



# Silver State Health Insurance Exchange

Broker Workshop Wednesday's  
August 13, 2025




nevada  
health link



# Agenda

- Introductions
- Battle Born State Plans (BBSPs)
- Insurance Carrier Participation & Rating Areas
- Auto Renewals
- DACA Communications
- NVHL Quick Reference Guide:
  - Policy Updates for Plan Year 2026 Impacts
- Important Dates & Call Center Hours
- Q&A + Contact Information

# Introductions

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# Battle Born State Plans

- **Background** – SB 420, passed in 2021 Legislative Session directed DHHS, DOI and SSHIX to develop state-contracted plans and public option. BBSPs were born and required to be available by Jan. 1 2026.
- **Waiver** – Expand affordable coverage options. Ensure compliance with state/federal standards, and require premium reduction targets for BBSPs.
- **Waiver Approval** – NV's 1332 waiver was approved in April 2025. Enables key stabilization initiatives to protect the marketplace.

## Key Features

Offered through Nevada Health Link alongside other QHPs  
Designed to increase affordability and access for Nevadans  
Supported through premium reduction requirements and the Nevada Reinsurance Program (NRP)

## Goals of BBSP

Provide lower cost coverage options for individuals and families (no qualifications required)  
Expand access in both urban and rural areas  
Improve competition among carriers on the Exchange

## Why It Matters

BBSP is a first of its kind model approved under a 1332 waiver  
Directly tied to the NRP, reducing premiums statewide  
Focused on sustainability, accessibility, and innovation in health coverage

# Insurance Carrier Participation – on Exchange

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- **On-Exchange Qualified Health Plan Carriers:**
    - Anthem
      - Community Care Health Plan of NV (BBSP)
    - UHC – Health Plan of Nevada, BBSP
    - SilverSummitt, Ambetter, BBSP
    - Caresource (NEW!)
    - Select Health
    - Hometown Health
    - Molina Healthcare
    - Imperial Health
  - **On-Exchange Qualified Dental Plan Carriers:**
    - Alpha Dental
    - Anthem – Rocky Mountain
    - Best Life
    - Delta Dental

\* Aetna and EMI will be exiting the market at the end of 2025.

# Rating/Service Areas QHPs & BBSPs

## Nevada Exchange Service Areas



### Rating Area 1 (107 plans)

- CareSource
- Anthem
- HPN
- Imperial
- Molina
- SelectHealth
- SilverSummit

### Rating Area 2 (99 plans)

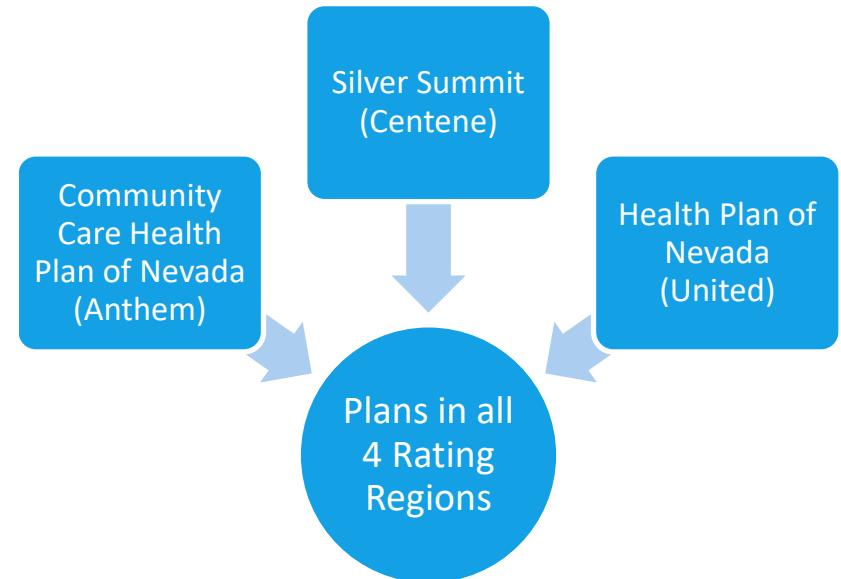
- CareSource
- Anthem
- Hometown Health
- HPN
- Imperial
- Molina
- SilverSummit

### Rating Area 3 (74 plans)

- CareSource
- Anthem
- Hometown Health
- HPN
- SilverSummit

### Rating Area 4 (63 plans)

- CareSource
- Anthem
- HPN
- SilverSummit





# Auto Renewal Look Ahead

- Pre- renewal Notice- To be released by September 2nd  
Broker information will be on this notice
- Window shopping- October 1<sup>st</sup>
- Auto Renewal data run is scheduled for around the second to third week of October
- Renewal Notices- To be released by 4<sup>th</sup> week of October  
Broker Information will be on this notice
- Eligibility Notices- To be released by 4<sup>th</sup> week of October  
Broker Information will be on this notice
- Open Enrollment Begins- November 1<sup>st</sup>



# DACA Communications

- Ad hoc notices to secure inboxes were sent on 8/1/25
- 104 enrollees were identified as DACA status
- These Households/Individuals will lose coverage through NV Health Link on 8/31/25
- Resources and Assistance
- SMS text messaging – avail in Sept



# Nevada Health Link Quick Reference Guide

## Plan Year 2026 Regulatory Updates

### Overview

The passage of the CMS Marketplace Integrity and Affordability Final Rule and H.R. 1 (One Big Beautiful Bill Act) introduced significant changes to State-Based Exchanges (SBEs) operations and ACA Marketplace consumers' eligibility. In addition to Federal updates, the Battle Born State Plans will be offered on Nevada's Exchange beginning PY2026. Nevada Health Link is also tracking the potential expiration of Enhanced Premium Tax Credits (EPTC).

This Quick Reference Guide was created by Nevada Health Link to provide a comprehensive guide of applicable updated provisions for our partners to better serve Nevada consumers.





## 2025 Federal Regulatory Changes

### Effective August 25, 2025

- **Income Data Matching Issues:** Eliminate 60-day extension for income DMIs. All income inconsistencies must be resolved within 90-days.
- **DACA Exclusion:** Remove DACA recipients from Marketplace eligibility; terminate existing coverage for DACA recipients effective date of the CMS Final Rule.
- **Premium Payment Rules:** Allows issuers to deny coverage for unpaid premiums.
- **Income verifications:** When data sources indicate income is less than 100% FPL, but the consumer's attested income is over 100% FPL, a DMI will be issued.
- **Tax data unavailable:** If tax data is unavailable to verify an applicant's income, attestation alone will not be accepted, a DMI will be issued for additional income supporting documentation.

## 2026 Federal Regulatory Changes

### Effective January 1, 2026

- **Recapture of Excess Premium Tax Credits:** Requires that all premium tax credit recipients repay the full amount of any excess, no matter their income.
- **Failure to Reconcile (FTR)\*\*\*:** Restricts PTC eligibility for enrollees who fail to file/reconcile their PTC for one year. PY27 will revert to two-year period.
- **Premium Payment Thresholds\*\*\*:** Remove fixed-dollar and percentage-based thresholds temporarily.
- **Sex-Trait Modification Exclusion:** Ensure compliance with EHB prohibition.
- **Actuarial Value (AV) Ranges:** Adjust QHP certification to accommodate new AV ranges.
- **Medicaid Ineligibility Periods:** If an individual is not eligible for Medicaid due to their immigration status and is at or below 100% FPL, they will not be eligible for premium subsidies.
- **Health Saving Account (HSA) Expansion:** Allowance of Health Saving Accounts (HSAs) extended to all Bronze and Catastrophic plans.



## Battle Born State Plans (BBSPs)



A few specific carriers have contracted with the State of Nevada to offer health insurance plans that have built in discounts to Nevadans.

Battle Born State Plans (BBSP) will have the same essential benefits, protections, and cost-sharing reductions as other Qualified Health Plans and comply with all applicable state and federal regulations as Qualified Health Plans currently offered through Nevada Health Link.

The only difference between BBSPs and other plans is that BBSPs are required to meet premium reduction targets. This means more Nevadans may be able to find quality coverage at a lower cost—regardless of income and still get the benefits they need.



## Potential Expiration of Enhanced Premium Tax Credits

### Enhanced Premium Tax Credit Expiration

**Enhanced Subsidies Overview:** The American Rescue Plan Act (ARPA) and the Inflation Reduction Act (2022) increased eligibility and subsidy amounts for households. These enhanced subsidies are set to expire at the end of plan year 2025.

**Expiration Details:** Post-2025, subsidy contribution thresholds will revert to pre-2021 levels. Nevada Health Link is operating under the assumption that enhanced subsidies will end on 12/31/2025 and will not be available in plan year 2026.

**Application and Renewal Process:** All PY2025 applications will be evaluated with enhanced subsidies through the end of 2025. Auto-renewals for 2026 will include non-enhanced subsidy amounts.



# Important Dates/Info

- NVHL Certification/Training – opens on Sept 2<sup>nd</sup> – you should receive an email from [trainer@trackstar.com](mailto:trainer@trackstar.com)
- Training must be completed by Oct. 15<sup>th</sup>, all brokers should be certified by the end of October
- If you are a standalone Agency Broker/Agent, you **must create an account**. *If you are working under an agency, the Agency Manager will add you – DO NOT create an account.*
- Window Shopping – begins Oct. 1
- Open Enrollment – begins Nov. 1, 2025 – Jan. 15, 2026

# Consumer Call Center Hours for OEP

Customer Assistance Call Center 1-800-547-2927 Hours:

9:00a-6:00p PST Mon-Fri.

9:00a-5:00p PST Saturday

Closed: Sunday

**Broker & Consumer Line** Holiday Closures:

Labor Day- September 1<sup>st</sup>

Indigenous People's day- October 13<sup>th</sup>

Veterans Day- November 11<sup>th</sup>

Thanksgiving- November 27<sup>th</sup>-28<sup>th</sup>

Christmas- December 24<sup>th</sup>-25<sup>th</sup>

**Broker & Consumer Line** Extended Hours: 9:00a- 10:00p PST

Monday December 15<sup>th</sup> -

Wednesday December 31<sup>st</sup>

Thursday January 15<sup>th</sup>

Tuesday January 20<sup>th</sup>

# Broker Line - Call Center Hours for OEP

Broker Service Line 1-800-547-8156 Hours:

8:00a-7:00p PST Mon-Fri.

9:00a-5:00p PST Saturday

Closed: Sunday

**Broker & Consumer Line** Holiday Closures:

Labor Day- September 1<sup>st</sup>

Indigenous People's day- October 13<sup>th</sup>

Veterans Day- November 11<sup>th</sup>

Thanksgiving- November 27<sup>th</sup>-28<sup>th</sup>

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Wednesday December 31<sup>st</sup>

Thursday January 15<sup>th</sup>

Tuesday January 20<sup>th</sup>

# Questions/Answers & Contact

## Broker Service Line:

 1-800-547-8156 (through Call Center)

## Email Broker Support:

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

## For Escalations, Contact:

Rebecca Lomazzo, Broker Manager

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

 775-434-9112

Thank you for your participation and helpful feedback!