

VSP written comments for 10/15/24 Silver State Health Insurance Exchange Board Meeting

Introduction:

Thank you for the opportunity to provide important background and information on the value to Nevada consumers of offering vision benefits through the partnership between SSHIX and VSP. We have reviewed the information provided in the email dated Tue 10/8/24. Our goal is to address the partner hosting agreement, review the current operations model and any other concerns the board has regarding the member support provided to Nevada consumers through this arrangement.

Background on current partnership:

In way of background, in spring of 2019 VSP contacted the NV exchange to share how VSP was collaborating with other state-based exchanges to offer an individual vision option for consumers who need coverage. The NV Exchange did not offer vision benefits at that time, and it appeared there was an unmet need for Nevada consumers. In way of background, only state-based exchanges can offer vision benefits, exchanges on a federal platform cannot. At that time, we were already successfully partnering with several other state-based exchanges using this same model and VSP was in discussions with additional state-based exchanges about supporting their consumers as well. After approximately 18 months of working through the business model, IT requirements and marketing with the NV Exchange, we were able to launch the current smartlink solution in Nov 2020. The model is a co-branded redirect link which appears seamless to the member and brings consumers to VSP to complete the purchase of a fully insured vision benefit. We've built these links with the member experience in mind. Consumers can shop for a plan, compare pricing, find a doctor in their area, reach out to a call center agent, and use their vision benefits the next day all from the website purchase.

The team we were working with in 2019/2020 felt there was tremendous benefit for Nevada consumers to have access to high quality vision care through VSP and the model we proposed required very little IT resource or human capital to implement. Additionally, the model would be cost neutral due to the hosting fee VSP was providing to SSHIX to offset any operational costs they incurred while adding and maintaining the link on their website. The smartlink is a turnkey solution that let's VSP be the vision experts and handle the billing, renewals, communications, customer service, product compliance, etc.

VSP, currently works with several state-based exchanges including, CA, ID, CO, NV, MD, KY and all of the exchanges use the VSP smartlink (redirect model) as part of the partnership. VSP has the ability to implement an integrated model as you have in place with your other carriers or the smartlink model. All of the exchange partners we work with to date have opted for the smartlink option due to its ease, lack of resources required and low cost to implement. If the integrated relationship is what the NV Exchange would prefer, it would require a new contract, completion of a security questionnaire, and significantly more resources to administer.

We understand the board's concern regarding the perceived lack of oversight of the vision plan offerings and consumer assistance activities. To address some of those concerns, we have provided in the attachment to this letter, information that the board may find helpful regarding growth of the program, a reporting summary, compliance overview, member support and nurturing background as well as satisfaction survey results. Fortunately, vision benefits are much less complicated than health and dental benefits and are very stable in both product coverage and pricing so changes are extremely rare as compared to health and dental benefits which could require more oversight.

The two vision plans offered to Nevada consumers include an annual well eye exam and materials (frames & lenses or contacts) every twelve months. This not only helps consumers get the eyecare and eyewear they need, but the well eye exam can also detect early onset health conditions such as hypertension, high cholesterol or diabetes which can be detected on a routine eye exam. The Optometrist might be the first person to refer them to their PCP for treatment because they caught these conditions early into their progression. Consumers not having access to vision benefits as a result of terminating this relationship could increase their risk of missing an early detection of pending serious medical conditions such as hypertension, high cholesterol or diabetes.

About VSP

VSP has been in business for over 60 years, covers over 80 million Americans, is in every aspect of healthcare including employer benefits, government programs such as ACA, Medicare, Medicaid as well as other healthcare channels. VSP is a not-for-profit organization focused solely on quality of service and member satisfaction and is highly regarded in the industry. As part of the onboarding with SSHIX, VSP shared partner information with the NV Exchange so they could contact other state-based exchanges as a reference to the success of this model and partnership.

Service

The email from Mr. Cook also mentioned **“SSHIX is not aware of any consumer complaints regarding VSP’s services having been reported to our call center or consumer assistance team.”** This information aligns with our expectations of the quality of the product, service and support for members who purchase our individual vision products. It is also consistent with our experience with the other state-based exchange partners we contract with who have been extremely pleased with the partnership and results.

As part of our partnership with SSHIX, we schedule an annual partner review to share results, discuss service, member satisfaction, growth of membership, etc. The goal of these annual meetings is to address any concerns the NV team might have and provide valuable information to the exchange about the program. To date, there have been no concerns expressed, and the membership continues to grow which demonstrates that access to the vision benefit helps fill an unmet need for Nevada consumers. We are happy to include board members in those annual review meetings going forward if that would be

helpful. This might provide additional insight into how the program is performing and address the concerns that have been expressed about lack of oversight. Please let us know your thoughts on participating in the future.

We hope the details shared in this letter and the attached information will help address any concerns the board members may have about the partnership model or service provided to your Nevada consumers. We look forward to continuing serving your members and providing the important vision benefits they need and deserve. Thank you again for your partnership and opportunity to improve the lives of Nevada consumers.

Sincerely,

Michael Denhaan

Sr. Business Development Manager VSP

Supporting information:

- Growth chart for the last 2 years
- Reporting summary
- Compliance and Oversight overview
- Member services support and member nurturing
- Integration vs. current model
- Member satisfaction survey results