

Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

April 8, 2025



nevada
health link

Introductions - SSHIX

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Agenda

- Six Month Look-Ahead
- Open Enrollment Metrics Summary
- Statewide Application & Enrollment Report
- Plan Certification Update
- Policy Updates
- April RCNI Submission
- Q&A

Six Month Look-Ahead

April, 2025

- Intent to Sell & EDI Test Forms are due 4/1/25 from Issuers
- New Carrier Onboarding begins (schedule TBD)

May, 2025

- 5/16: 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 & Rate submissions are due in SERFF
- 6/2 – 7/11: SSHIX 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

Six Month Look-Ahead (cont'd)

July, 2025

- 7/14: First data transfer from SERFF to the Nevada Health Link SBE Platform
- 7/14-8/22: Issuer Plan Preview begins on Nevada Health Link SBE Platform

August, 2025

- 8/1 – 9/30: QHP Quality Rating preview
- 8/15: Draft Plan Year 25 Issuer Agreements sent to issuers for review
- 8/22: Plan Preview ends, deadline for all plans to be verified; Letters of Good Standing submitted to the Exchange from DOI
- 8/22: Final deadline for issuers to change QHP application w/o state authorization
- 8/29: Rate filings approved by DOI; Final data transfer from SERFF to NVHL SBE Platform
- 8/29: Plans reverified for rates – rates must be approved by DOI

Six Month Look-Ahead (cont'd)

September, 2025

- 9/5/25: Final Plan Year 2025 Issuer Agreements sent to issuers with final plan confirmation list
- 9/5 – 9/12: Issuers send signed agreements and confirm final plan listings
- 9/15: SSHIX to send final plan confirmation list and countersigned issuer agreements to issuers
- 9/15: Plans Certified in SERFF

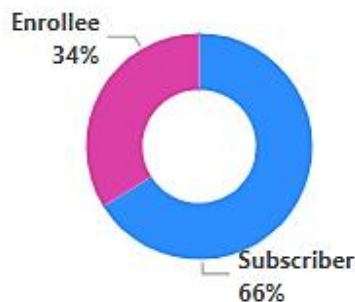
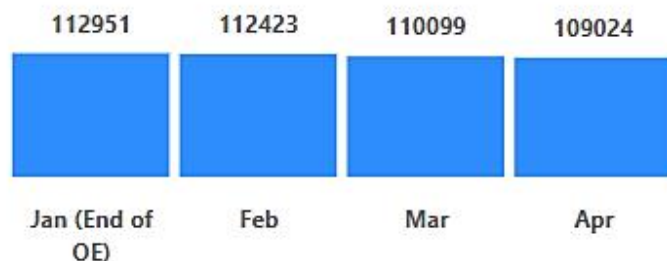
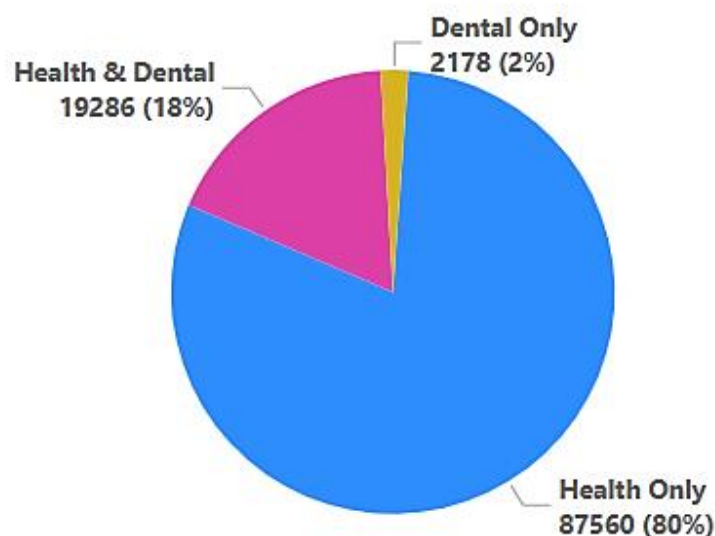
April 2025 Enrollment Summary

All Enrollees – All Counties

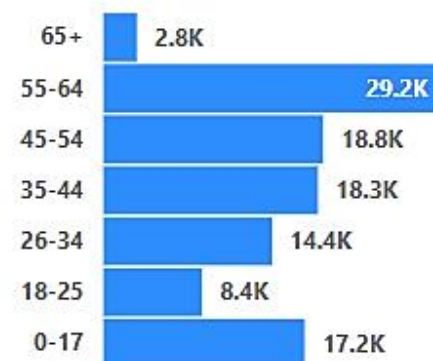
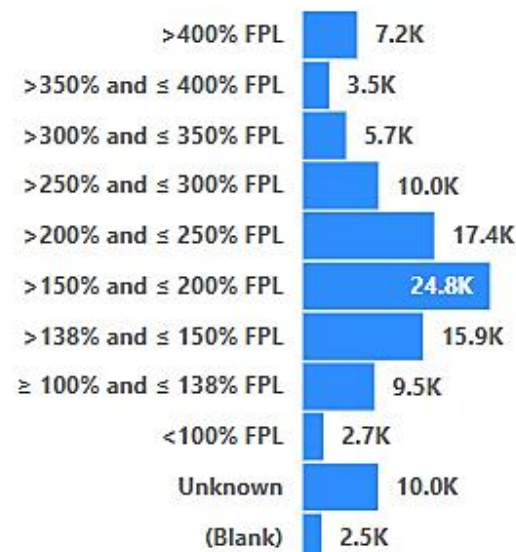


Total Enrollees*

109,024



Clark	85,849
Washoe	13,694
Douglas	2,495
Carson City	1,567
Nye	1,327
Lyon	1,300
Elko	822
Churchill	729
Humboldt	469
Storey	192
White Pine	130
Pershing	125
Lincoln	94
Lander	87
Mineral	71
Eureka	65
Esmeralda	15



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 4/2/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

April 2025 Enrollment Summary

Health Enrollees – All Counties



Total Enrollees*

106,846

Pending

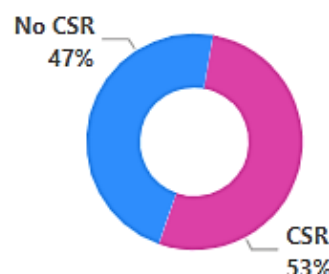
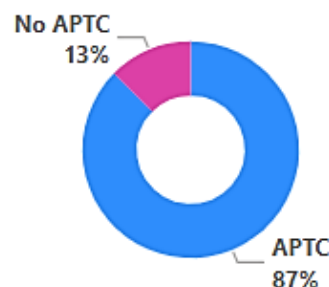
1,526

Confirmed - Passive

58,256

Confirmed - Active

47,064



Avg Premium Before APTC**

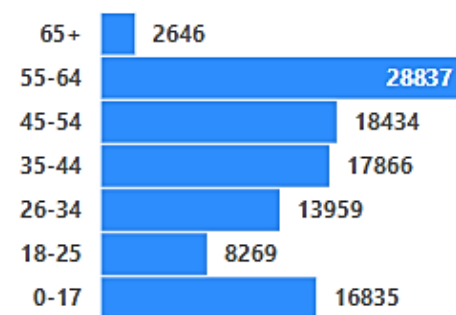
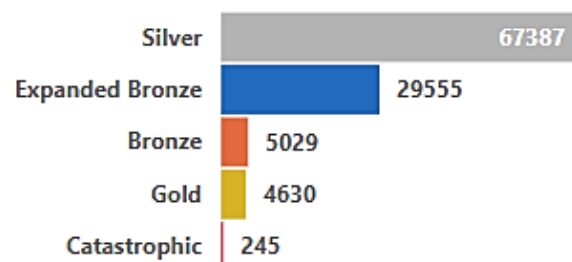
\$556

Avg Premium After APTC**

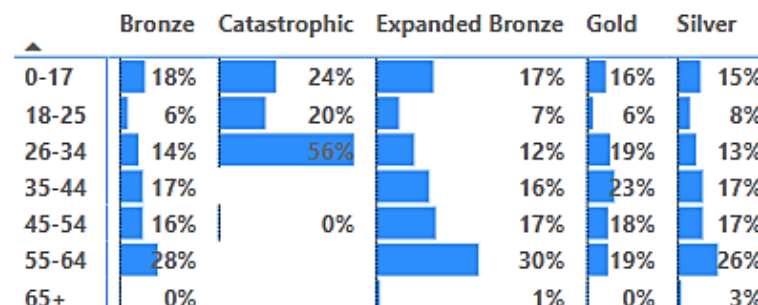
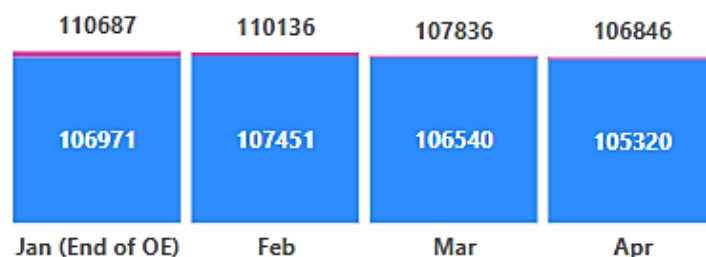
\$150

Avg APTC**

\$464



● Confirmed ● Pending



*Includes unique enrollees with a 2024 plan selection in Confirmed or Pending status as of 4/2/25. 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.

April 2025 Enrollment Summary

Dental Enrollees – All Counties



Total Enrollees*

21,464

Pending

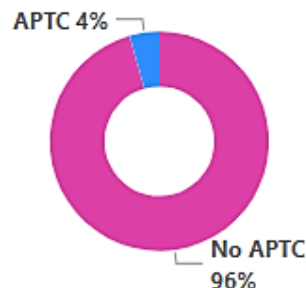
318

Confirmed - Passive

12,593

Confirmed - Active

8,553



Avg Premium Before APTC**

\$21

Avg Premium After APTC**

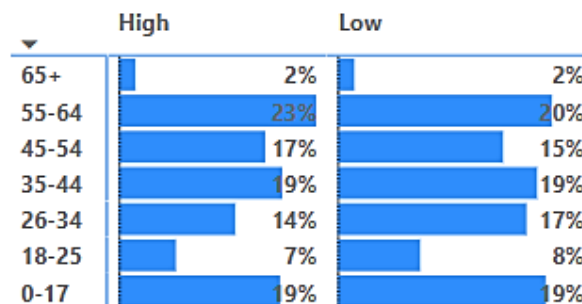
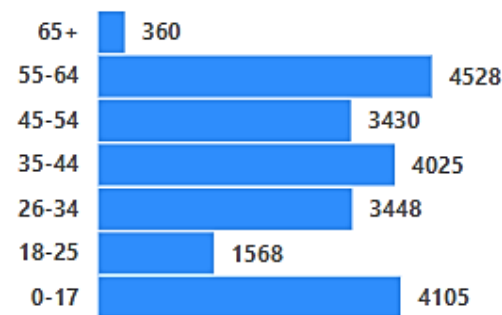
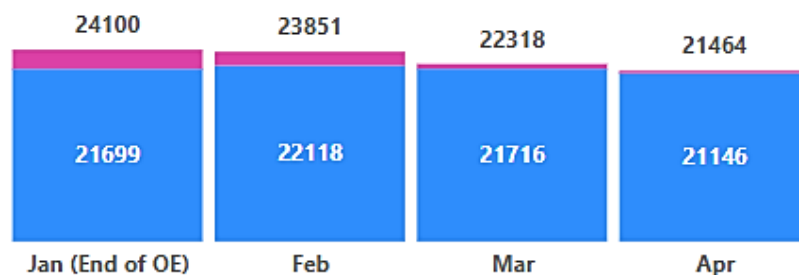
\$21

Avg APTC**

\$10




● Confirmed ● Pending




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**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

Statewide Application and Enrollment Rpt.

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- As reported during our March monthly carrier meeting, SSHIX has completed work on its first statewide Application and Enrollment report and associated Data Dictionary. The report has been posted at the following link: NevadaHealthLink.com/data
 - Initially SSHIX had intended to post the report by March 21, However, during our final stage of verification and validation we discovered a few minor data integrity issues which are described in detail on the page above.
 - Because the impact of these issues was so minor, and the overall usefulness of the report was not significantly diminished, we decided to post the report in its current form (designated v01). However, we are currently working with our technology vendor to resolve these issues, and we hope to post a revised v02 once these issues have been addressed.

Statewide Application and Enrollment Rpt. (cont.)



An email with a link to the report was distributed yesterday (Mon 4/7) to all Monthly Carrier Meeting invitees by Russell Cook, SSHIX's Director. After you've had a chance to review the report, feedback and suggestions are most welcome!

We want this report to be useful to your organizations, and we're planning for the continued development of this report to be a collaborative and iterative process.

Please send questions, concerns, and suggestions (e.g., for additional data elements) to reconsupport@exchange.nv.gov, and include the phrase "Application and Enrollment Data" in the subject line of your email.

Plan Certification

- The Plan Certification Guide is undergoing final internal review. Once the guide is final, SSHIX will send this out to all carriers and will be posted on the NVHL website.
- SSHIX is still currently waiting for CMS to publish Application Materials (Templates). Once those are released, we will ensure all carriers are notified.
- Plan Certification team is currently in the process of setting up PY26 Plan Certification meetings with all carriers. This will be a quick touch base to talk through any questions or concerns.

Policy Updates

- CMS is still currently under a communications freeze. This could potentially lead to a delay in further communications. Including items pertaining to the plan certification process.
- CMS has released a 2025 Marketplace Integrity and Affordability Proposed Rule. SSHIX is currently evaluating the potential impacts to the Exchange. Public comment is due Friday, April 11, 2025.

Policy Updates, Continued

- Eligibility categories
 - Rescinds QHP eligibility for DACA recipients
 - Eliminates low-income SEP
- Enrollment policies
 - Reduces enrollment period to Nov. 1-Dec. 15.
 - Limits passive autorenewal by proposing a required \$5 premium in the case of renewing individuals who are eligible for \$0 plans who do not actively update their eligibility prior to enrollment
 - Eliminates option to renew CSR-eligible individuals into silver from bronze plans
- Verifications
 - Eliminates 60-day extension allowed for submission of income verification documentation
 - Eliminates option to accept attestation in the case of income and household size that IRS data cannot verify
 - Requires additional verification in the case of inconsistencies between households reporting income 100-400% FPL and IRS data indicating they are under 100% FPL

March RCNI Submission

- The next RCNI Submission Deadline is **Monday, April 21.**
- Carriers are expected to submit an RCNI for Plan Year 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

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