

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

January 14, 2025



nevada  
**health link**

# Introductions - SSHIX

**Russell Cook** – Executive Director

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**Max Borgman** – Information Systems Manager

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**Kayla Jost** – Business Process Analyst – Recon Team

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**Janel Davis** – Chief Operations Officer

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**Nathan Osborne** – Health Resource Analyst

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# Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics – January PY24 and OEP PY25 Metrics Update
- Plan Certification Update
- January RCNI Submission
- Q&A

# Six Month Look-Ahead

## January, 2025

- 1/15: Open Enrollment Period 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
- 1/22: Post OEP Press Release

## 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)

# Six Month Look-Ahead (cont'd)

## 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

## June, 2025

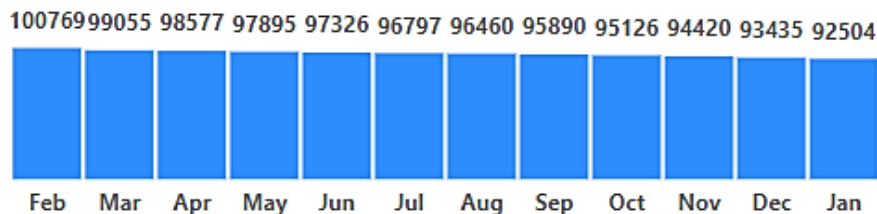
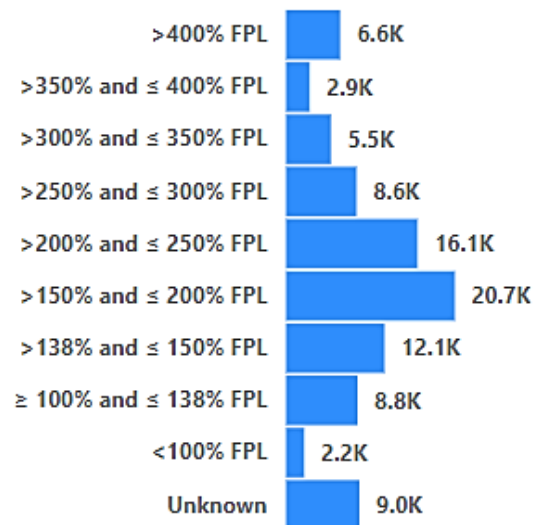
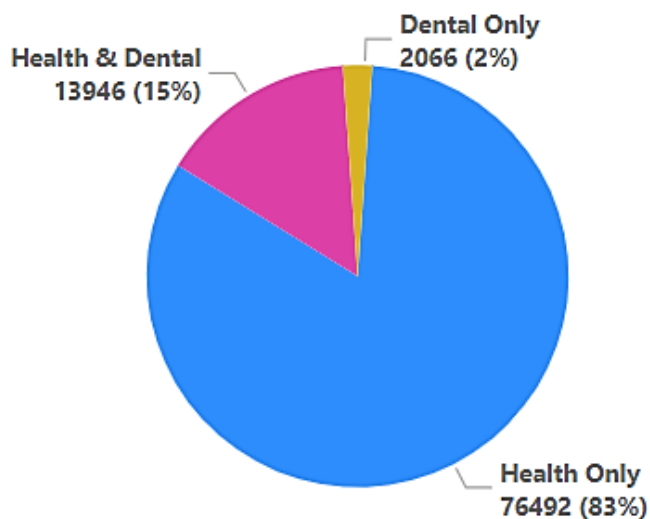
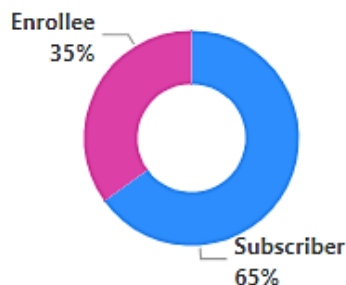
- 6/2: Binders and Form submissions are due in SERFF
- 6/2 – 6/11: Initial review of binder data submitted in SERFF
- 6/13: QHP issuer submits validated QRS clinical measure data, with attestation, to CMS via NCQA's Interactive Data Submission System (IDSS)
- 6/17: Initial Objection Letter to be sent out

# PY2024 Enrollment Summary

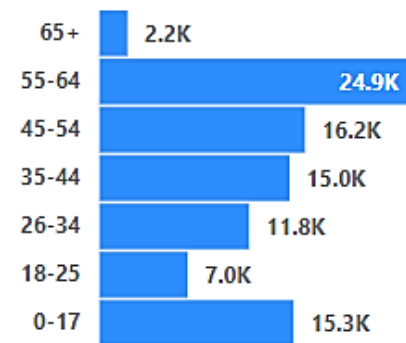
## All Enrollees – All Counties



Total Enrollees\*  
**92,504**



Clark	72,356
Washoe	11,673
Douglas	2,307
Carson City	1,411
Lyon	1,209
Nye	1,191
Elko	686
Churchill	618
Humboldt	380
Storey	172
White Pine	109
Pershing	104
Lincoln	90
Lander	78
Mineral	56
Eureka	52
Esmeralda	13



\*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 1/2/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

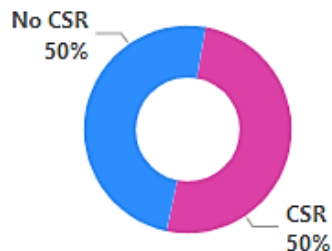
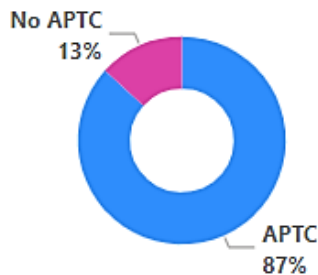
# PY2024 Enrollment Summary

## Health Enrollees – All Counties



**Total Enrollees\***  
**90,438**  
 Pending  
**124**

Confirmed - Passive  
**37,805**  
 Confirmed - Active  
**52,509**



Avg Premium Before APTC\*\*

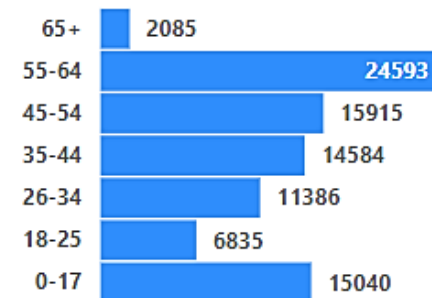
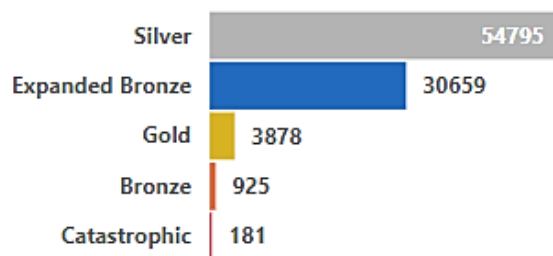
**\$523**

Avg Premium After APTC\*\*

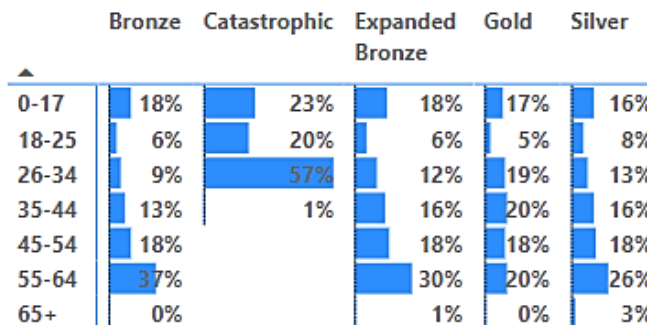
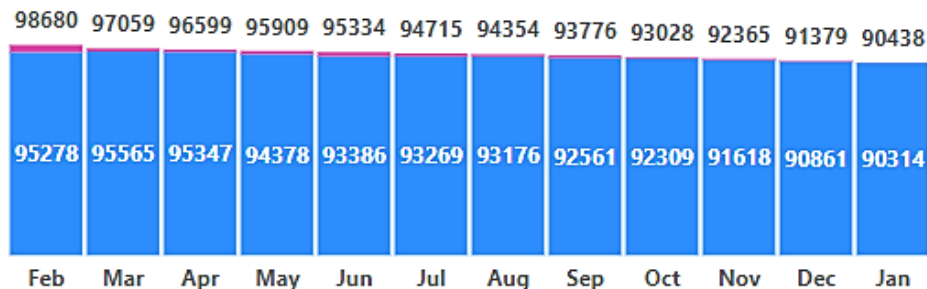
**\$149**

Avg APTC\*\*

**\$431**



● Confirmed ● Pending



\*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 1/2/25. Consumers with Terminated or Cancelled 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.

# PY2024 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

**16,012**

Pending

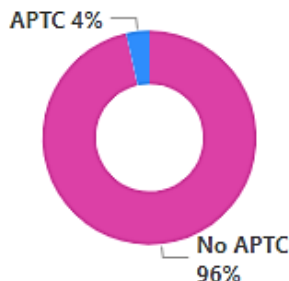
**39**

Confirmed - Passive

**8,362**

Confirmed - Active

**7,611**



Avg Premium Before APTC\*\*

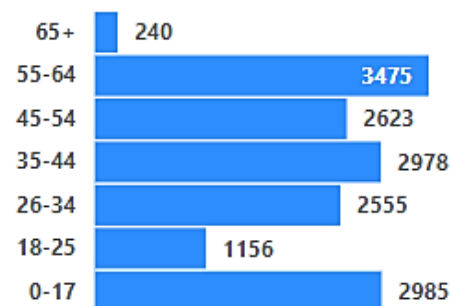
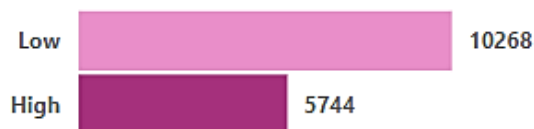
**\$21**

Avg Premium After APTC\*\*

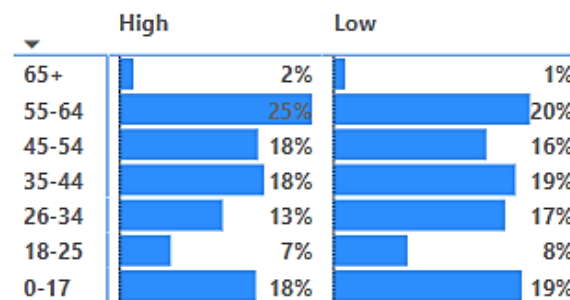
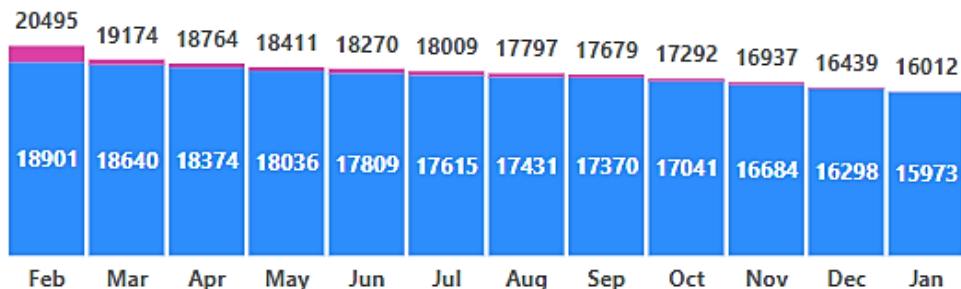
**\$21**

Avg APTC\*\*

**\$10**



● Confirmed ● Pending



\*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 1/2/25. Consumers with Terminated or Cancelled 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.

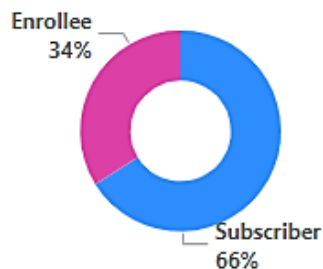
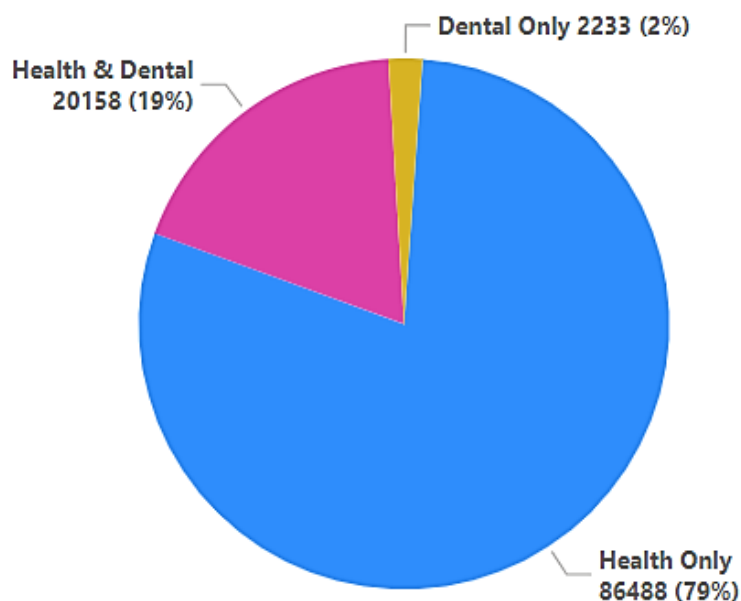


# PY2025 Open Enrollment Update

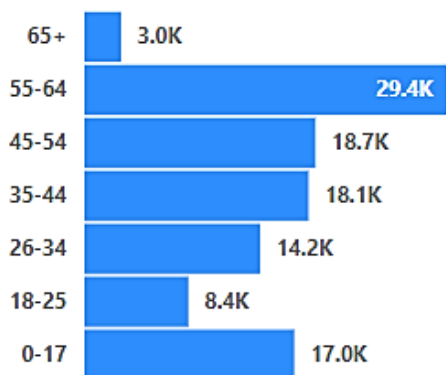
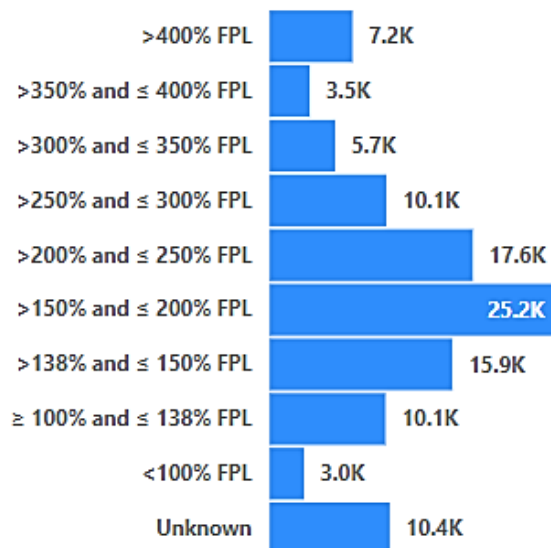
## All Enrollees – All Counties



Total Enrollees\*  
**108,652**



County	Count
Clark	85,635
Washoe	13,558
Douglas	2,464
Carson City	1,596
Nye	1,339
Lyon	1,329
Elko	808
Churchill	697
Humboldt	444
Storey	195
Pershing	133
White Pine	131
Lincoln	97
Lander	89
Mineral	70
Eureka	55
Esmeralda	18



\*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/11/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

# PY2025 Open Enrollment Update

## Health Enrollees – All Counties



Total Enrollees\*  
**106,412**

Pending

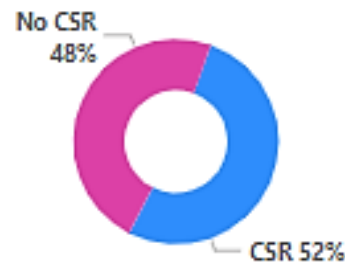
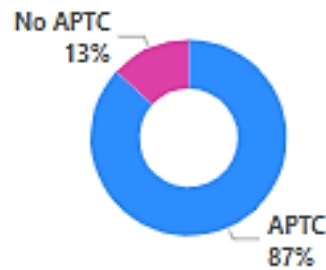
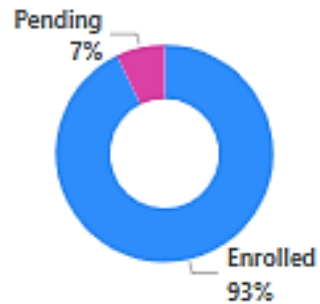
**7,712**

Confirmed - Passive

**64,413**

Confirmed - Active

**34,287**



Avg Premium Before APTC\*\*

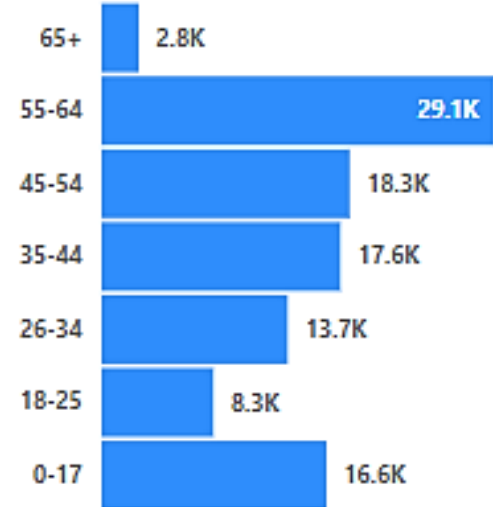
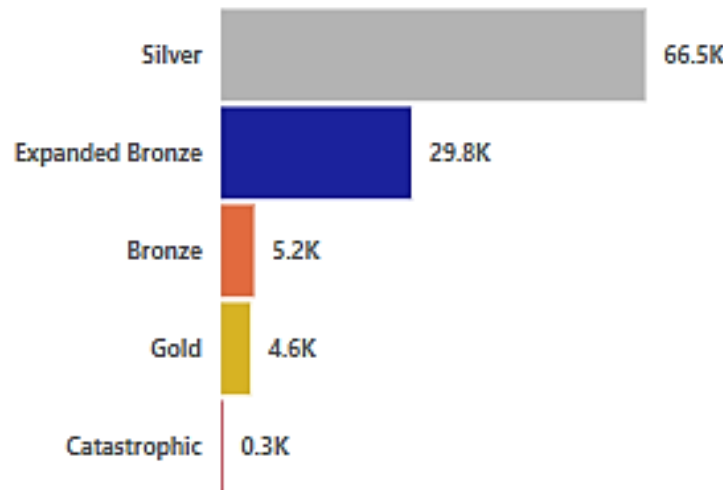
**\$559**

Avg Premium After APTC\*\*

**\$153**

Avg APTC\*\*

**\$468**



\*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/11/25. Consumers with Terminated or Cancelled 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.

# PY2025 Open Enrollment Update

## Dental Enrollees – All Counties



Total Enrollees\*  
**22,280**

Pending

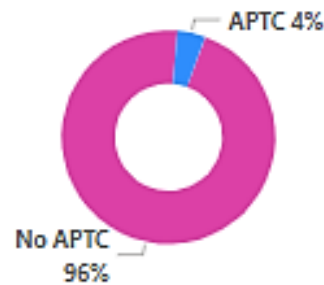
**1,926**

Confirmed - Passive

**14,156**

Confirmed - Active

**6,198**



Avg Premium Before APTC\*\*

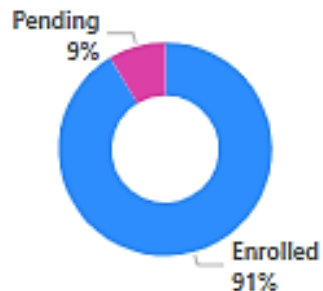
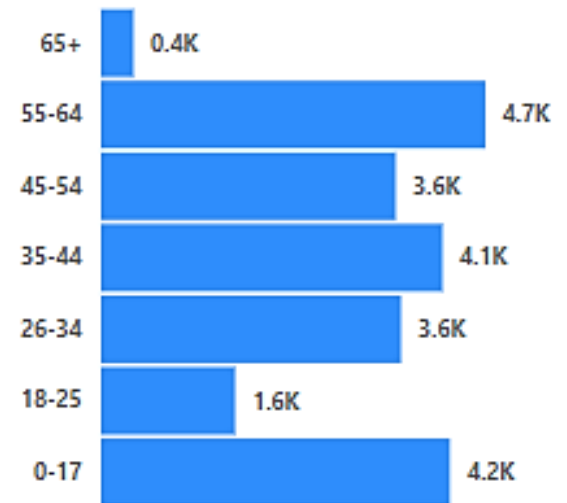
**\$21**

Avg Premium After APTC\*\*

**\$21**

Avg APTC\*\*

**\$10**



\*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/11/25. Consumers with Terminated or Cancelled 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.

# Plan Certification Update

- Plan Year 2026 Point of Contact Forms were emailed to all Carriers on January 2, 2025. Please fill those out and return to the Exchange as soon as possible.
- The Plan Year 2026 Draft Plan Certification Letter to Issuers was sent out to all Carriers on January 2, 2025. All comments and edits are due by February 3, 2025.
- Plan Year 2026 Intent to Sell Forms and Plan Year 2026 Intent to EDI Test Forms have been posted on the NVHL website (<https://www.nevadahealthlink.com/partner-resources/carriers/>).
- (The Intent to EDI Test Form is only required for new Carriers who did not offer plans on the Exchange in Plan Year 2025)
- The Final 2026 NBPP was released yesterday, 1/13/25.

# January RCNI Submission

- The next RCNI Submission Deadline is **Monday, January 20.**
- Carriers are expected to submit an RCNI for Plan Year 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	2026 RCNI	2025 RCNI	2024 RCNI
<b><u>January 2025</u></b>	<b><u>Monday, January 20</u></b>		<b><u>X</u></b>	<b><u>X</u></b>
February 2025	Thursday, February 20		X	X
March 2025	Thursday, March 20		X	X
April 2025	Monday, April 21		X	
May 2025	Monday, May 19		X	
June 2025	Thursday, June 19		X	
July 2025	Monday, July 21		X	
August 2025	Thursday, August 21		X	
September 2025	Thursday, September 18		X	
October 2025	Monday, October 20		X	
November 2025	Thursday, November 20	X	X	
December 2025	Thursday, December 18	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 SSHIX Plan Certification Manager at:

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

Please submit Policy questions to Meagan W. Ranson at:

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