPF for PY 2025 was approved by the Exchange's Board in February 2024 and decreased to 2.95% of premiums. At this time, the Exchange does not believe that the CPF fee will need to be increased as a result of the PHE Unwinding or other factors. The CPF for PY 2026 will be presented and approved by the Exchange's Board in February 2025.

State Based Exchange Maintenance and Operations

In August 2018, the State Board of Examiners (BOE) approved the contract with GetInsured to begin the Exchange's transition away from the federal platform. The contract was set to expire on January 31, 2024, but an extension was approved by the Board of Examiners on September

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12, 2023, which allowed a contract end date of January 31, 2026. Operating as a SBE has resulted in many opportunities for the Exchange to quickly pivot and provide an enhanced consumer experience. The most significant enhancements are the extension of Open Enrollment Period through January 15th of each year and the creation of a second Exceptional Circumstances Special Enrollment Period (ECSEP) in PY 2021, as a result of the passage of the American Rescue Plan Act (ARPA). The second ECSEP ran through August 15, 2021. ARPA will end in 2025.

The passage of ARPA catalysed additional enhancements to the technology platform to accommodate the increases in Advanced Premium Tax Credits (APTC) to consumers and the expansion of subsidies to consumers at or above 400% of the Federal Poverty Level (FPL). The ARPA legislation included \$20,000,000 in funding to assist State Based Exchanges with the costs of the technology and call center upgrades. This funding has been administered by the Centers for Medicare and Medicaid Services (CMS) and was awarded to eligible Exchanges through a grant application process. The Exchange was awarded \$1,046,499.81 on September 10, 2021. In April of 2022, the Exchange used 40% of the award on pre-award costs to fund the ARPA enhancements. The rest of the award has been used to ensure access to, or continuity of, health insurance coverage for populations determined ineligible for Medicaid and/or CHIP through the Exchange to maintain state-wide health insurance coverage rates. In addition, the Exchange has been conducting direct outreach to consumers, via the consumer assistance center, who have been sent to the Exchange through the Account Transfer process from Nevada's Medicaid agency.

Another significant enhancement was the Unwinding of the Public Health Emergency. The Centers for Medicare & Medicaid Services (CMS) has urged the Exchange to implement a Special Enrollment Period (SEP) that matches the temporary SEP in the Federally Facilitated Marketplace (FFM) announced by CMS on January 27, 2023. This SEP allows individuals who attest to having lost Medicaid or CHIP coverage between March 31, 2023, and July 21, 2024, to enroll in an Exchange plan at any time during that same period. The Exchange has been working with the Division of Welfare and Supportive Services to fund a project that involves the current lack of several data fields in existing Account Transfer (AT) payloads which SSHIX has deemed essential to meeting the requirements of the continuous coverage mandates associated with the unwinding of the PHE. The project allows SSHIX to streamline and reduce the number of steps required for enrollment in Exchange plans while also ensuring accurate eligibility begin dates for Exchange subsidies. This request is related to State Health Value Strategies (SHVS) recommendation to use account transfer and other available information to prepopulate marketplace applications.

In SFY 24, the Exchange projects to achieve an annual cost savings of approximately 26%, inclusive of operations. The cost savings realized between the fees paid to GetInsured for the technology platform and call center operations versus the CMS User Fee is projected to be 48% in SFY 2024 with a total expected cost savings of over \$37M through SFY 2025.

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Reserve Projections

In SFY 2025 the Exchange is projected to carry forward to SFY 2026 a balance of \$13,996,803 and is projected to carry forward a balance of \$15,074,605 into SFY 2027. These projections will be a primary determinant of the Exchange's CPF recommendations to its Board of Directors in February of 2025.