Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

December 10, 2024

nevada **health link**

Introductions - SSHIX

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Agenda

- Six Month Look-Ahead

- Open Enrollment Metrics – December

- PY25 OEP Update

- Marketing & Communications Update

- ICHRA/QSEHRA Enhancements

- December RCNI Submission

- Q&A

Six Month Look-Ahead

December, 2024

- Open Enrollment ongoing…

- 12/3: First 30 Days of OEP Press Release

- 12/10 – 12/12: Schedule Passive Renewals job

- 12/24 – 12/25: SSHIX Call Center Closed for Christmas Holiday

- 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

- New Carrier Onboarding begins (schedule TBD)
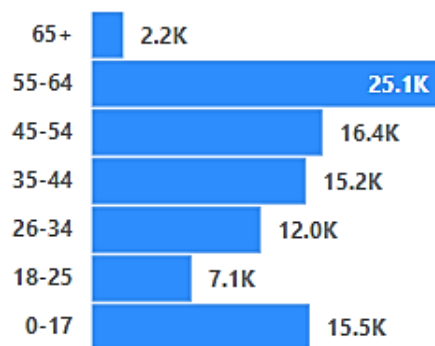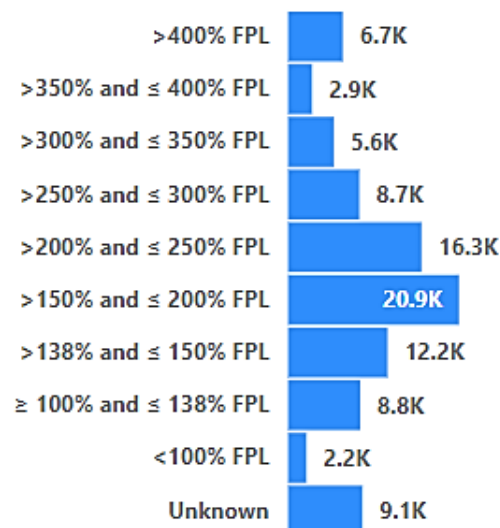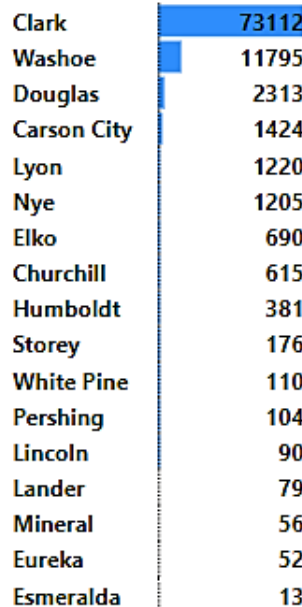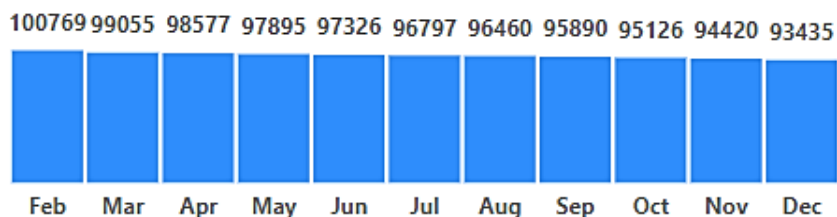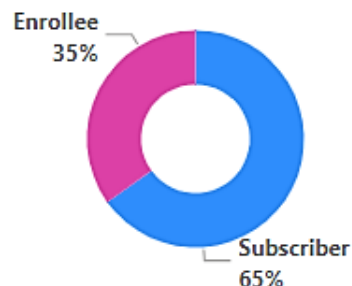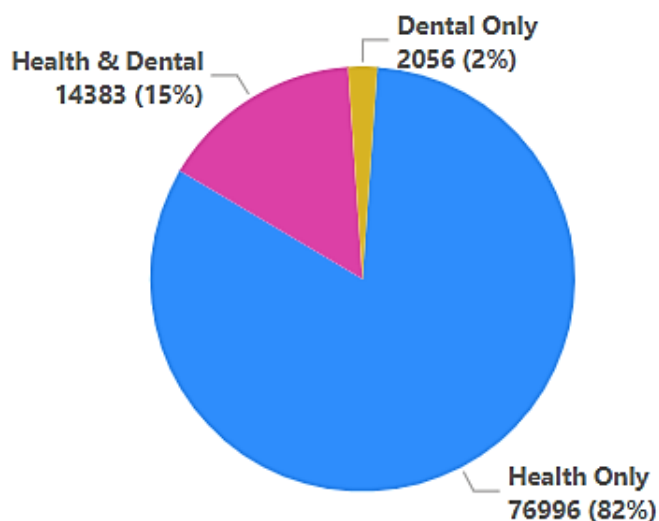
May, 2025

- Plan Year 2026 Binders prepared for initial Binder Submission deadline in late May/early June.

- 5/17: CMS QHP Enrollee Survey data submission deadline

- 5/21: HHS-approved QHP Enrollee Survey vendor securely submits the survey response data to CMS on behalf of the QHP issuer

December 2024 Enrollment Summary
All Enrollees – All Counties

nevada health link

Total Enrollees*

93,435

Dental Only 2056 (2%)

Health & Dental 14383 (15%)

Health Only 76996 (82%)

Enrollee 35%

Subscriber 65%

>400% FPL	6.7K
>350% and ≤ 400% FPL	2.9K
>300% and ≤ 350% FPL	5.6K
>250% and ≤ 300% FPL	8.7K
>200% and ≤ 250% FPL	16.3K
>150% and ≤ 200% FPL	20.9K
>138% and ≤ 150% FPL	12.2K
≥ 100% and ≤ 138% FPL	8.8K
<100% FPL	2.2K
Unknown	9.1K

County	Count
Clark	73112
Washoe	11795
Douglas	2313
Carson City	1424
Lyon	1220
Nye	1205
Elko	690
Churchill	615
Humboldt	381
Storey	176
White Pine	110
Pershing	104
Lincoln	90
Lander	79
Mineral	56
Eureka	52
Esmeralda	13

Age	Count
65+	2.2K
55-64	25.1K
45-54	16.4K
35-44	15.2K
26-34	12.0K
18-25	7.1K
0-17	15.5K

Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
100769	99055	98577	97895	97326	96797	96460	95890	95126	94420	93435

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 12/1/24. Consumers with Terminated policies have been removed from these counts.
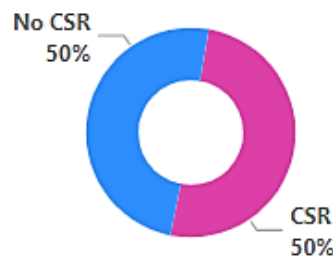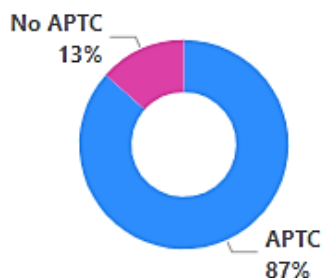
December 2024 Enrollment Summary
Health Enrollees – All Counties

nevada health link

Total Enrollees*

91,379

Pending

518

Confirmed - Passive

38,109

Confirmed - Active

52,752
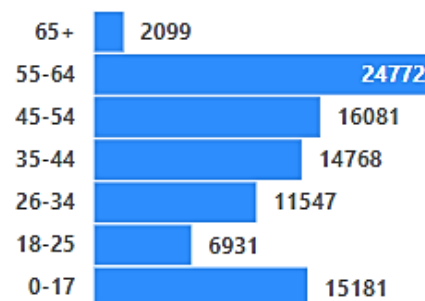
No APTC 13%

APTC 87%

No CSR 50%

CSR 50%

Avg Premium Before APTC**

$522

Avg Premium After APTC**

$150

Avg APTC**

$430
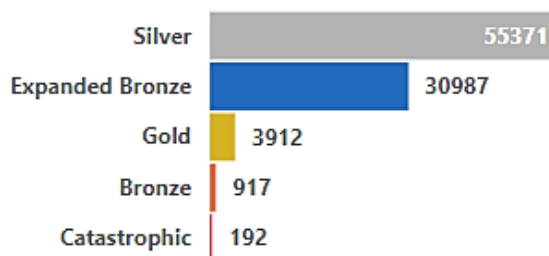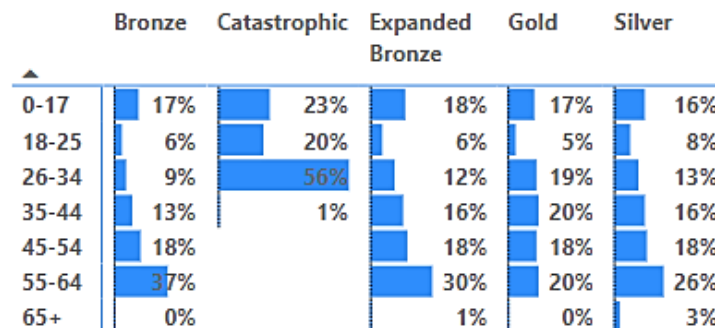
Metal Level	Count
Silver	55371
Expanded Bronze	30987
Gold	3912
Bronze	917
Catastrophic	192

Age	Count
65+	2099
55-64	24772
45-54	16081
35-44	14768
26-34	11547
18-25	6931
0-17	15181

● Confirmed ● Pending

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total	98680	97059	96599	95909	95334	94715	94354	93776	93028	92365	91379
Confirmed	95278	95565	95347	94378	93386	93269	93176	92561	92309	91618	90861

	Bronze	Catastrophic	Expanded Bronze	Gold	Silver
0-17	17%	23%	18%	17%	16%
18-25	6%	20%	6%	5%	8%
26-34	9%	56%	12%	19%	13%
35-44	13%	1%	16%	20%	16%
45-54	18%		18%	18%	18%
55-64	37%		30%	20%	26%
65+	0%	1%		0%	3%

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 12/1/24. 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.

December 2024 Enrollment Summary
Dental Enrollees – All Counties

Total Enrollees*
16,439

Pending
141

Confirmed - Passive
8,517

Confirmed - Active
7,781

APTC 3%

No APTC 97%

Avg Premium Before APTC**
$21
Avg Premium After APTC**
$21
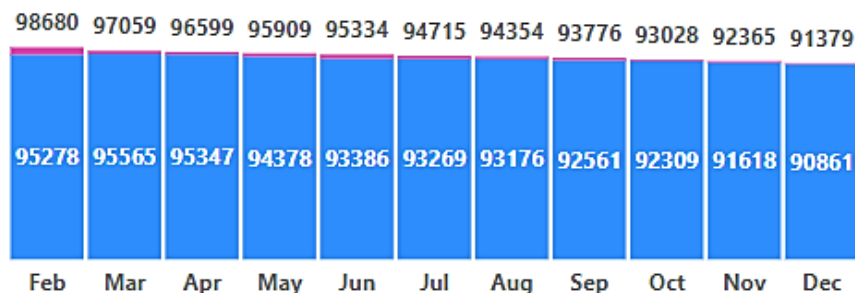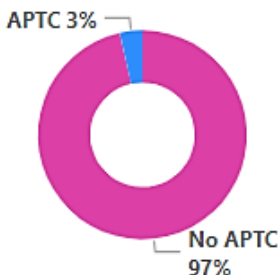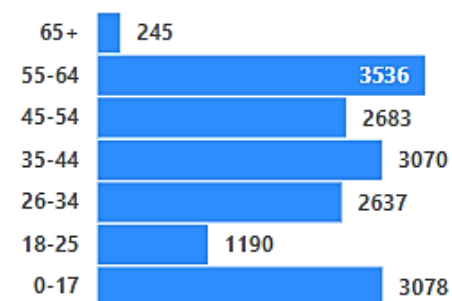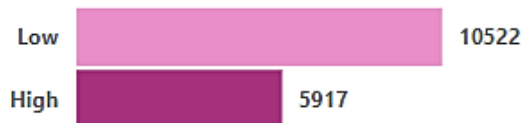Avg APTC**
$10
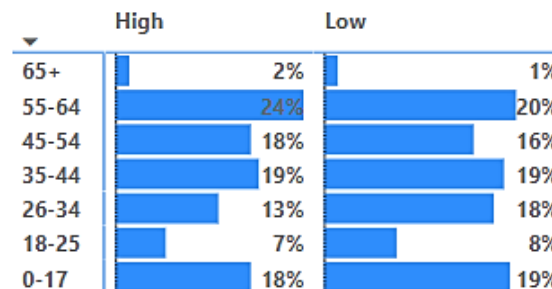
Low	10522
High	5917

Age	Count
65+	245
55-64	3536
45-54	2683
35-44	3070
26-34	2637
18-25	1190
0-17	3078

● Confirmed ● Pending

Monthly totals:

Month	Confirmed	Total
Feb	18901	20495
Mar	18640	19174
Apr	18374	18764
May	18036	18411
Jun	17809	18270
Jul	17615	18009
Aug	17431	17797
Sep	17370	17679
Oct	17041	17292
Nov	16684	16937
Dec	16298	16439

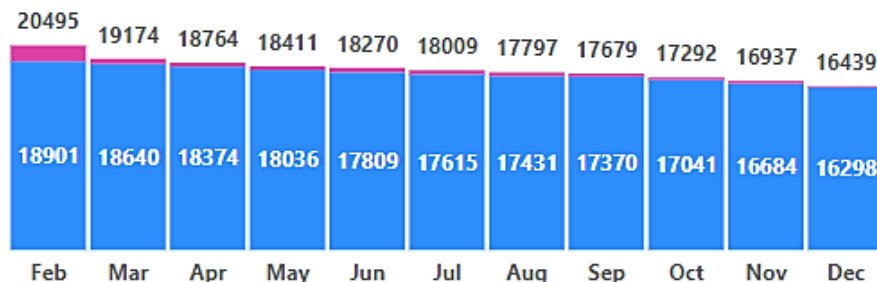| Age	High	Low
65+	2%	1%
55-64	24%	20%
45-54	18%	16%
35-44	19%	19%
26-34	13%	18%
18-25	7%	8%
0-17	18%	19%

*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 12/1/24. 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.

PY 2025 Open Enrollment Update

- Between 11/1/24 – 12/7/24, SSHIX has processed 22,399 Active Health Plan Selections and 5,609 Active Dental Plan Selections. These figures include both New Enrollees and Active Re-Enrollees.

- As of 12/7/24, SSHIX is tracking 96,716 unique Health enrollees and 19,109 unique Dental enrollees in Pending or Confirmed status.

- As of 12/7/24, 106,088 unique individuals have been found eligible for a Plan Year 2025 QHP, of which 91,561 (or ~86%) have been found eligible for APTC and/or CSRs.

Marketing & Communications Update

- **Open Enrollment Toolkit**
- **New! Open Enrollment Landing Page**
- **12/4/24: First 30 Days Press Release**
- **All media placed** – campaign videos updated on website & YouTube
  - https://www.nevadahealthlink.com/media/media-assets/
- **Event Calendar**
  - Find us at community events near you!

Questions? Email me: Katie Charleson
kcharleson@exchange.nv.gov

ICHRA and QSEHRA Enhancements

- As we reported in November, SSHIX will be adding ICHRA/QSEHRA indicators to 834 Initial Enrollment (ADD) transactions related to SEP enrollments in late March of 2025.

- Following the November presentation, some questions were raised regarding the ability of issuers to leverage these indicators to satisfy CMS' reporting requirements.

- At present, we believe the ICHRA indicator can be used to identify whether the Primary Subscriber has been offered an ICHRA.

- The reporting requirements for QSEHRA, however, require issuers to distinguish between the offer of a QSEHRA to be used to pay towards the monthly premium payment, versus a QSEHRA to be used to pay towards their medical and/or pharmacy claims. ***At present we are unsure if the proposed implementation will be able to support this distinction, but we're actively working with our vendor to determine if this will be possible.***

- SSHIX will continue to provide updates as additional information becomes available.

December RCNI Submission

- The next RCNI Submission Deadline is **Thursday, December 19.**

- Carriers are expected to submit an RCNI for Plan Year 2023, 2024 and 2025.

- SSHIX has published a calendar of 2025 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 SSHIX Plan Certification Manager at:

pmanagement@exchange.nv.gov

Please submit Policy questions to Meagan W. Ranson at:

mranson@exchange.nv.gov