



Joe Lombardo
Governor

Florence Jameson, MD
Chairwoman

Russell Cook
Executive Director

Silver State Health Insurance Exchange

2310 South Carson Street, Suite 2

Carson City, NV 89701

T: 775-687-9939

F: 775-687-9932

www.nevadahealthlink.com/sshix

Silver State Health Insurance Exchange (SSHIX)

Board Meeting

Draft Minutes

Tuesday, June 18, 2024

Meeting Location:

Zoom and Teleconference, or 2310 South Carson St., Suite 3A, Carson City, NV 89701

Members Present

Zoom:

Florence Jameson, MD
Valerie Clark
E. Lavonne Lewis
Jonathan Johnson
Amber Torres
Quincy Branch
Stacie Weeks Non-Voting Ex-Officio
Scott Kipper Non-Voting Ex-Officio
Jenny Helton, Non-Voting Ex-Officio
Shauna Tilley, Representing Jenny Helton, Non-Voting Ex-Officio

Members Absent

Dr. Sarah Friedman

Staff Members Assisting

Russell Cook, SSHIX
Janel Davis, SSHIX
Kaitlyn Blagen, SSHIX
Tiffany Davis, SSHIX
Kassie Fuentes, SSHIX
Radhika Kunnel, DAG

I. Call to Order, Welcome, Roll Call, Announcements

Chair Dr. Jameson called the 1:30 p.m. meeting to order and welcomed everyone. Roll call was taken by Executive Director, Russell Cook; a quorum was noted.

II. Public Comment

There was no public comment at this time.

III. Approval of the minutes of the February 20, 2024 Board Meeting. For Possible Action.

The following action was taken:

MOTION To approve the minutes of the February 20, 2024 Board meeting.

BY: Mr. Johnson

SECOND: Ms. Clark

PASS: Unanimously

IV. Executive Director Report: Report providing updates on topics that cover matters of the Exchange.

a. General Comments [Discussion]

Russell Cook discussed his view that the Board should be kept more proactively apprised of current and future exchange activities, resolving to improve the inclusion of the board as a decision-making stakeholder and welcoming a degree of shared accountability. Mr. Cook discussed the process of choosing providers in the exchange with the Board. Chair Florence Jameson asked Mr. Cook to develop a process for vetting anyone endorsed before bringing them to the Board, and to do a retrospective review on endorsed entities to identify who would qualify under the new process to be endorsed by the Board.

b. Four Month Look-Ahead [Discussion]

Russell Cook discussed the plan to release two Requests for Proposals, the first relating to a CMS requirement for state exchanges to engage the services of a third-party information security consultant to perform an independent security assessment, or ISA, which is a Tri-annual requirement. Mr. Cook stated the hope is to release this in early August with at least a six-week response window as the contract period for ISA services will run from January 2025 through July of 2025. Mr. Cook moved to the second RFP, a two-part solicitation for technology platform and call center services due to our existing contract expiring at the end of plan year 2025 and will allow vendors to provide a response for technology platform services alone, call center services alone, or both services in a single proposal. Mr. Cook stated the hope is to release this RFP in late August with a two-month response window.

Russell Cook next discussed the Exchange's annual plan certification process is underway, which is conducted in collaboration with the Division of Insurance and ensures that all qualified health and dental plans sold through the Nevada Health Link marketplace meet the minimum requirements of NV regulations including minimum standards for benefit

design, prescription drug coverage, actuarial value, and provider network adequacy, will continue through the end of September.

Russell Cook explained that the Exchange's finance team has already begun preparing for the biennial budget in preparation for the 2025 legislative session, which includes all operational, personnel, and vendor expenses for fiscal year 2026. Mr. Cook noted the plan to request a support position for the plan certification manager and a position for a tribal liaison in the upcoming budget.

Russell Cook next addressed this year's annual Notice of Benefit and Payment Parameters (NBPP) from CMS, including several dozen rule changes that will require corresponding update to the policy manual and changes to the design and behavior of the Nevada Health Link website.

Russell Cook discussed the fall marketing campaign, the Exchange's communications team, and marketing vendor. Mr. Cook noted feedback from recent focus groups conducted that stated the exchange should consider simplifying its approach to brand awareness with a focus on defining exactly what the Nevada Health Marketplace is and how it is different from other outlets for purchasing insurance coverage.

Russell Cook moved on to federal privacy and security compliance, noting each year the exchange is required to update and submit to CMS a substantial body of documentation demonstrating compliance with federal privacy and security requirements along with updating and submitting to the IRS a comprehensive document known as the Safeguard Security report in order to maintain authorization to use the IRS income and family size verification for IFSV service, a mandatory component of the exchange's process for verifying subsidy eligibility.

Russell Cook next discussed the ongoing LCB audit throughout the summer and fall of 2023 in which the exchange hosted a number of site visits for Nevada's Legislative Council Bureau, or LCB, who were conducting an onsite audit of the exchange's operational privacy and security controls. Mr. Cook noted that there will be a meeting with the exchange and LCB to accept delivery of their findings, which are anticipated to be relatively low in severity, and to develop a corrective action plan to address and resolve any remaining deficiencies.

Russell Cook explained that the exchange recently received notification from the IRS that they will be conducting an onsite privacy and security audit during the second week of September, the first of such audit for the exchange, but the exchange was feeling well prepared due to the recent operational improvements prompted by the LCB audit

Russell Cook reported that the Exchange was named as an automatic Voter Registration Agency during the 2021 legislative session, and stated the Exchange believes it will be able to meet those requirements with existing staff resources and expertise without a reliance on support from our technology vendor. Mr. Cook noted the Exchange believes that such an approach is in the best interest of the state.

Russell Cook discussed work on the annual passive renewals job to begin in July with a complete staged run that identifies eligibility or data quality issues Mr. Cook anticipates a similar result as that of last years, greater than 99%, through a continued refinement process. Mr. Cook noted a new challenge involving CMS's introduction of a per transaction fee associated with Equifax's verified current income service, an integral part of the exchange's eligibility verification workflow.

c. Update on Workshop Approach to Public Comment Solicitation [Discussion]

Russell Cook informed the Board the Exchange recently conducted two public common workshops to gather stakeholder feedback on our language access plan, or LAP, both characterized by a lack of critical feedback. Mr. Cook went on to state that the organization of the workshops themselves provided the Exchange with a valuable opportunity to assess the effectiveness of this format for the solicitation of public comments and a valuable new tool for improving stakeholder communications.

d. Market Stabilization Program [Discussion]

Russell Cook spoke with the Board about the implementation of Nevada's market stabilization program, formerly known as the public option, which continues to proceed under the capable leadership of the administrative team at the Division of Healthcare Financing and Policy. Mr. Cook noted that the Exchange has been working with the DHCFP team to develop marketing and implementation strategies with one particular area of interest relating to the possibility of passively renewing Nevada Health enrollees from their existing plans into the forthcoming battle born state plans.

e. Medicaid Unwinding [Discussion]

Russell Cook spoke to the Board concerning how the Exchange continues to receive several thousand electronic referrals each month of Medicaid or chip enrollees whose coverage was terminated as part of the unwinding of the public health emergency as of June 1st, 2024. Mr. Cook noted that the Exchange has received referrals for a total of approximately 114,700 individuals throughout the unwinding period, of which approximately 6,500 have enrolled in marketplace coverage, representing a cumulative conversion rate of 5.6%. Mr. Cook indicated, in an effort to improve this conversion rate, the exchange recently implemented a direct-to-consumer SMS messaging campaign aimed to inform consumers of their available options for enrollment through Nevada Health Link.

f. Tribal Sponsorship [Discussion]

Russell Cook indicated ongoing work in support of Nevada tribes consisting primarily of seeking support from the exchange's insurance carriers for monthly aggregated billing workflow, and thus far, four of the exchanges aid health carriers have expressed support. Mr. Cook also noted progress relating to difficulties that tribes have experienced with specialist referral claims, stating the knowledge of tools that tribal health centers can use to send electronic notifications of specialist referrals to their respective insurance carriers have the potential to greatly improve the accuracy of referral claims processing with respect to cost sharing reduction benefits for AI and enrollments. Mr. Cook updated the Board on a recent rebranding of the tribal support initiative as the tribal partnership program to lessen confusion with tribal stakeholders

g. Personnel Updates [Discussion]

Russell Cook recognized this as Dr. Florence Jameson's final board meeting. Mr. Cook also noted that as of April 1st, the Exchange is operating at full staff with zero vacancies, the first time since pre-pandemic.

V. Marketing and Outreach Update presented by the Exchange and Marketing Partner, The Abbi Agency

Connie Anderson, The Abbi Agency, and Janel Davis, Chief Operations Officer, provided the Board with an update on marketing and outreach. Ms. Davis spoke on the Marketing for Change campaign, which featured website landing pages in both English and Spanish, a revised creative concept with simplified messaging, digitally focused advertising, and a robust community outreach program. Ms. Davis also discussed several collaborations with the hopes of engaging multicultural communities and ensuring Nevada Health Inc. remains visible and engaged with the community throughout the offseason. Ms. Anderson presented the visual aid, including some of the special enrollment ads as well as website updates.

Chair Jameson commended the Abbi Agency for the work they've done.

Elsie Lewis questioned if the artificial intelligence answering in the call center would roll over to an actual person at some point in the call.

Russell Cook explained the AI tech serves as the front end of the call center, as the consumer reaches the AI technology before they have an opportunity to reach a live agent but does provide a responsive way for consumers to be transferred to a live agent.

Katie Charleson noted that the Exchange is reaching out to those who did leave the Exchange and canceled their auto renewal.

Russell Clark clarified the distinction between the new enrollees and the population of those leaving the Exchange.

VI. Approval of the semi-annual Fiscal and Operational Report pursuant to NRS 695I.370(1)(b) to the Governor and Legislature

Chair Jameson indicated an excellent job was done in creating a great report for the governor.

The following action was taken:

MOTION To Approve the Semi-Annual Fiscal and Operational Report Pursuant to the NRS 695I.370(1)(b) to the Governor and Legislature

BY: Mr. Branch

SECOND: Ms. Clark

PASS: Unanimously

- VII. Proposed final language of Language Access Plan for implementation related to NRS 232.0081, that takes into consideration public comments collected during the public comment period approved at the February 20th board meeting. Approved public comment period was held from February 21, 2024 to May 1, 2024, along with two public comment workshops held April 3, 2024 and May 2, 2024**

The following action was taken:

MOTION To approve proposed final language of Language Access Plan for implementation related to NRS 232.0081.

BY: Mr. Johnson

SECOND: Ms. Lewis

PASS: Unanimously

- VIII. MOU between Division of Insurance and the Silver State Health Insurance Exchange. The MOU outlines the responsibilities of each agency**

Scott Kipper noted the revisions reflect the issues around plan management and the obligations under statute for the Division of Insurance.

MOTION To approve MOU between Division of Insurance and the Silver State Health Insurance Exchange.

BY: Dr. Jameson

SECOND: None

PASS: Unanimously

- VIII. Discussion and possible action regarding dates, times, and agenda items for future meetings**

Chair Florence Jameson noted upcoming discussion at the next Board about the process for creating a policy for reviewing people endorsed and the AI chat bot follow up on how customers are liking this new artificial intelligence.

Jonathan Johnson noted he would like more on the public health option and what happens at the end of the month with the injunction. Stacie Weeks asked to present this topic to the board at the next meeting.

IX. Public Comment

No public comment.

Quincy Branch thanked Dr. Jameson for her time, attention, and diligence to the Board.

X. Adjournment

Dr. Jameson thanked everyone and adjourned the meeting.

DRAFT