

State of Nevada

Silver State Health Insurance Exchange
2310 S. Carson St. #2
Carson City, NV 89701



Nevada Health Link Vision Carrier Policy

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1. Purpose

The Silver State Health Insurance Exchange (Exchange), Nevada's Affordable Care Act (ACA) Administering Entity, is not required by federal regulations to offer standalone vision coverage for adults through the Nevada Health Link online marketplace. However, the Exchange's leadership recognizes that vision coverage is an essential compliment to health and dental coverage for Nevadans with vision care needs. We also recognize the value that strategic partnerships with qualifying vision carriers can provide to Nevada Health Link enrollees who are seeking vision coverage. This policy is intended to define the manner in which the Exchange might voluntarily enter into such a partnership, including the process by which an interested vision carrier can apply for consideration and the criteria that will be evaluated by the Exchange when reviewing such an application.

2. Customer Referrals

The primary intent of a vision carrier partnership is to refer Nevada Health Link customers to vision carriers whose credentials and performance have been vetted by the Exchange. For approved carriers, a referral link will be hosted at www.nevadahealthlink.com/vision-coverage/. The link will redirect visitors to the respective carrier's website using a unique URL which identifies the Exchange as the source of the referral. No individually identifiable information is collected or transmitted, but this process will allow vision carriers to gather metrics which can be utilized by the Exchange to track the general effectiveness of its vision carrier partnerships.

3. Application Process

Interested vision carriers may submit an application for consideration between July 1—August 31 of each year. The application document is hosted at www.nevadahealthlink.com/vision-coverage/. Completed applications must be submitted via email to customerserviceNVHL@exchange.nv.gov no later than August 31st of each year.

4. Evaluation Criteria

Submitted applications will be reviewed and evaluated by the Exchange's Board of Directors (Board) each year during their October Board Meeting. Applicants will be notified of the results via email reply following the Board's decision. The Board maintains sole discretion over the evaluation and award process. The Exchange will neither request nor accept monetary compensation related to the award of a vision carrier partnership.

During the evaluation process the Board will consider the following criteria:

Accreditation

The Exchange recognizes that formal accreditation is not required for vision carriers to lawfully sell vision coverage on the individual market. However, in the absence of dedicated staff resources to review and certify the plans offered by potential vision carrier partners, voluntary accreditation with an independent accrediting body provides assurance that a prospective partner meets the Exchange's high standards for coverage quality, network adequacy, and customer service. Applicants will be expected to

have sought accreditation with a national accrediting body such as NCQA, URAC, or a comparable equivalent, or to provide a narrative explanation for their lack of accreditation.

Customer Service

Applicants will be required to provide historical information regarding their customer service performance, including numbers of consumer complaints and average speed of resolution. In addition, the Exchange may, at its discretion, research any consumer complaints that might have been filed in the public domain (e.g., with the Better Business Bureau) and share its findings with the Board.

Operations History

Applicants will be required to furnish information about their previous operations, including the number of continuous years that they've offered vision coverage in the US, and the number of continuous years they've offered vision coverage in Nevada. Applicants must also disclose any previous sanctions, censures, or lawsuits related to their vision coverage operations.

Misrepresentation or omission of any information required by the application is grounds for immediate denial of a pending application, and the future discovery of such misrepresentation or omission may result in the termination of an existing partnership.

5. Duration of Partnership

Partnerships will be awarded by the Exchange for a duration of one (1) calendar year. Following the award of a partnership by the Exchange's Board in October, the Exchange will post a referral link on the Nevada Health Link website prior to the November 1st start of its annual Open Enrollment Period (OEP). The link will remain in place until the Board awards the following year's partnership(s). The Board may, at its discretion, renew an existing partnership if subsequent applications are submitted by the respective carrier.

6. Reporting Requirements

Approved vision carrier partners will be required to provide quarterly reports to the Exchange with the following information:

- Gross number of referrals
- Unique number of visitors associated with referrals
- Number of referred visitors who purchased vision coverage
- Total number of individuals enrolled in vision coverage by referred visitors
- Number of complaints logged from referred visitors, and the average speed/duration of their resolution

The reports should include subtotals from the respective reporting period, as well as cumulative, year-to-date totals.

7. Document Revision History

Version	Issue Date	Changes	Drafted	Approved
25.01	June XX, 2025	Initial Release	R. Cook	

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