

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

September 10, 2024



nevada  
**health link**

# Introductions - SSHIX

**Russell Cook** – Executive Director

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**Janel Davis** – Chief Operations Officer

[j-davis@exchange.nv.gov](mailto:j-davis@exchange.nv.gov)

**Shae Herbert** – Quality Assurance Manager

[sherbert@exchange.nv.gov](mailto:sherbert@exchange.nv.gov)

# Agenda

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

# Six Month Look-Ahead

## 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
- 10/14: Call Center Closed
- 10/21 – 10/23: Passive Renewals Job
- 10/25: State Holiday – Nevada Day observed, Closed

# Six Month Look-Ahead (cont'd)

## November, 2024

- 11/1: Open Enrollment Period begins
- 11/11: Federal Holiday Observed, Closed
- 11/28 – 11/29: Federal Holiday Observed, Closed

## December, 2024

- Open Enrollment ongoing...
- 12/10 – 12/12: Schedule Passive Renewal
- 12/24 – 12/25: Holiday, Call Center and SSHIX Closed
- 12/31: Last day to submit enrollment with coverage starting 1/1/25

## January, 2025

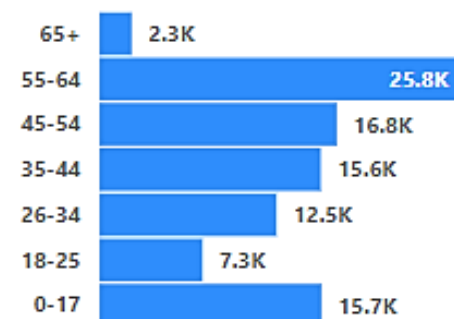
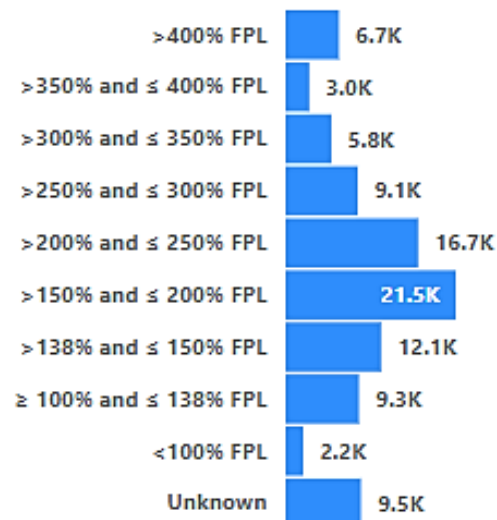
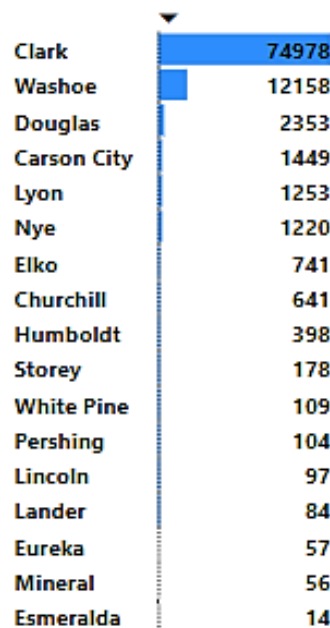
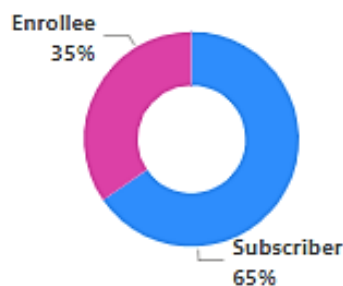
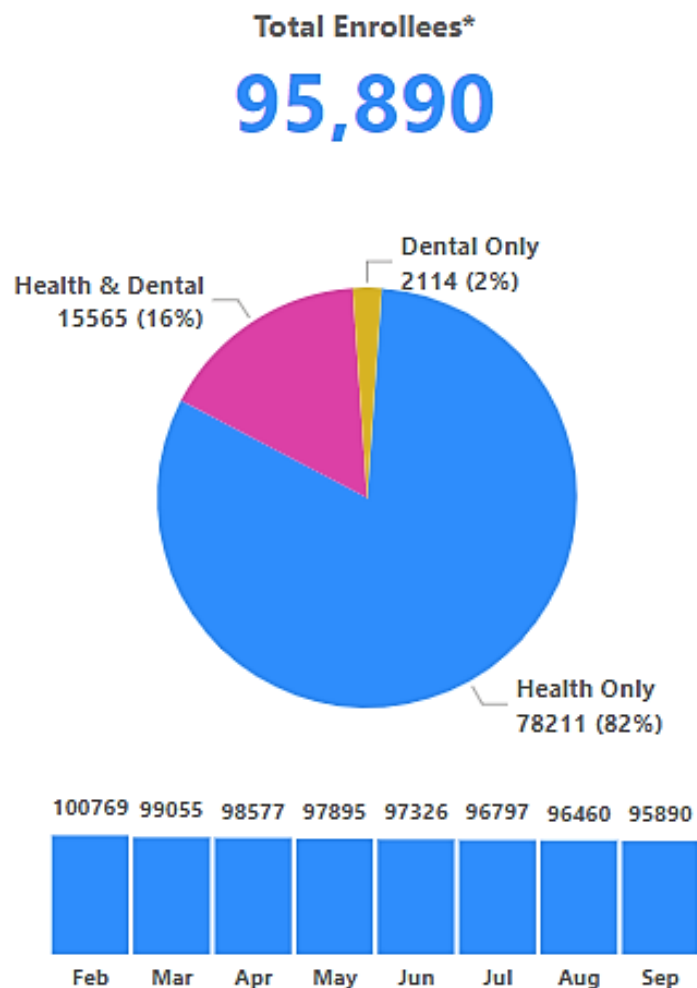
- Open Enrollment ongoing
- 1/15: OEP ends at 11:59 PM
- All plan selections made in January will have a 2/1/25 effective date
- 1/20: MLK Jr. Day – Federal Holiday, Closed
- 1/21: Last day to enroll in a plan with a 2/1 effective date for consumers who submitted an application by 1/15
- 1/21-1/27: 1095As released/generated after OEP

## February, 2025

- Special Enrollment Period

# September 2024 Enrollment Summary

## All Enrollees – All Counties



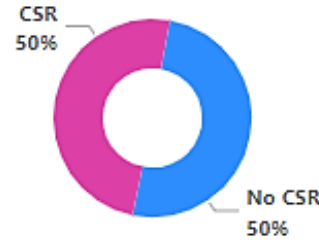
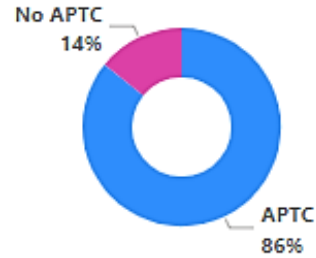
\*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 09/01/24. Consumers with Terminated policies have been removed from these counts.

# September 2024 Enrollment Summary

## Health Enrollees – All Counties



**Total Enrollees\***  
**93,776**  
 Pending  
**1,215**  
 Confirmed - Passive  
**40,417**  
 Confirmed - Active  
**52,144**



Avg Premium Before APTC\*\*

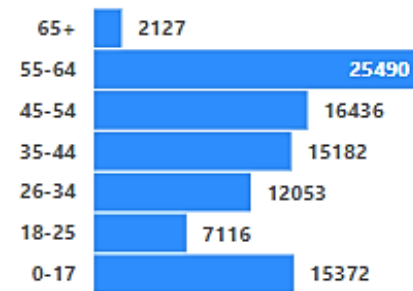
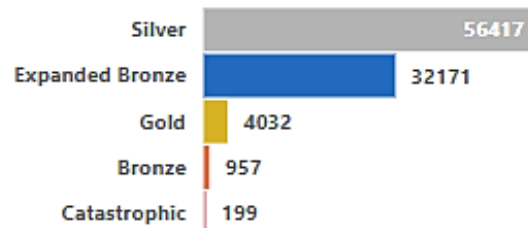
**\$524**

Avg Premium After APTC\*\*

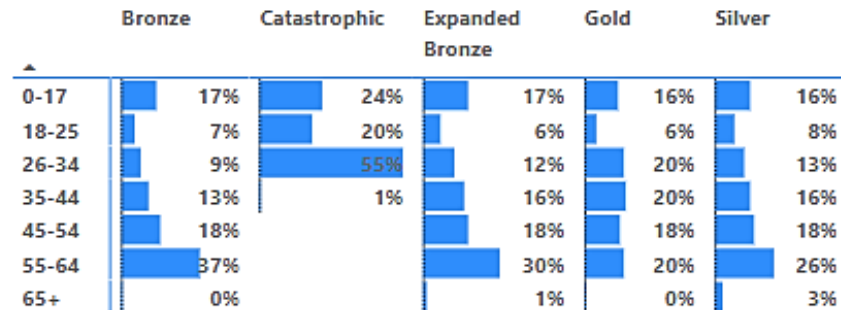
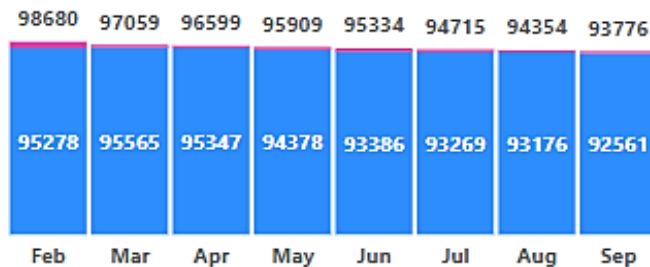
**\$153**

Avg APTC\*\*

**\$431**



● Confirmed ● Pending



\*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 09/01/24. 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.

# September 2024 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

**17,679**

Pending

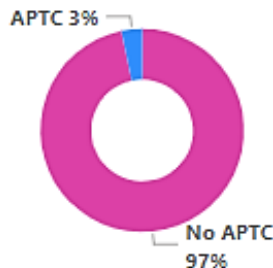
**309**

Confirmed - Passive

**9,235**

Confirmed - Active

**8,135**



Avg Premium Before APTC\*\*

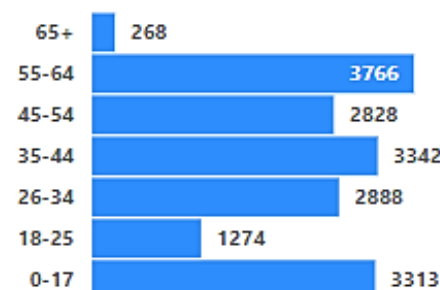
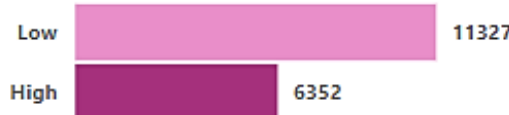
**\$21**

Avg Premium After APTC\*\*

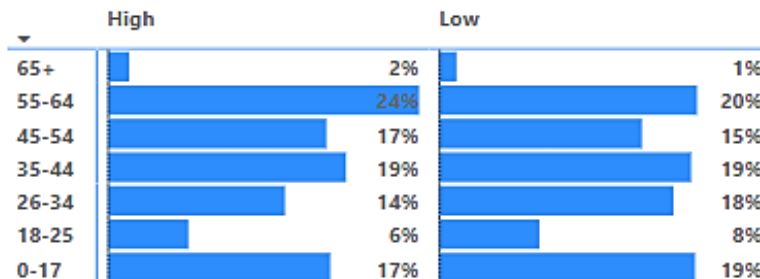
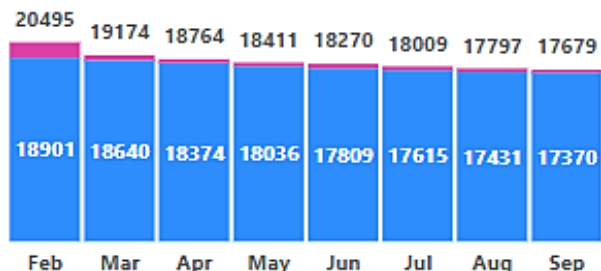
**\$21**

Avg APTC\*\*

**\$10**



● Confirmed ● Pending



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



# Plan Cert & Policy Update

- Issuer Agreements and Final Plan Listings were sent out to all carriers on 8/23/24. All comments/edits/suggestions are due back to SSHIX as of 9/9/24.
- Documents to be reviewed:
  1. Draft Issuer Agreement
  2. Exhibits
    - a. SSHIX Plan Certification Guide
    - b. Updated NVHL 2025 Policy Manual
    - c. Attestations
    - d. Billing Agreements
  3. Final Plan Listings – also need confirmation by 9/9/24 that the listing is accurate.
- Plans are set to be marked as “Certified” in the SBE Platform as of 9/13/24. An email will be sent out notifying all carriers that this task has been completed.

# September RCNI Submission

- The next RCNI Submission Deadline is **Thursday, September 19.**
- Carriers are expected to submit an RCNI for Plan Year 2024 only.
- 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
<b><u>January 2024</u></b>	Thursday, January 18		X	X
<b>February 2024</b>	Monday, February 19		X	X
<b>March 2024</b>	Thursday, March 21		X	X
<b>April 2024</b>	Thursday, April 18		X	
<b>May 2024</b>	Monday, May 20		X	
<b>June 2024</b>	Thursday, June 20		X	
<b>July 2024</b>	Thursday, July 18		X	
<b>August 2024</b>	Monday, August 19		X	
<b>September 2024</b>	<b><u>Thursday, September 19</u></b>		X	
<b>October 2024</b>	Monday, October 21		X	
<b>November 2024</b>	Thursday, November 21	X	X	
<b>December 2024</b>	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](mailto:reconsupport@exchange.nv.gov)

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

[pmanagement@exchange.nv.gov](mailto:pmanagement@exchange.nv.gov)

Please submit Policy questions to Brooke Lyons at:

[klyons@exchange.nv.gov](mailto:klyons@exchange.nv.gov)