Silver State Health Insurance Exchange

Monthly Meeting of Nevada's

On-Exchange Insurance Carriers

February 11, 2025

nevada **health link**

Introductions - SSHIX

Russell Cook – Executive Director

rwcook@exchange.nv.gov

Max Borgman – Information Systems Manager

mborgman@exchange.nv.gov

Kayla Jost – Business Process Analyst – Recon Team

mranson@exchange.nv.gov

Meagan Werth-Ranson – Policy & Compliance Manager

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Janel Davis – Chief Operations Officer

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Nathan Osborne – Health Resource Analyst

nosborne@exchange.nv.gov

Agenda

- Six Month Look-Ahead

- Open Enrollment Metrics Summary PY25

- Policy & Plan Certification Update

- February RCNI Submission

- ICHRA & QSEHRA Updates

- Q&A

- Appendix: OEP Summary Metrics by Rating Area

Six Month Look-Ahead

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

- 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
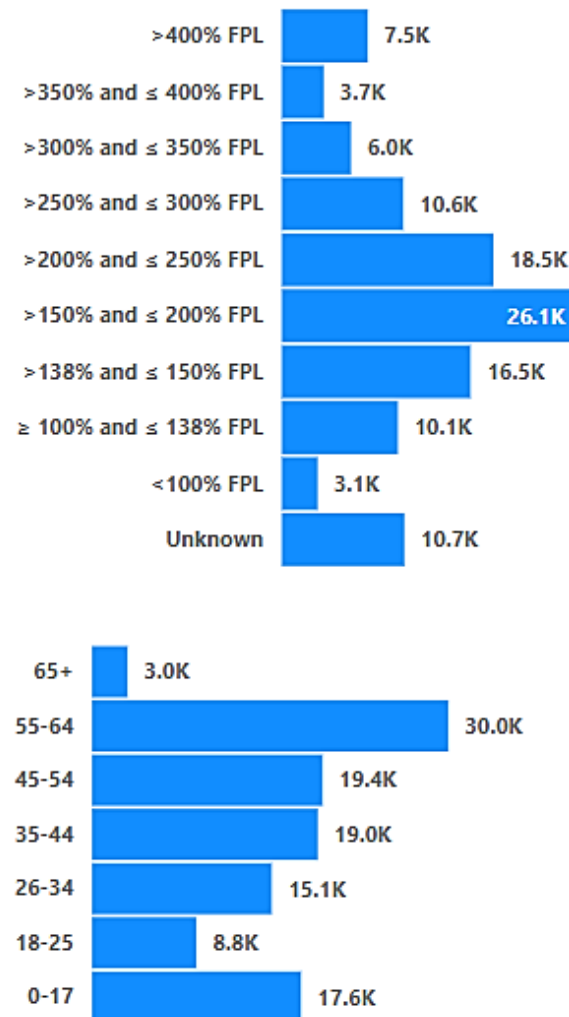
Six Month Look-Ahead (cont'd)
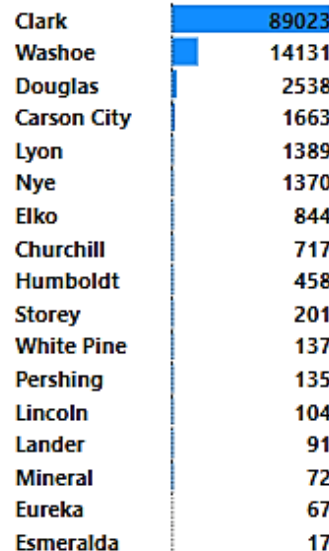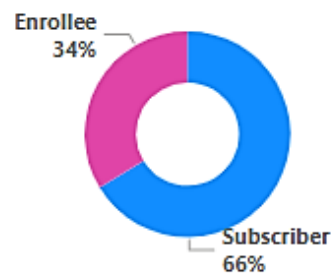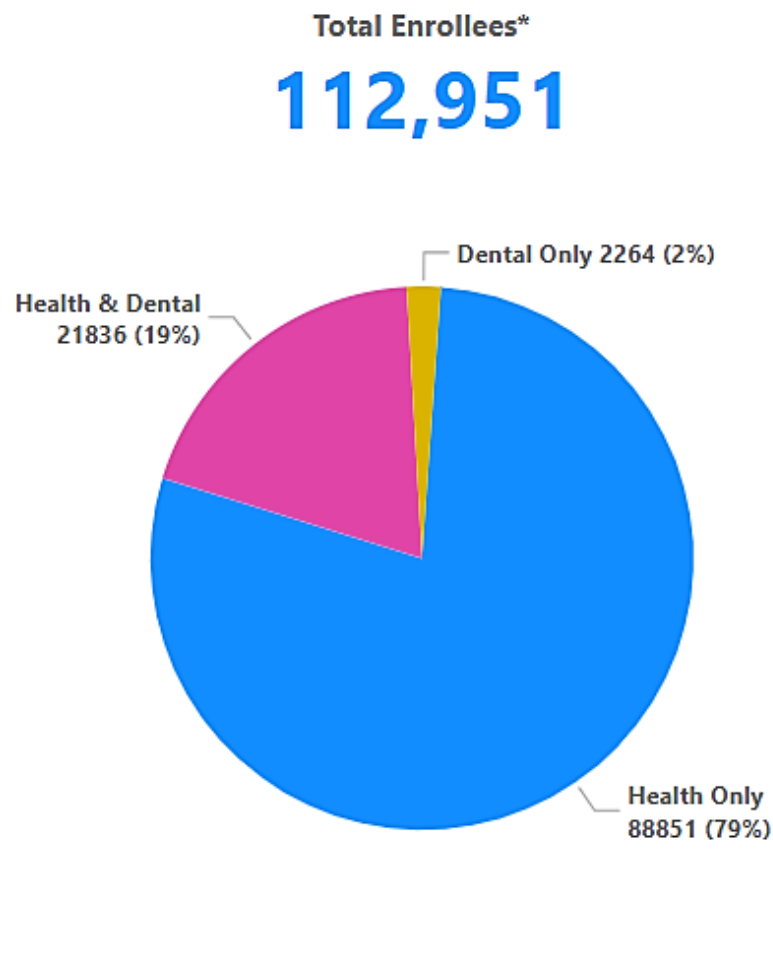
June, 2025

- 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

July, 2025

- 7/14: First data transfer from SERFF to the Nevada Health Link SBE Platform

- 7/14-8/22: Issuer Plan Preview begins

PY2025 Open Enrollment Summary
All Enrollees – All Counties

nevada health link

Total Enrollees*

112,951

Dental Only 2264 (2%)

Health & Dental
21836 (19%)

Health Only
88851 (79%)

Enrollee 34%

Subscriber 66%

County	Count
Clark	89023
Washoe	14131
Douglas	2538
Carson City	1663
Lyon	1389
Nye	1370
Elko	844
Churchill	717
Humboldt	458
Storey	201
White Pine	137
Pershing	135
Lincoln	104
Lander	91
Mineral	72
Eureka	67
Esmeralda	17

FPL Range	Count
>400% FPL	7.5K
>350% and ≤ 400% FPL	3.7K
>300% and ≤ 350% FPL	6.0K
>250% and ≤ 300% FPL	10.6K
>200% and ≤ 250% FPL	18.5K
>150% and ≤ 200% FPL	26.1K
>138% and ≤ 150% FPL	16.5K
≥ 100% and ≤ 138% FPL	10.1K
<100% FPL	3.1K
Unknown	10.7K

Age	Count
65+	3.0K
55-64	30.0K
45-54	19.4K
35-44	19.0K
26-34	15.1K
18-25	8.8K
0-17	17.6K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2025 Open Enrollment Summary
Health Enrollees – All Counties
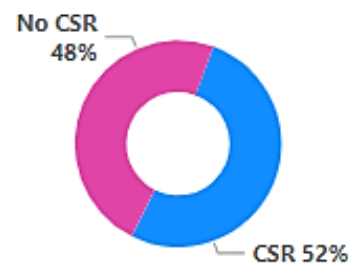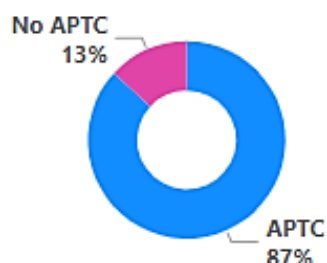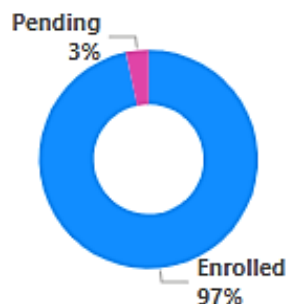

Total Enrollees*
110,687

Pending
3,716

Confirmed - Passive
63,180

Confirmed - Active
43,791

No APTC 13%
APTC 87%

No CSR 48%
CSR 52%

Avg Premium Before APTC**
$555
Avg Premium After APTC**
$152
Avg APTC**
$465
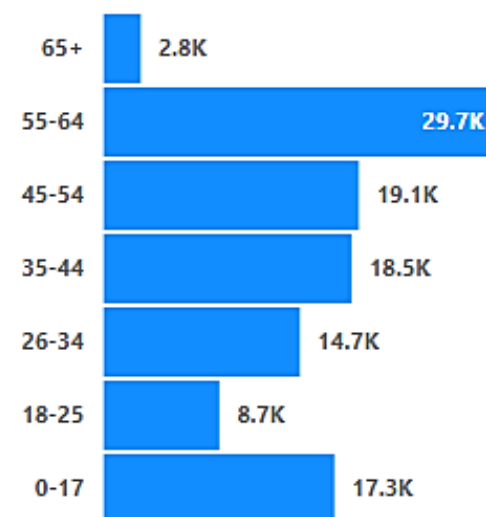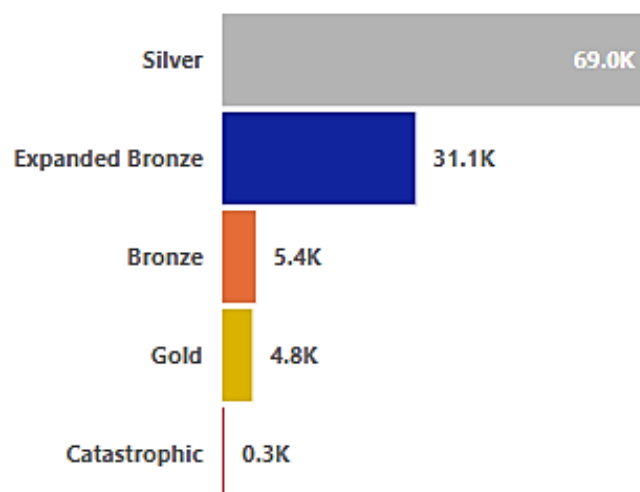
Pending 3%
Enrolled 97%

Silver — 69.0K
Expanded Bronze — 31.1K
Bronze — 5.4K
Gold — 4.8K
Catastrophic — 0.3K

65+ — 2.8K
55-64 — 29.7K
45-54 — 19.1K
35-44 — 18.5K
26-34 — 14.7K
18-25 — 8.7K
0-17 — 17.3K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Dental Enrollees – All Counties
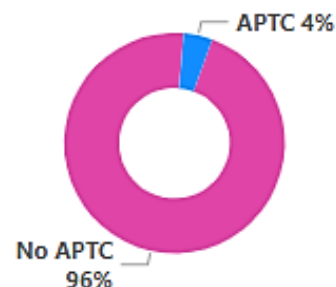
nevada
health link

Total Enrollees*

24,100

Pending

2,401

Confirmed - Passive

13,980

Confirmed - Active

7,719

APTC 4%

No APTC
96%

Pending
10%

Enrolled
90%

Avg Premium Before APTC**

$21

Avg Premium After APTC**

$21

Avg APTC**

$10
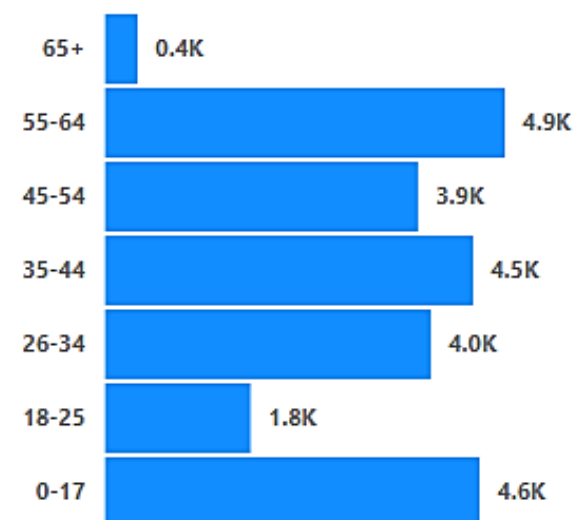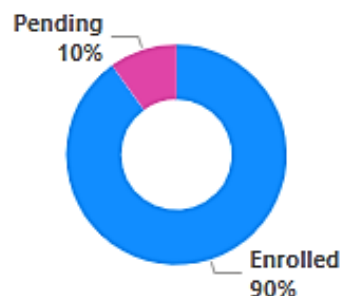
Low — 15.3K

High — 8.8K

Age	Count
65+	0.4K
55-64	4.9K
45-54	3.9K
35-44	4.5K
26-34	4.0K
18-25	1.8K
0-17	4.6K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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.

Policy & Plan Certification Update

- The Draft Plan Year 2026 Letter to Issuers is currently in DRAFT form and still undergoing internal review. Once the review is complete, this letter will be sent out and will be published on the Carrier Resources page of the Nevada Health Link website. SSHIX is hopeful to have the final version ready for release within the next week or two.

- As a reminder, the Intent to Sell and Intent to EDI test forms are posted on the NV Health Link website under Carrier Resources.

  - (Note, the Intent to EDI test forms are only required for new carriers who did not offer plans in PY2025)

February RCNI Submission

- The next RCNI Submission Deadline is **Thursday, February 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
January 2025	Monday, January 20		X	X
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

ICHRA and QSEHRA Enhancements Pt. 1

- On the evening of March 4th, 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), as illustrated on the following slide.

ICHRA and QSEHRA Enhancements Pt. 2

- 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~

ICHRA and QSEHRA Enhancements Pt. 3

- Because this change does not modify the existing 834 file structure, SSHIX did not anticipate the need to orchestrate a dedicated EDI testing window to support this change.

- SSHIX understands that in addition to reporting on new ICHRA/QSEHRA eligibility, CMS is requiring issuers to distinguish between QSEHRA eligibility for monthly premiums vs. QSEHRA eligibility provider/prescription drug costs.

- The forthcoming release will not be able to provide this distinction, however SSHIX is working with technology vendor GetInsured to develop an implementation timeline for the required enhancements. Additional details will be provided in future months.

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:
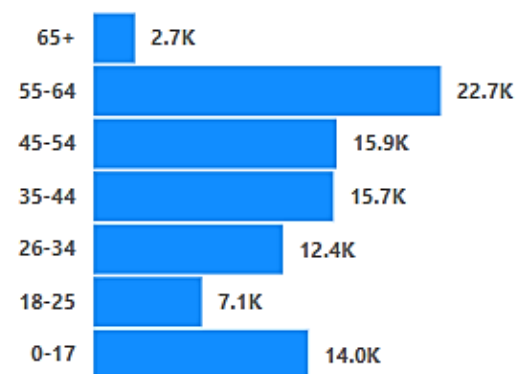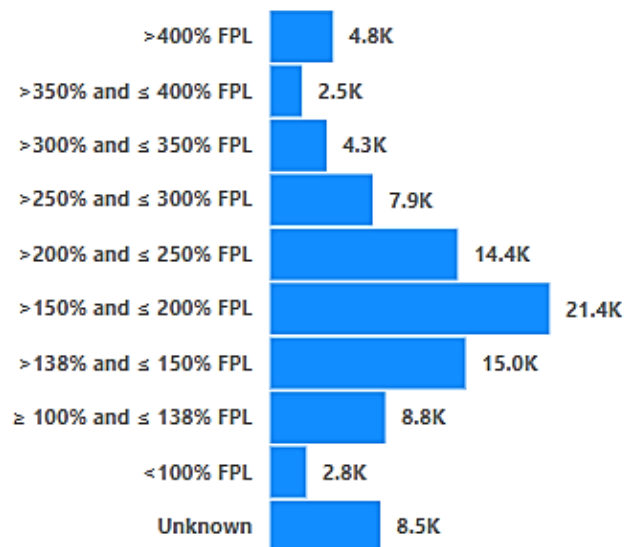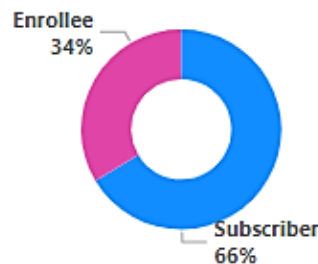
mranson@exchange.nv.gov

Appendix 1:
PY2025 Open Enrollment Summary by Rating Area
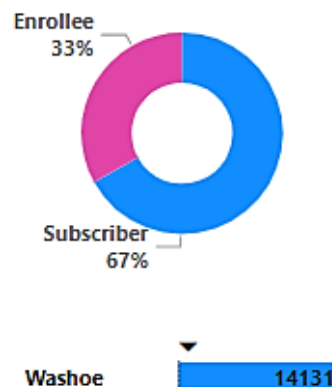
PY2025 Open Enrollment Summary
All Enrollees – Rating Area 1

Total Enrollees*

90,393

Health & Dental 17511 (19%)

Dental Only 1758 (2%)

Health Only 71124 (79%)

Enrollee 34%

Subscriber 66%

Clark 89023
Nye 1370

>400% FPL — 4.8K
>350% and ≤ 400% FPL — 2.5K
>300% and ≤ 350% FPL — 4.3K
>250% and ≤ 300% FPL — 7.9K
>200% and ≤ 250% FPL — 14.4K
>150% and ≤ 200% FPL — 21.4K
>138% and ≤ 150% FPL — 15.0K
≥ 100% and ≤ 138% FPL — 8.8K
<100% FPL — 2.8K
Unknown — 8.5K

65+ — 2.7K
55-64 — 22.7K
45-54 — 15.9K
35-44 — 15.7K
26-34 — 12.4K
18-25 — 7.1K
0-17 — 14.0K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.
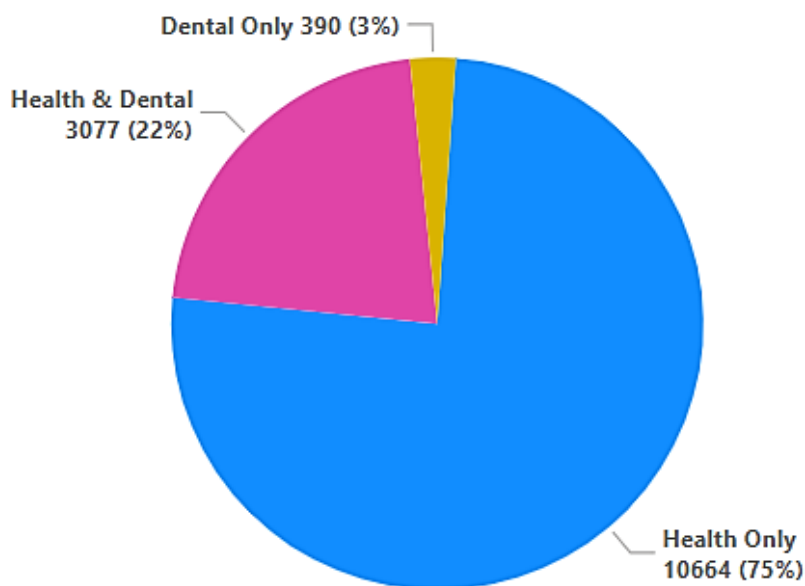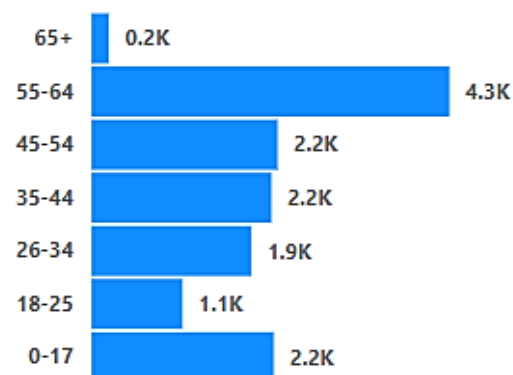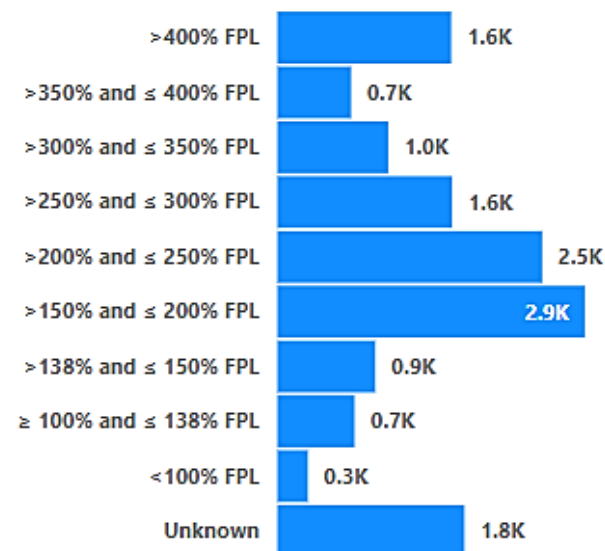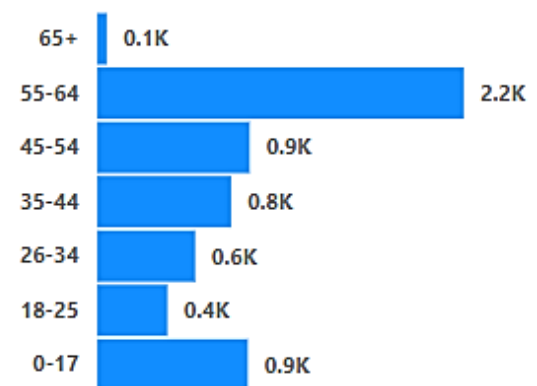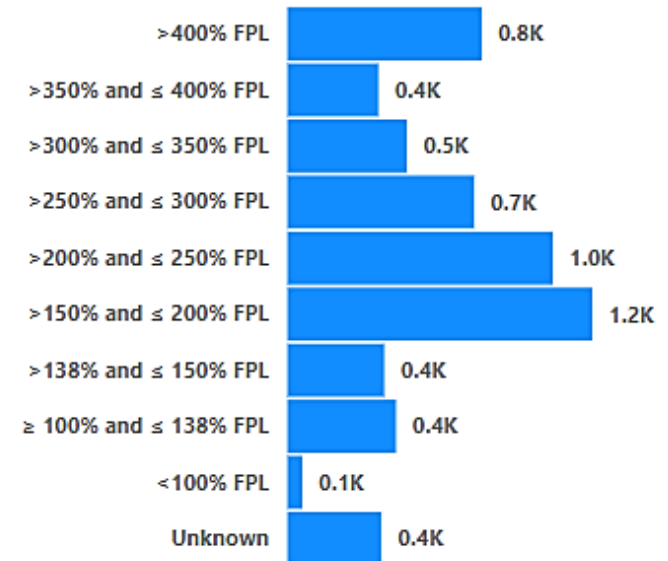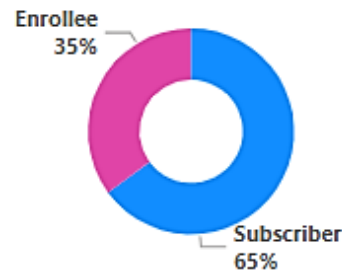
PY2025 Open Enrollment Summary
All Enrollees – Rating Area 2

Total Enrollees*

14,131

Dental Only 390 (3%)

Health & Dental 3077 (22%)

Health Only 10664 (75%)

Enrollee 33%

Subscriber 67%

Washoe ▼ 14131

>400% FPL	1.6K
>350% and ≤ 400% FPL	0.7K
>300% and ≤ 350% FPL	1.0K
>250% and ≤ 300% FPL	1.6K
>200% and ≤ 250% FPL	2.5K
>150% and ≤ 200% FPL	2.9K
>138% and ≤ 150% FPL	0.9K
≥ 100% and ≤ 138% FPL	0.7K
<100% FPL	0.3K
Unknown	1.8K

65+	0.2K
55-64	4.3K
45-54	2.2K
35-44	2.2K
26-34	1.9K
18-25	1.1K
0-17	2.2K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.
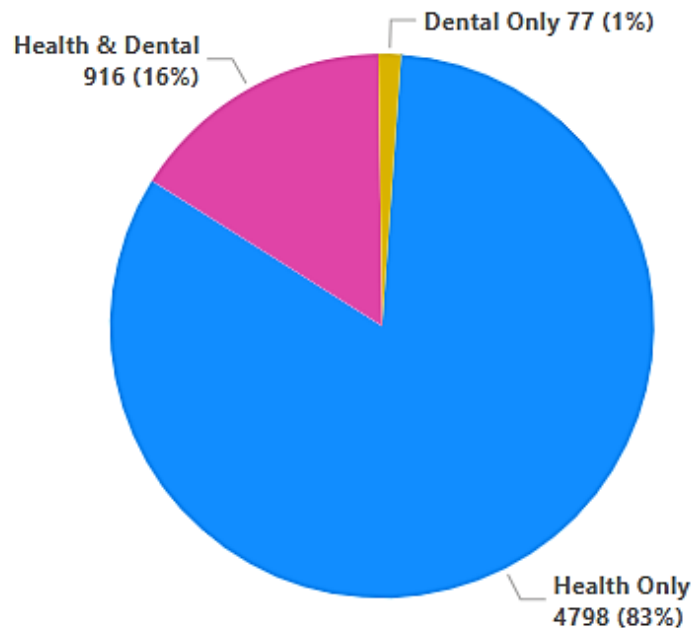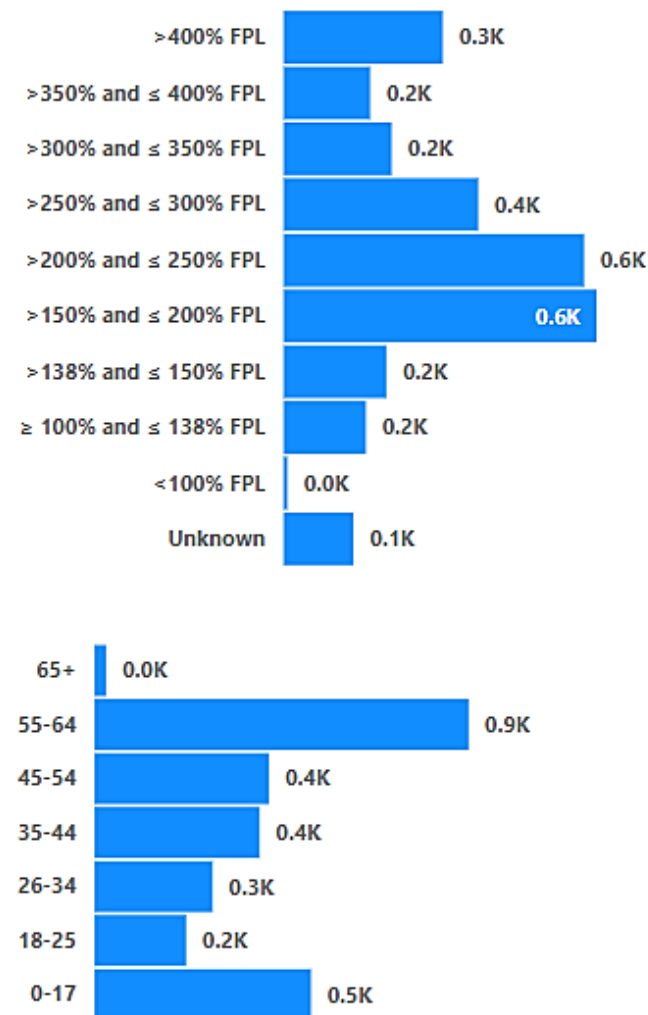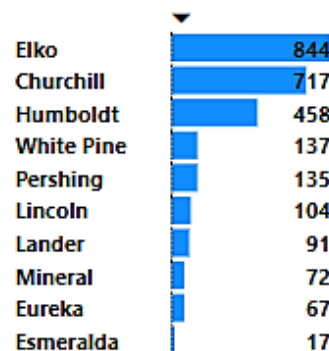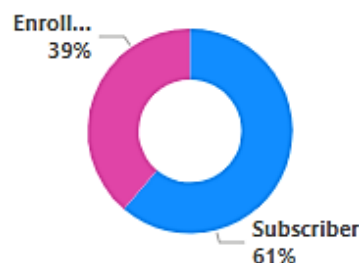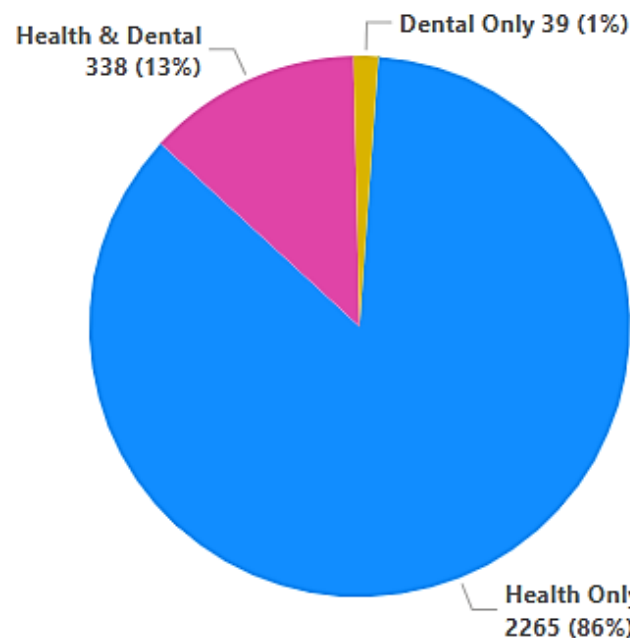
PY2025 Open Enrollment Summary
All Enrollees – Rating Area 3

Total Enrollees*

5,791

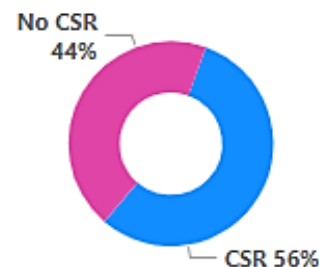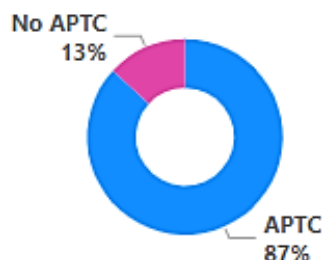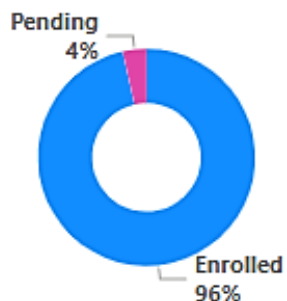**Health & Dental** 916 (16%)

Dental Only 77 (1%)

Health Only 4798 (83%)

Enrollee 35%

Subscriber 65%

Douglas	2538
Carson City	1663
Lyon	1389
Storey	201

FPL Range	
>400% FPL	0.8K
>350% and ≤ 400% FPL	0.4K
>300% and ≤ 350% FPL	0.5K
>250% and ≤ 300% FPL	0.7K
>200% and ≤ 250% FPL	1.0K
>150% and ≤ 200% FPL	1.2K
>138% and ≤ 150% FPL	0.4K
≥ 100% and ≤ 138% FPL	0.4K
<100% FPL	0.1K
Unknown	0.4K

Age	
65+	0.1K
55-64	2.2K
45-54	0.9K
35-44	0.8K
26-34	0.6K
18-25	0.4K
0-17	0.9K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2025 Open Enrollment Summary
All Enrollees – Rating Area 4

nevada
health link

Total Enrollees*

2,642

Enroll... 39%
Subscriber 61%

Pie chart:
- Health & Dental 338 (13%)
- Dental Only 39 (1%)
- Health Only 2265 (86%)

County	Count
Elko	844
Churchill	717
Humboldt	458
White Pine	137
Pershing	135
Lincoln	104
Lander	91
Mineral	72
Eureka	67
Esmeralda	17

FPL distribution:
- >400% FPL — 0.3K
- >350% and ≤ 400% FPL — 0.2K
- >300% and ≤ 350% FPL — 0.2K
- >250% and ≤ 300% FPL — 0.4K
- >200% and ≤ 250% FPL — 0.6K
- >150% and ≤ 200% FPL — 0.6K
- >138% and ≤ 150% FPL — 0.2K
- ≥ 100% and ≤ 138% FPL — 0.2K
- <100% FPL — 0.0K
- Unknown — 0.1K

Age distribution:
- 65+ — 0.0K
- 55-64 — 0.9K
- 45-54 — 0.4K
- 35-44 — 0.4K
- 26-34 — 0.3K
- 18-25 — 0.2K
- 0-17 — 0.5K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2025 Open Enrollment Summary
Health Enrollees – Rating Area 1

Total Enrollees*
88,635

Pending
3,135

Confirmed - Passive
50,275

Confirmed - Active
35,225

Avg Premium Before APTC**
$518

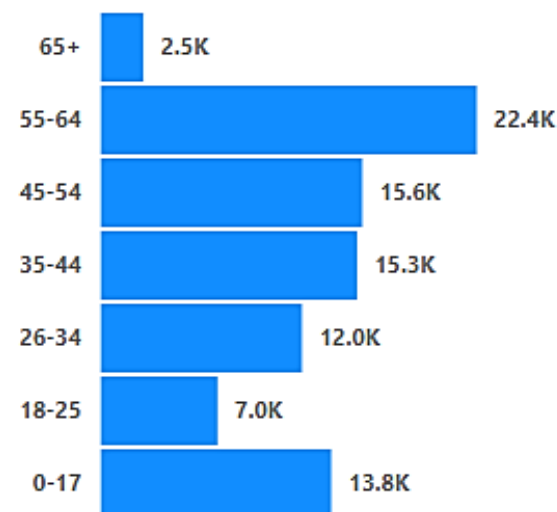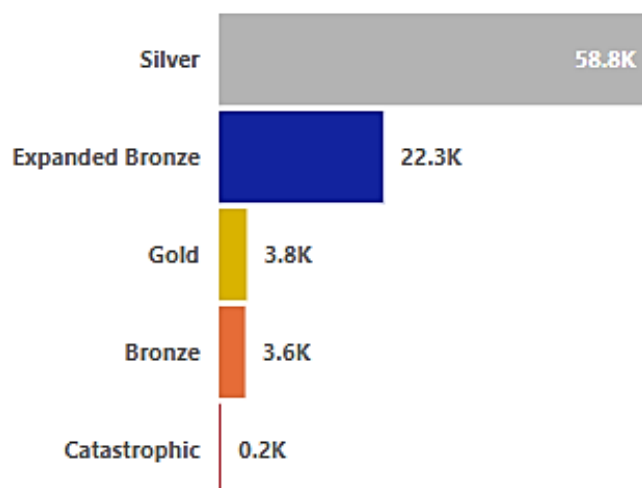Avg Premium After APTC**
$141

Avg APTC**
$434

No APTC 13%
APTC 87%

No CSR 44%
CSR 56%

Pending 4%
Enrolled 96%

Metal Level	Enrollees
Silver	58.8K
Expanded Bronze	22.3K
Gold	3.8K
Bronze	3.6K
Catastrophic	0.2K

Age Group	Enrollees
65+	2.5K
55-64	22.4K
45-54	15.6K
35-44	15.3K
26-34	12.0K
18-25	7.0K
0-17	13.8K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Health Enrollees – Rating Area 2
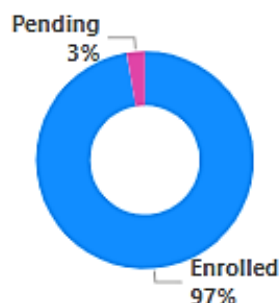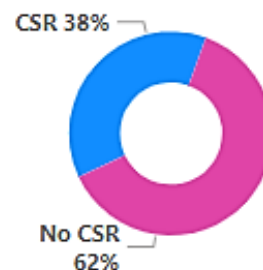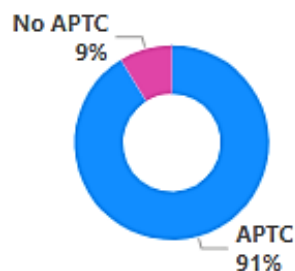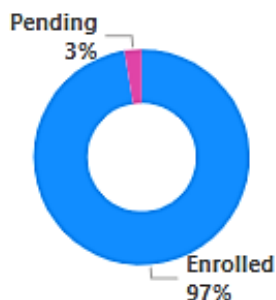
Total Enrollees*

13,736

Pending

371

Confirmed - Passive

7,863

Confirmed - Active

5,502

No APTC 16%
APTC 84%

CSR 35%
No CSR 65%

Pending 3%
Enrolled 97%
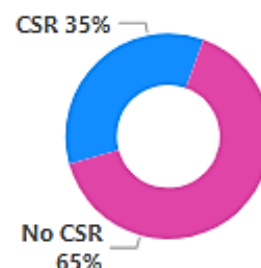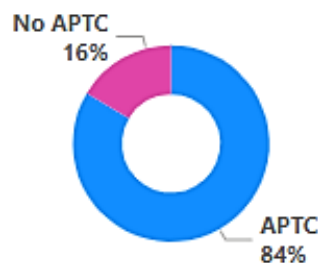
Avg Premium Before APTC**
$643
Avg Premium After APTC**
$207
Avg APTC**
$521
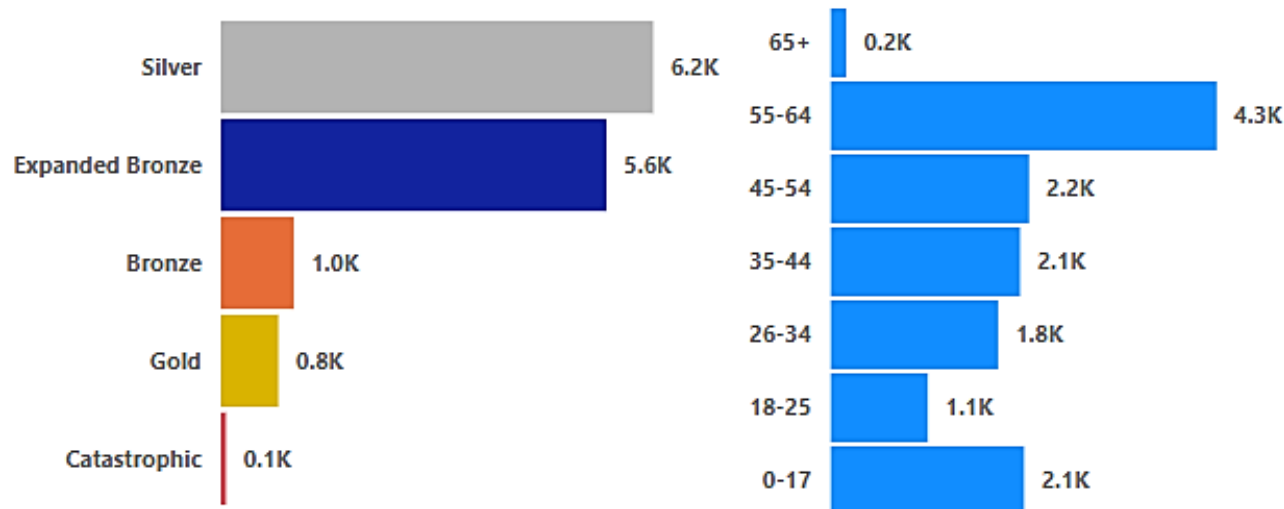
Metal Level	Enrollees
Silver	6.2K
Expanded Bronze	5.6K
Bronze	1.0K
Gold	0.8K
Catastrophic	0.1K

Age	Enrollees
65+	0.2K
55-64	4.3K
45-54	2.2K
35-44	2.1K
26-34	1.8K
18-25	1.1K
0-17	2.1K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Health Enrollees – Rating Area 3

Total Enrollees*

5,713

Pending

147

Confirmed - Passive

3,371

Confirmed - Active

2,195

No APTC 9%

APTC 91%

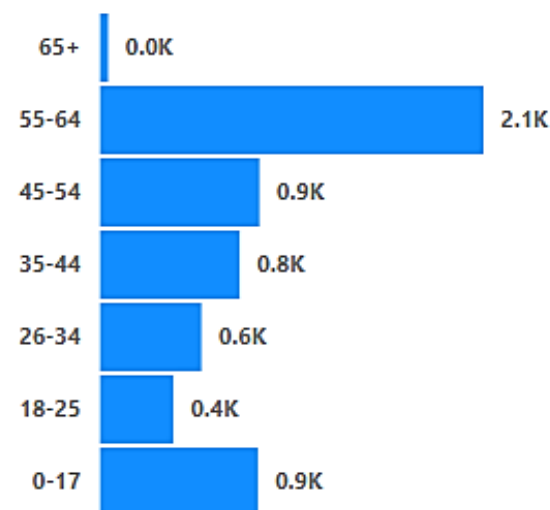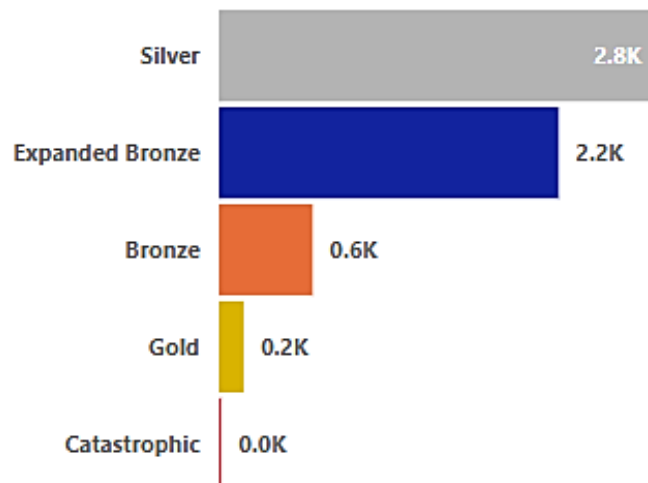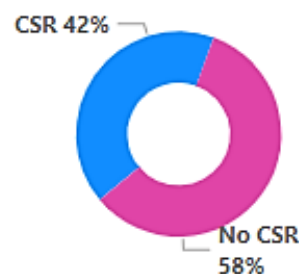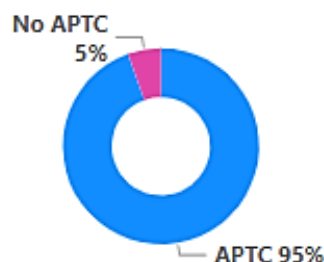CSR 38%

No CSR 62%

Pending 3%

Enrolled 97%

Avg Premium Before APTC**

$796

Avg Premium After APTC**

$188

Avg APTC**

$666

Metal Level	Enrollees
Silver	2.8K
Expanded Bronze	2.2K
Bronze	0.6K
Gold	0.2K
Catastrophic	0.0K

Age	Enrollees
65+	0.0K
55-64	2.1K
45-54	0.9K
35-44	0.8K
26-34	0.6K
18-25	0.4K
0-17	0.9K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
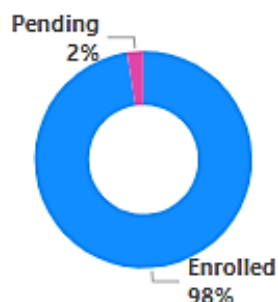## Health Enrollees – Rating Area 4

Total Enrollees*

2,603

Pending

63

Confirmed - Passive

1,671

Confirmed - Active

869

No APTC 5%
APTC 95%

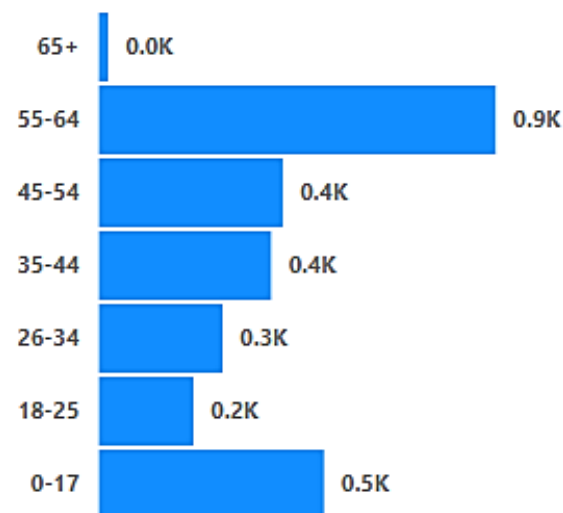CSR 42%
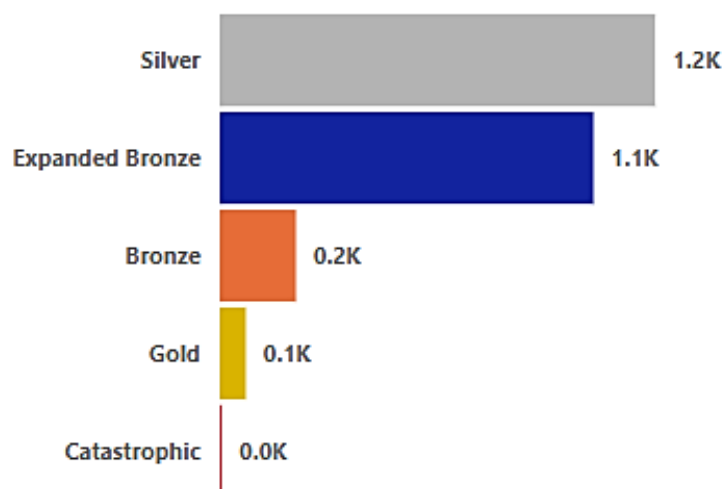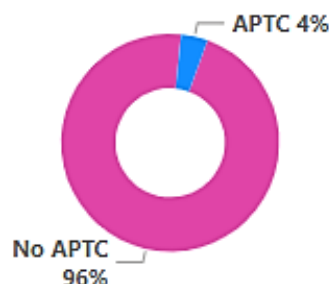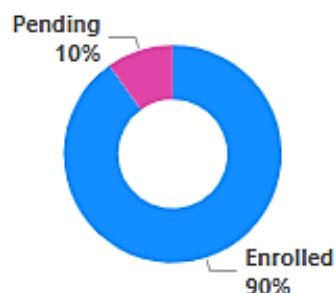No CSR 58%

Pending 2%
Enrolled 98%

Avg Premium Before APTC**
$848

Avg Premium After APTC**
$136

Avg APTC**
$753

Silver — 1.2K
Expanded Bronze — 1.1K
Bronze — 0.2K
Gold — 0.1K
Catastrophic — 0.0K

65+ — 0.0K
55-64 — 0.9K
45-54 — 0.4K
35-44 — 0.4K
26-34 — 0.3K
18-25 — 0.2K
0-17 — 0.5K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Dental Enrollees – Rating Area 1

nevada health link

Total Enrollees*

19,265

Pending

1,902

Confirmed - Passive

11,129

Confirmed - Active

6,234

APTC 4%

No APTC 96%

Avg Premium Before APTC**

$20

Avg Premium After APTC**

$20

Avg APTC**

$9
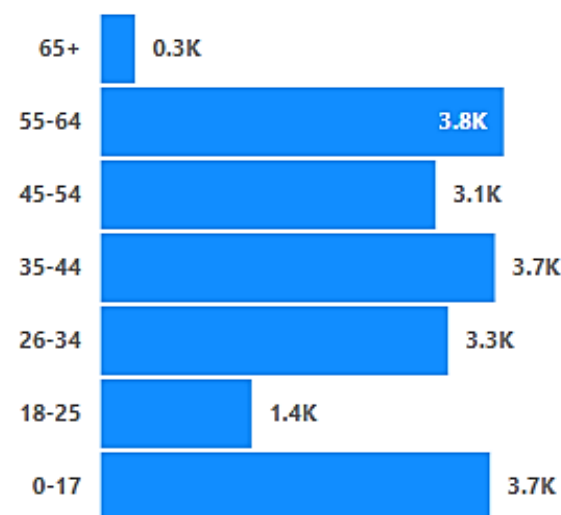
Pending 10%

Enrolled 90%

Low — 11.9K

High — 7.4K

Age	Count
65+	0.3K
55-64	3.8K
45-54	3.1K
35-44	3.7K
26-34	3.3K
18-25	1.4K
0-17	3.7K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
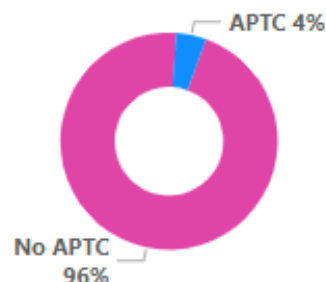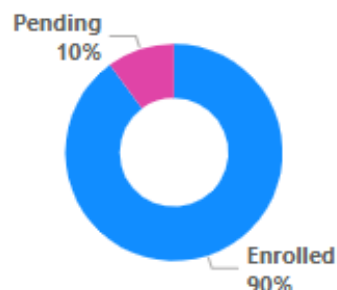## Dental Enrollees – Rating Area 2

nevada
health link

Total Enrollees*

3,466

Pending

349

Confirmed - Passive

2,079

Confirmed - Active

1,038

APTC 4%
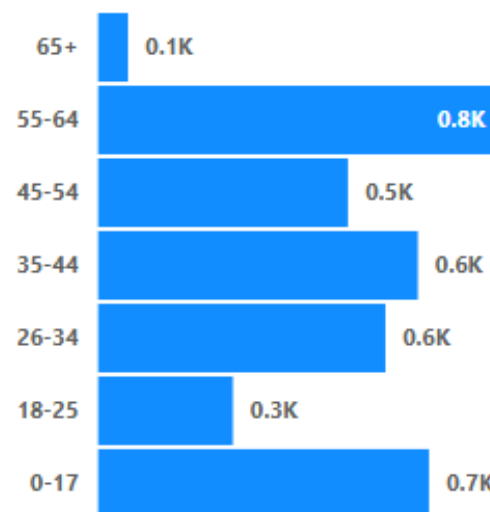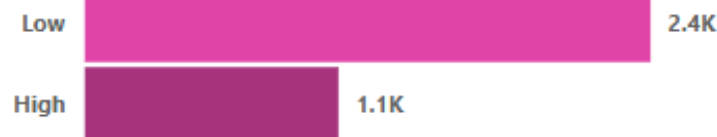
No APTC 96%

Pending 10%

Enrolled 90%

Low 2.4K

High 1.1K

Avg Premium Before APTC**

$23

Avg Premium After APTC**

$23

Avg APTC**

$10

Age	Value
65+	0.1K
55-64	0.8K
45-54	0.5K
35-44	0.6K
26-34	0.6K
18-25	0.3K
0-17	0.7K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Dental Enrollees – Rating Area 3

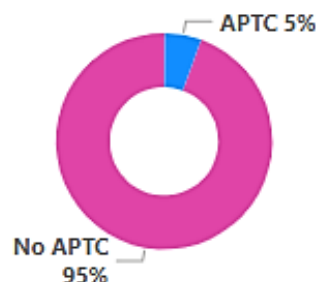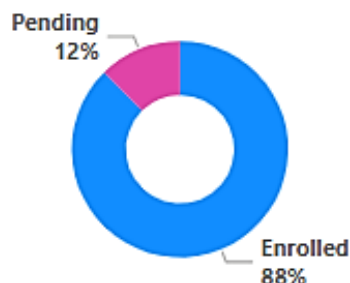nevada
health link

Total Enrollees*

992

Pending

123

Confirmed - Passive

579

Confirmed - Active

290

APTC 5%

No APTC 95%

Pending 12%

Enrolled 88%

Low 0.7K

High 0.3K

Avg Premium Before APTC**

$24

Avg Premium After APTC**

$23

Avg APTC**

$12
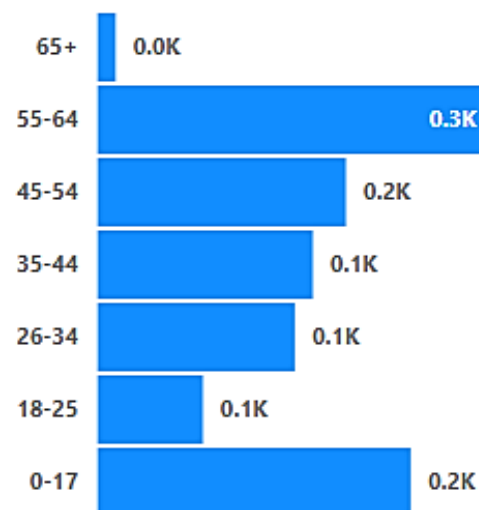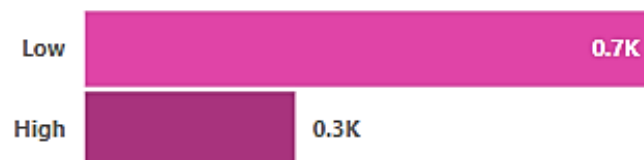
Age	
65+	0.0K
55-64	0.3K
45-54	0.2K
35-44	0.1K
26-34	0.1K
18-25	0.1K
0-17	0.2K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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 Summary
Dental Enrollees – Rating Area 4
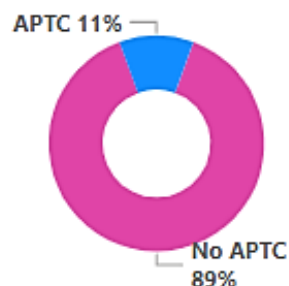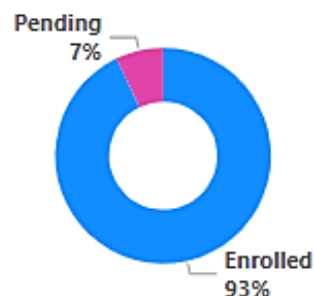
nevada
health link

Total Enrollees*

377

Pending

27

Confirmed - Passive

193

Confirmed - Active

157

APTC 11%

No APTC
89%

Avg Premium Before APTC**
$23
Avg Premium After APTC**
$20
Avg APTC**
$20

Pending
7%

Enrolled
93%

Low   0.3K

High   0.1K

65+	0.0K
55-64	0.1K
45-54	0.1K
35-44	0.1K
26-34	0.1K
18-25	0.0K
0-17	0.1K

*Includes unique enrollees with a 2025 plan selection in Confirmed or Pending status as of 1/22/25. 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.