



Silver State Health Insurance Exchange

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AGENDA ITEM

☐ For Possible Action

☒ Information Only

Date: June 17, 2025
Item Number: VIII
Title: Executive Director's Report

PURPOSE

The purpose of this report is to provide information to the Board and public regarding the operational matters of the Exchange, as well as State and federal updates affecting the operations of the Exchange.

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GENERAL COMMENTS

During the first half of 2025, the Silver State Health Insurance Exchange (Exchange) was primarily focused on tracking the activity in the 83rd Nevada Legislative Session, as well as assessing the potential impact of numerous proposed changes at the federal level. We have also been working in close collaboration with the Division of Health Care Financing and Policy (DHCFP) and the Division of Insurance (DOI) to prepare for the rollout of the forthcoming Battle Born State Plans, part of Nevada's Market Stabilization Program.

Perhaps the most significant change to occur during this time period was the passage of SB494, which will move the Exchange under the governance of the newly-created Nevada Health Authority effective July 1, 2025. And while I'm hopeful that this change will improve the integration between the Exchange and Nevada Medicaid, I would also like to

acknowledge what I believe marks the end of an era. For my part, I'm extremely proud of the work that we've accomplished together in my nine years of service with the Exchange, and I'd like to extend a heartfelt thanks to the Board for your tireless support of our mission.

FOUR MONTH LOOK-AHEAD

Proposed Federal Rule Changes

Throughout the Summer of 2025, the Exchange's Policy and Administrative teams will be analyzing a number of federal rule changes proposed by CMS and Congress which, if enacted, would have a significant impact on the Exchange's operations and the ongoing eligibility of Nevada Health Link consumers. Among the most impactful of the proposed changes would be the elimination of subsidy eligibility for most categories of lawfully present immigrants, which would result in significant monthly premium increases for approximately 20% of Nevada Health Link enrollees. Another proposed rule would shorten the annual OEP by more than four weeks, which the Exchange estimates would significantly reduce the number of new consumers who enroll in coverage during OEP.

In addition, the Enhanced Premium Tax Credits introduced by the American Rescue Plan Act, and later extended by the Inflation Reduction Act, are scheduled to expire at the end of 2025. If the enhanced tax credits are not extended by congressional action before the end of the year, the Exchange estimates that the monthly premiums of Nevada Health Link's subsidized enrollees will increase by an average of more than \$85 per month, with many households seeing an increase of over \$350 per month. We project that the combined impact of these changes could result in a statewide marketplace enrollment decrease of more than 20% by 2027.

Battle Born State Plans

In February, 2025, the Exchange began meeting regularly with the DHCFP's administrative team to develop a marketing strategy for the rollout of the forthcoming Battle Born State Plans (BBSPs). The Exchange's annual fall marketing campaign will be enhanced to promote awareness of BBSPs, with particular emphasis on the availability of new options—and potentially lower monthly premiums—in every area of the state. In addition, the Nevada Health Link marketplace website will be enhanced to visually distinguish BBSPs from non-BBSPs, and a filter will be introduced to allow website visitors to display only BBSPs. These changes are scheduled to be deployed in late September in advance of the October "window shopping" period, which provides a month for consumers and enrollment professionals to familiarize themselves with new plan offerings prior to the November 1 start of OEP.

Plan Year 2026 Plan Certification

On June 2, 2025, initial filings for Plan Year 2026 health and dental plans were submitted by the Exchange's insurance carriers, and our Plan Certification team will be working closely with the DOI to review and certify their plan offerings.

Nevada Health Link Website Trackers

On June 17, 2025, the Nevada Independent published an article which was reprinted from an online publication known as The Markup, alleging that the Nevada Health Link website shared "personal health data with Big Tech" by way of third-party software known as web trackers. The Exchange is currently investigating the extent to which data entered into the website by visitors was accessed by these trackers, however we have disabled these trackers out of an abundance of caution. We will continue to investigate this issue in the coming weeks in collaboration with the Exchange's legal representation, the leadership of the Nevada Health Authority, and the Governor's Technology Office.

VENDOR MANAGEMENT

On April 8, 2025, Nevada's Board of Examiners approved a two-year extension to the Exchange's contract with technology and call center vendor GetInsured, which will ensure continuity of service to Nevada Health Link consumers through the end of Plan Year 2027. This extension was sought by the Exchange in part to help ensure the stability of the BBSP rollout mentioned above, and to provide maximum flexibility to the new administration of the Nevada Health Authority. However, the Exchange is also grateful for the opportunity to continue its remarkably successful business relationship with GetInsured, whose expertise has been an integral part of our enrollment gains in recent years.

In March, the Exchange executed a contract with Bulletproof Solutions, a vendor who specialized in IT security audits, to conduct a federally-required, triennial security assessment of the Nevada Health Link website platform. As of the date of this report's preparation, the Exchange appears to be on track for an on-time submission of Bulletproof's completed Security Assessment Report by June 13, 2025, and no significant findings were encountered during the assessment.

Throughout the first half of 2025, the Exchange has worked closely with marketing vendor The Abbi Agency to assess the effectiveness of the previous fall's marketing campaign and to integrate awareness of BBSPs into the Exchange's upcoming marketing campaign. Additional details on these activities will be provided in the Abbi Agency's Marketing & Outreach Presentation.

2025 LEGISLATIVE SESSION

The 83rd Nevada Legislative Session began on February 3rd, 2025, and adjourned *sine die* on June 3, 2025. The Exchange tracked approximately 30 Assembly and Senate Bills and responded to numerous requests for fiscal notes throughout the legislative session, however only two Bills which had an operational impact on the Exchange were ultimately passed by the Legislature.

SB97 revised the membership of the Exchange's Board of Directors by requiring that one member appointed by the Governor be a member of an Indian tribe located in this State with expertise in health care administration for an Indian tribe.

SB494 changed the Exchange's governance model by creating a new Department within the Executive Branch known as the Nevada Health Authority; creating a new Division within the Health Authority known as the Consumer Health Division; moving the Exchange under the Consumer Health Division; revising the duties, composition, and authority of the Exchange's Board of Directors; and revising the manner in which the Exchange's Executive Director is appointed.

In addition, the Governor's Recommended Budget (G01) for the Exchange has been released. The Exchange is waiting for final legislative approval of the Budget and expects very minor modifications to the G01. This budget included funding for two new positions: an additional position related to the Certification of Health and Dental plans (currently the Exchange has only one Plan Certification position), and a full-time Tribal Liaison (currently the Exchange has a part-time tribal liaison).

PERSONNEL UPDATES

In May, the Exchange filled a key vacancy on its Policy Team, that of our Eligibility Specialist. As of the date of this report's preparation, the Exchange has only one vacancy out of 27 full-time positions, which is an Administrative Assistant position located in our Henderson office. Recruitment for the two new positions approved in the 2025 Legislative Session will occur in the first quarter of State Fiscal Year 2026.