

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

May 14, 2024



nevada
health link

Introductions - SSHIX

Russell Cook – Executive Director

rwcook@exchange.nv.gov

Max Borgman – Information Systems Manager

mborgman@exchange.nv.gov

Janel Davis – Chief Operations Officer

j-davis@exchange.nv.gov

Shae Herbert – Quality Assurance Manager

kcharleson@exchange.nv.gov

Nathan Osborne – Health Resource Analyst

nosborne@exchange.nv.gov

Brooke Lyons – Policy and Compliance Manager

klyons@exchange.nv.gov

Meagan Ranson – Plan Certification Manager

mranson@exchange.nv.gov

Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – May
- Policy Update
- Plan Cert Update
- May RCNI Submission
- Q&A

Six Month Look-Ahead

May, 2024

- Prepare Plan Year 2025 Binders for initial SERFF Binder Submission deadline in late May/early June.
- Submit system access forms for Plan Certification personnel who don't have access to NevadaHealthLink.com portal; request *Enrollment Representative (SBE Platform)* role (form is available on [Carrier Resources](#) page).

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

Six Month Look-Ahead (cont'd)

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

October, 2024

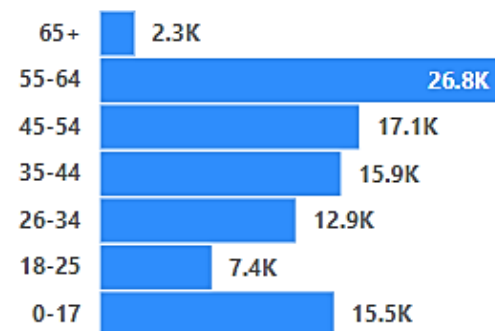
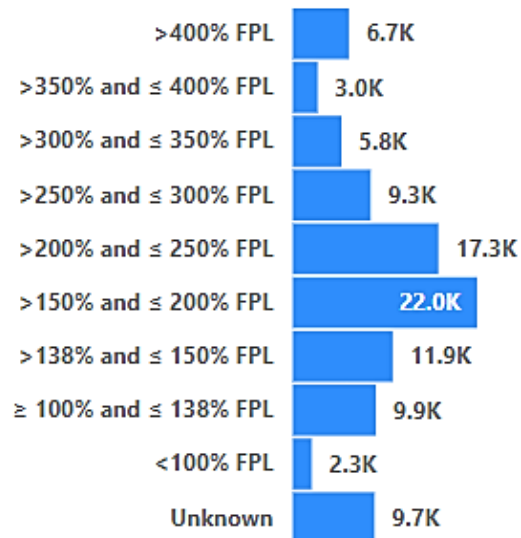
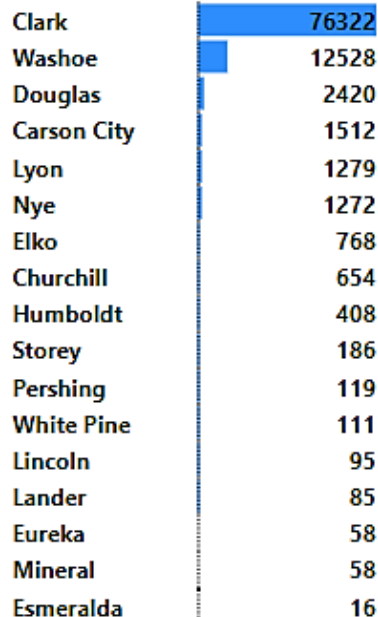
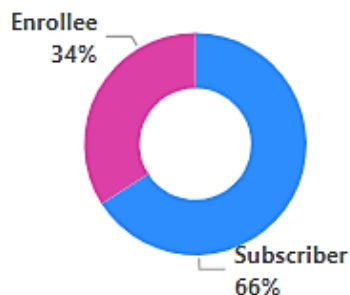
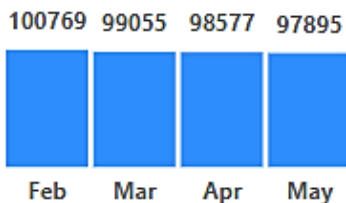
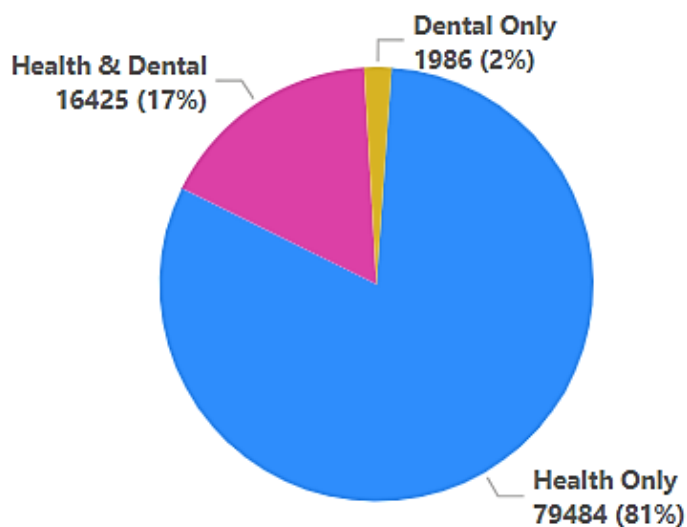
- 10/1: Window Shopping begins
- 10/1: URL links need to be live for window shopping
- 10/7 – 10/11: Limited data correction window – need state authorization

May 2024 Enrollment Summary

All Enrollees – All Counties



Total Enrollees*
97,895



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 05/01/24. Consumers with Terminated policies have been removed from these counts.

May 2024 Enrollment Summary

Health Enrollees – All Counties



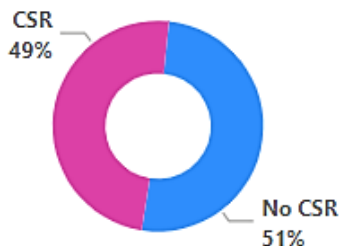
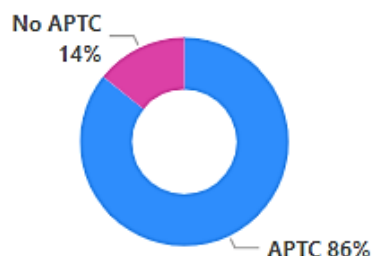
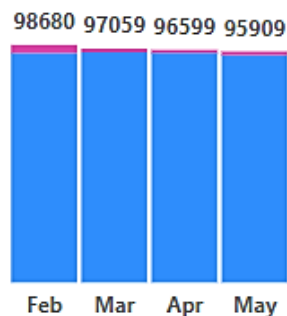
Total Enrollees*
95,909

Pending
1,531

Confirmed - Passive
44,904

Confirmed - Active
49,474

● Confirmed ● Pending



Avg Premium Before APTC**

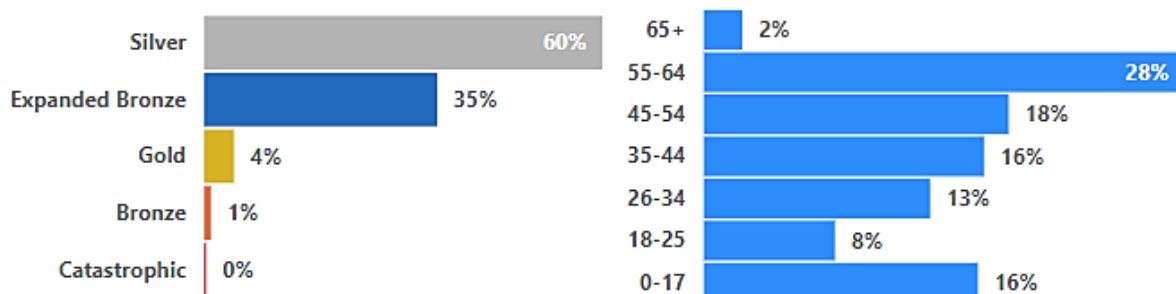
\$528

Avg Premium After APTC**

\$155

Avg APTC**

\$435



	Bronze	Catastrophic	Expanded Bronze	Gold	Silver
65+	0%		1%	0%	3%
55-64	37%		30%	20%	27%
45-54	17%	0%	18%	18%	18%
35-44	14%	0%	16%	21%	16%
26-34	10%	53%	12%	20%	13%
18-25	7%	22%	7%	6%	8%
0-17	16%	25%	17%	16%	15%

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 05/01/24. 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.

May 2024 Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*

18,411

Pending

375

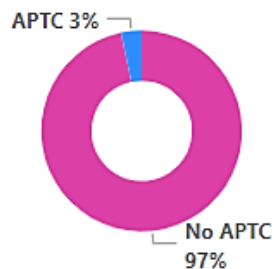
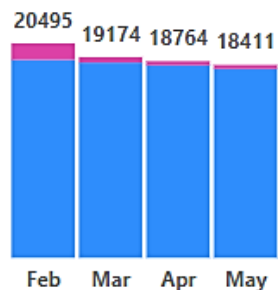
Confirmed - Passive

10,243

Confirmed - Active

7,793

● Confirmed ● Pending



Avg Premium Before APTC**

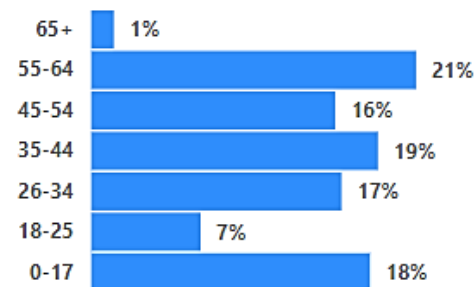
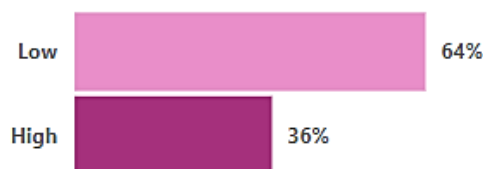
\$22

Avg Premium After APTC**

\$21

Avg APTC**

\$9



	High	Low
65+	2%	1%
55-64	24%	20%
45-54	17%	15%
35-44	19%	19%
26-34	14%	18%
18-25	6%	8%
0-17	17%	19%

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 05/01/24. 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.

Policy Updates

- There are several policy updates anticipated for PY25. All changes will be outlined in the Policy Manual and given to Carriers for review prior to implementation this fall.
- PHE Unwind SEP has been extended until 11/30/24.
- The definition of lawfully present will include Deferred Action for Childhood Arrivals (DACA) recipients as a result of a rule released on 5/3/24.
- Any additional policy questions can be submitted to klyons@exchange.nv.gov

Plan Certification

- QHP and QDP binder submissions are due in SERFF on June 3, 2024. 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 Nevada Health Link.
- CMS QHP Enrollee Survey data submission deadlines for eligible QHP issuers are also included in the QHP Plan Certification Timeline. Please refer to the CMS Marketplace Quality Initiatives website and the QRS/QIS sections of the PY25 Final Letter to Issuers for more information.
- At this point in the PY25 Plan Certification process, it is recommended that Issuers check the Carrier Resources page of Nevada Health Link regularly for updates.

May RCNI Submission

- The next RCNI Submission Deadline is **Monday, May 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	<u>Monday, May 20</u>		X	
June 2024	Thursday, June 20		X	
July 2024	Thursday, July 18		X	
August 2024	Monday, August 19		X	
September 2024	Thursday, September 19		X	
October 2024	Monday, October 21		X	
November 2024	Thursday, November 21	X	X	
December 2024	Thursday, December 19	X	X	X

Questions and Answers

Please submit questions re: EDI/Reconciliation or Carrier Connector to the SSHIX Recon Team at:

reconsupport@exchange.nv.gov

Please submit questions re: Plan Certification to Meagan Ranson, SSHIX Plan Certification Manager at:

pmanagement@exchange.nv.gov

Please submit Policy questions to Brooke Mills at:

klyons@exchange.nv.gov