Silver State Health Insurance Exchange

Monthly Meeting of Nevada's On-Exchange Insurance Carriers

November 12, 2024

nevada health link

Introductions - SSHIX

Russell Cook – Executive Director
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Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – November
- OEP Update - Renewals
- ICHRA/QSEHRA Enhancements
- November RCNI Submission
- Q&A

Six Month Look-Ahead

November, 2024

- 11/1: Open Enrollment Period begins
- 11/1: OEP Press Conference and NV Health Coverage Day!
- 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

- 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
- 1/25 (-ish): Post OEP Press Release

Six Month Look-Ahead (cont'd)

February, 2025

- Special Enrollment Period
- Intent to Sell and Intent to EDI Test forms distributed to Issuers

March, 2025

- Special Enrollment Period

April, 2025

- Intent to Sell Forms are due 4/1/25 from Issuers

November 2024 Enrollment Summary

All Enrollees – All Counties

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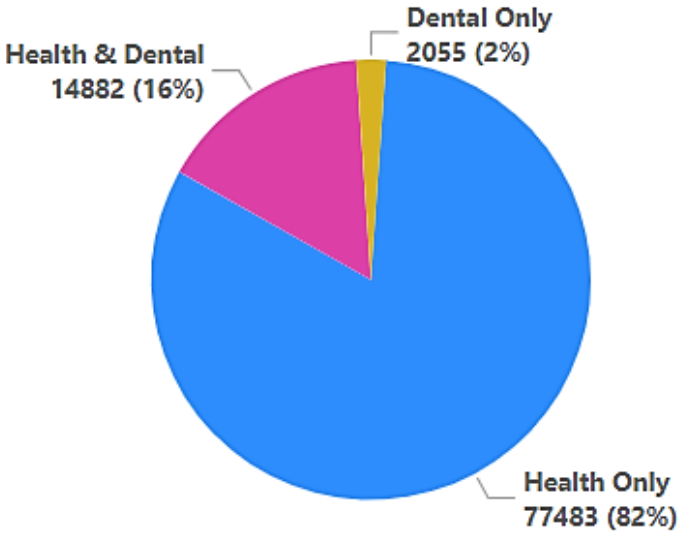
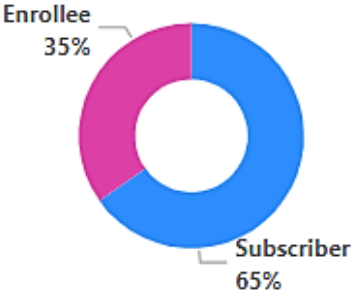
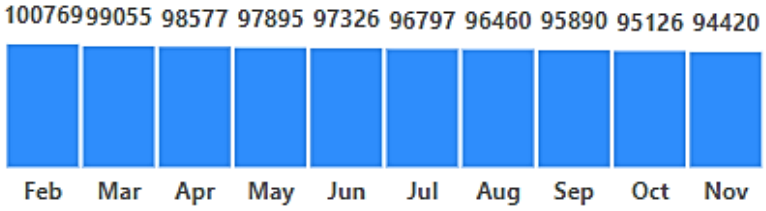
Total Enrollees*

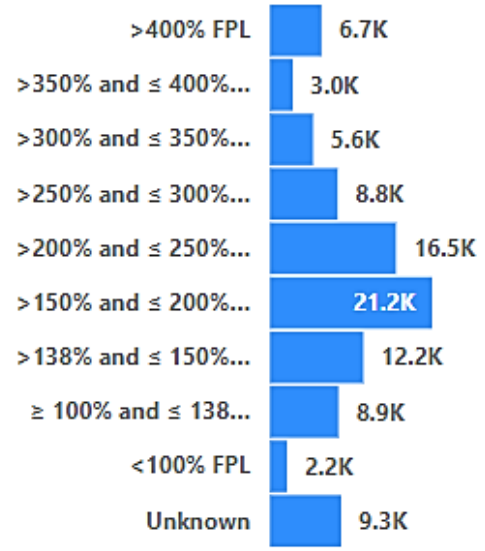
94,420

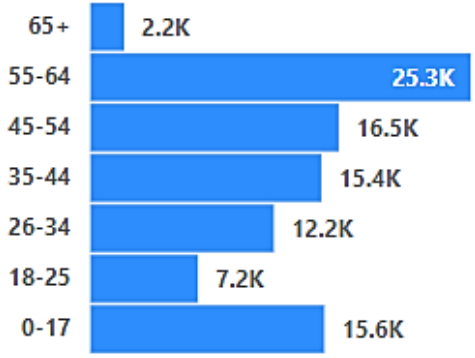






Clark	73848
Washoe	11951
Douglas	2317
Carson City	1439
Lyon	1242
Nye	1219
Elko	691
Churchill	628
Humboldt	389
Storey	177
White Pine	113
Pershing	104
Lincoln	97
Lander	79
Eureka	57
Mineral	56
Esmeralda	13





*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 11/1/24. Consumers with Terminated policies have been removed from these counts.

November 2024 Enrollment Summary

Health Enrollees – All Counties

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Total Enrollees*

92,365

Pending

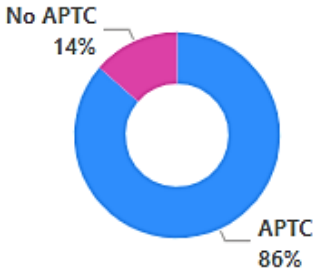
747

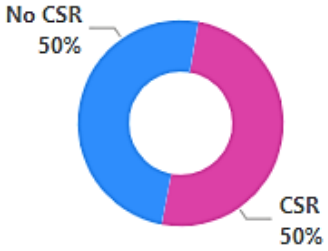
Confirmed - Passive

38,817

Confirmed - Active

52,801





Avg Premium Before APTC**

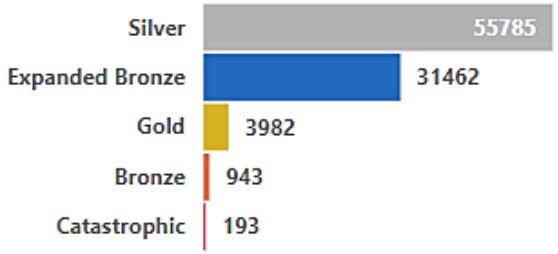
$522

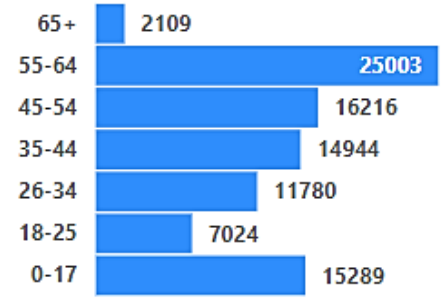
Avg Premium After APTC**

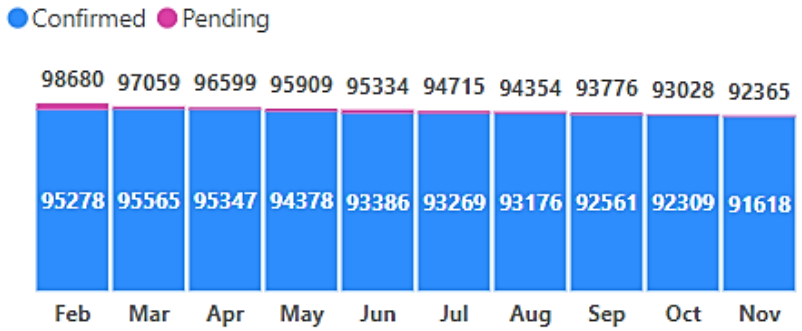
$151

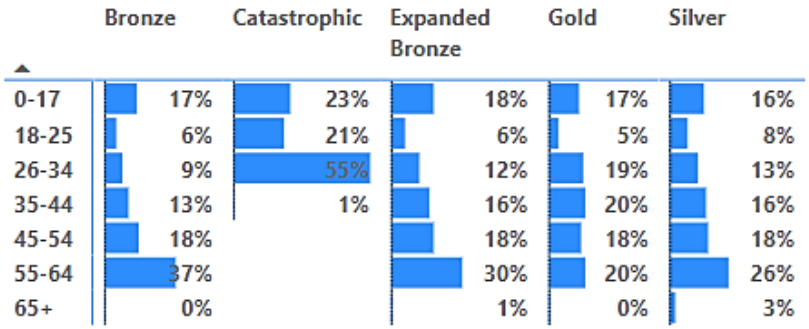
Avg APTC**

$430









*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 11/1/24. 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.

November 2024 Enrollment Summary

Dental Enrollees – All Counties

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Total Enrollees*

16,937

Pending

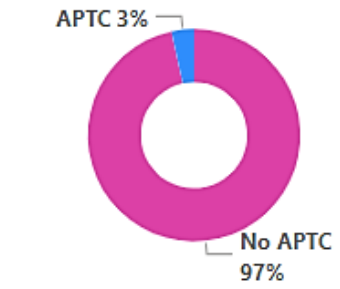
253

Confirmed - Passive

8,758

Confirmed - Active

7,926



Avg Premium Before APTC**

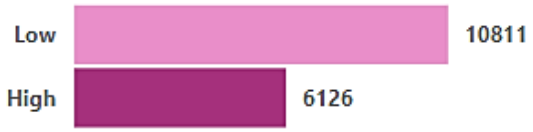
$22

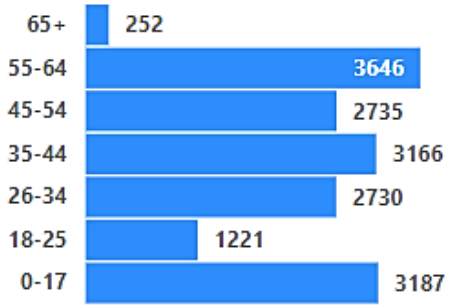
Avg Premium After APTC**

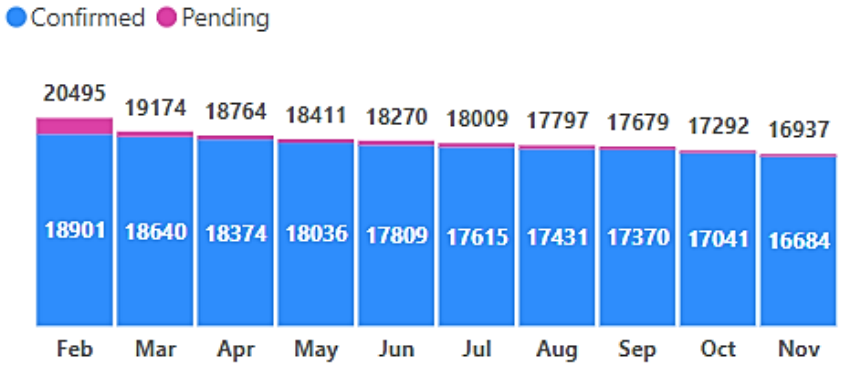
$21

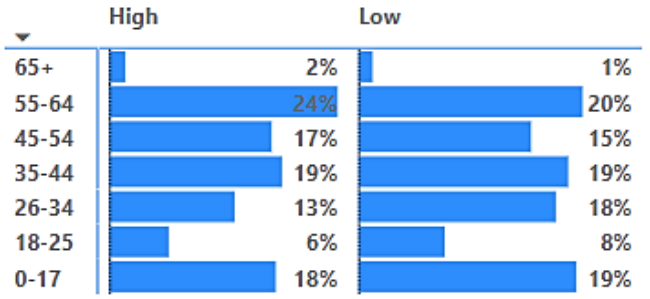
Avg APTC**

$10









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Open Enrollment Update - Renewals

- This year's Passive Renewals job resulted in 93,597 unique enrollees being renewed into for PY2025, including 91,555 unique Health enrollees and 16,820 unique Dental enrollees
- This represents an overall Renewal Success Rate of 99.33%
- Post-Renewal reports will be distributed to carriers this week and will follow the same format as last year's.
- Between 11/1/24 – 11/8/24, SSHIX has processed 5,991 Active Health Plan Selections and 1,002 Active Dental Plan Selections. These figures include both New Enrollees and Active Re-Enrollees.
- As of 11/8/24, SSHIX is tracking 92,729 unique Health enrollees and 17,453 unique Dental enrollees in Pending or Confirmed status.

ICHRA and QSEHRA Enhancements

- In March, 2025, SSHIX will be adding an indicator to 834 Initial Enrollment (ADD) transactions related to SEP enrollments.
- This indicator will identify when a member is newly eligible for an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA).
- This indicator, which mirrors the EDI 834 indicators used by the FFE, is being introduced to support QHP carriers who require an ICHRA/QSEHRA indicator to meet reporting requirements.
- The indicator will leverage the existing “SEP REASON” element of the 2750 loop of the applicable member(s).

ICHRA and QSEHRA Enhancements

- Example 1 – member is newly eligible for ICHRA:

  LX*2~
  N1*75*SEP REASON~
  REF*17*HR-ICHRA~
  DTP*007*D8*20250410~

- Example 2 – member is newly eligible for QSEHRA:

  LX*2~
  N1*75*SEP REASON~
  REF*17*QS-QSEHRA~
  DTP*007*D8*20250410~

November RCNI Submission

- The next RCNI Submission Deadline is **Thursday, November 21.**
- Carriers are expected to submit an RCNI for Plan Year 2024 and 2025.
- 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
January 2024	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	Monday, May 20		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 W. Ranson, SSHIX Plan Certification Manager at:

pmanagement@exchange.nv.gov

Please submit Policy questions to Meagan W. Ranson at:

mranson@exchange.nv.gov