

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

September 16, 2025





# Introductions

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# Agenda

- Six Month Look-Ahead
- Policy Updates
- Plan Certification Update
- Open Enrollment Metrics Summary
- Communications Update
- September RCNI Submission
- Q&A

# Six Month Look-Ahead

## September 2025

- 9/5/25: Final Plan Year 2026 Issuer Agreements sent to issuers with
- 9/15: SSHIX to send final plan confirmation list and countersigned issuer agreements to issuers
- 9/15: Plans Certified in SERFF
- 9/16: Issuers send signed agreements back to the Exchange
- 9/24: Countersigned Issuer agreements sent to carriers with final plan listings

## October 2025

- 10/1: Approved rate changes posted on DOI website
- 10/1: Consumer window shopping begins on NevadaHealthLink.com
- 10/1: URL links need to be posted for window shopping to begin
- 10/6 – 10/10: Limited data correction window
- 10/24 – 10/27: Passive Renewals Job
- 10/27 – 10/28: Renewal 834's Sent to Carriers

# Six Month Look-Ahead (Cont'd)

## November 2025

- 11/1: Anticipated public display of QHP quality rating information
- 11/1: Open Enrollment Begins

## December 2025

- 12/10 – 12/12: Secondary Passive Renewals (SPR) Job

## January 2026

- Open Enrollment ongoing
- 1/15 Open Enrollment ends at 11:59 PM

## February 2026 – no updates

# Policy Update

- The Nevada Health Link Policy Manual has been updated as of August 21, 2025. The updated policy manual can be found on the Nevada Health Link website: [www.nevadahealthlink.com/policy-manual/](http://www.nevadahealthlink.com/policy-manual/)
- As of the date of this presentation, the recent injunction relating to the stay on some rules introduced by the CMS' Marketplace Affordability and Integrity Final Rule, has not been finalized.
- We are in the process of analyzing impacts of the court's stay relating to the changes to the de minimis ranges for actuarial value (AV) calculations, through revisions to 45 C.F.R. §§ 156.140(c), 156.200(b)(3), and 156.400.

# Plan Certification

- Thank you everyone for your comments, suggestions and edits on the PY26 DRAFT Issuer Agreements and supporting documents.
- The PY26 FINAL Issuer Agreements were sent out to all carriers on Friday, September 5, 2025.

Please pay careful attention to the following due dates  
(This is an aggressive timeline):


1. Draft Issuer Agreements to be sent to carriers on 8/20/25
  2. Edits/suggestions due from carriers by COB on 9/3/25
  3. Final Issuer Agreements sent to carriers on 9/5/25
  4. Final **SIGNED** Issuer Agreements returned to SSHIX on 9/16/25
  5. Final **COUNTER SIGNED** Issuer Agreements sent to carriers on 9/24/25
- Plans are set to be marked as “Certified” on the SBE Platform as of 9/15/25. An email will be sent out notifying all carriers that this task has been completed.

# Plan Certification Continued

- The Division in collaboration with the Silver State Health Insurance Exchange have determined that it will be necessary to change the individual and small group market PY2026 rate filings to adjust the actuarial value de minimis ranges to be in compliance with the recent court injunction.
- Rate filing: clone/create new rate filing and add all required elements
- Binder (Rate filing associate schedule items component): associate new rate filing to existing Binder by
  - Removing the existing non-compliant rate schedule items
  - Validating the Rate Table in the Templates tab, add to new rate filing and associate to existing Binder
  - Validating the Plans and Benefits template in the Templates tab, add to new rate filing and associate to existing Binder
  - Add and associate the other revised schedule items (e.g., URRT, Actuarial Memorandum, etc.) from the new rate filing
- Forms: revise SOBs as needed, these will automatically update if already associated to the existing Binder. REMINDER: provide clean copies only of the revised SOBs.
- This will require a new transfer from SERFF to the Platform and all plans will need to be re-verified no later than September 29th



# Plan Certification Continued

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- Forms: revise SOBs as needed, these will automatically update if already associated to the existing Binder. REMINDER: provide clean copies only of the revised SOBs.
  - This will require a new transfer from SERFF to the Platform and all plans will need to be re-verified no later than September 29th
  - Please ensure that you are running the Data Integrity Tool and uploading the responses.

# September 2025 Enrollment Summary

## Health Enrollees – All Counties



**Total Enrollees\***  
**102,007**

Pending

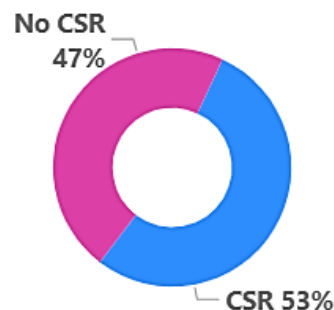
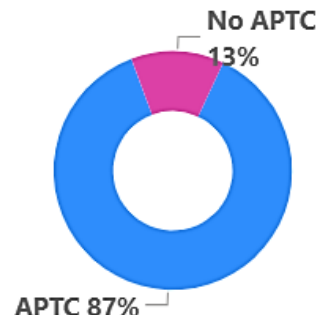
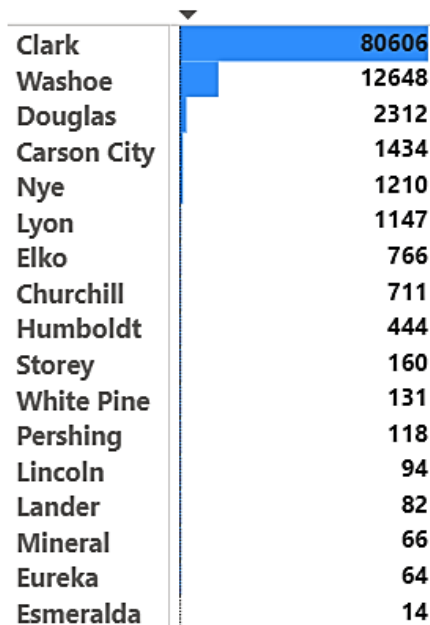
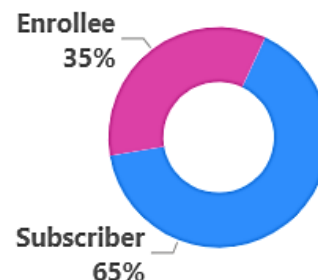
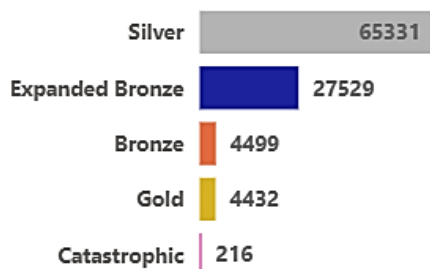
**546**

Confirmed - Passive

**51,247**

Confirmed - Active

**50,214**



Avg Premium Before APTC\*\*

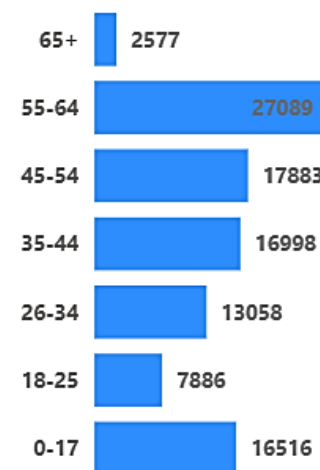
**\$552**

Avg Premium After APTC\*\*

**\$150**

Avg Premium After APTC\*\*

**\$460**



\*Includes unique enrollees with a PY2025 health plan in Confirmed or Pending status as of 9/8/25. 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.

# September 2025 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

19,315

Pending

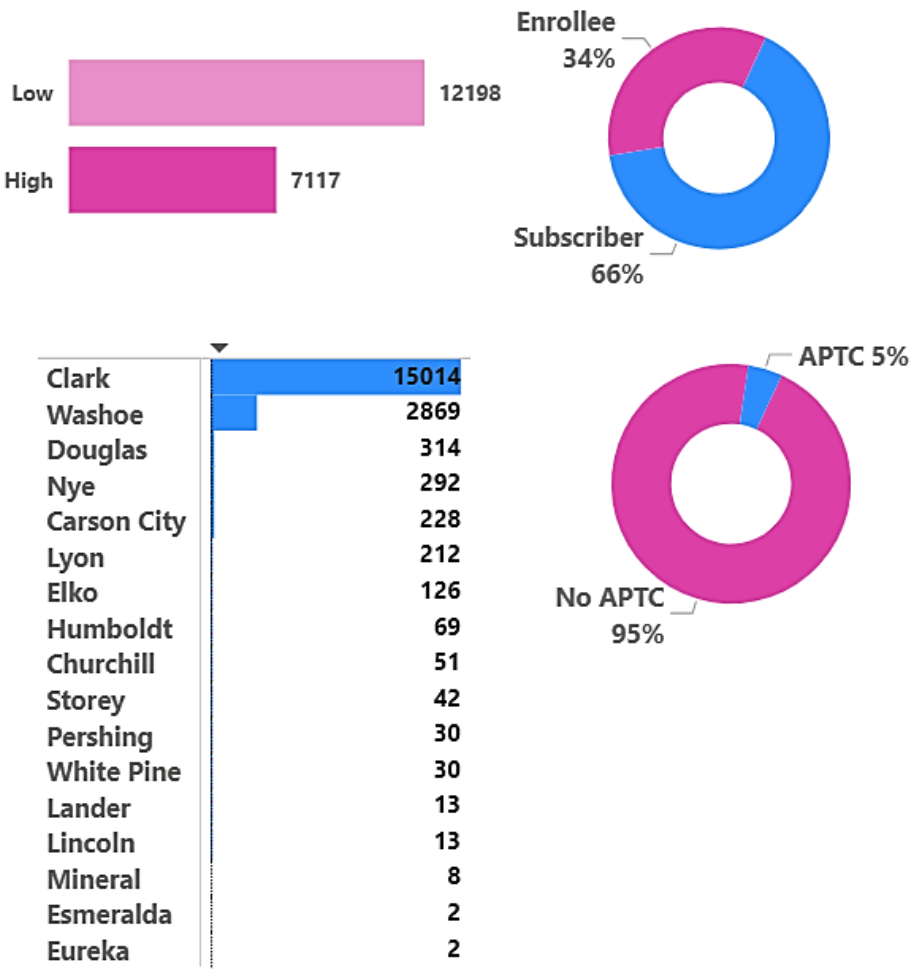
252

Confirmed - Passive

10,874

Confirmed - Active

8,189



Avg Premium Before APTC\*\*

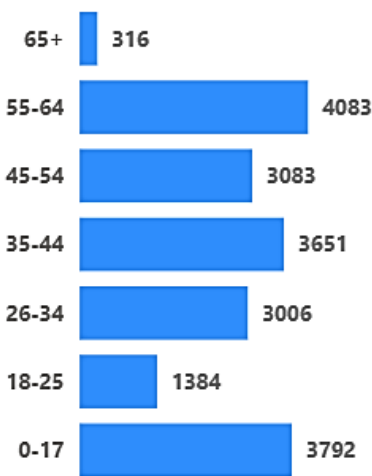
\$21

Avg Premium After APTC\*\*

\$21

Avg Premium After APTC\*\*

\$10



\*Includes unique enrollees with a PY2025 dental plan in Confirmed or Pending status as of 9/8/25. 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.

# Communications

- **Open Enrollment Campaign**
  - This year's campaign builds on last year's creative, keeping the animation style but rephrasing messaging to highlight value rather than savings.
- **Advertising Timeline**
  - First ads launch October 1 to promote window shopping.
  - OEP Campaign will launch November 1.
- **Prep Rallies**
  - Las Vegas: October 2 at the Place Station
  - Reno: October 7 at Tamarac Junction
  - Invitations will be sent next week. If you're not on our distribution list, please email me to be added.
- **Press Conference**
  - Scheduled for November 1
  - This year's event will be virtual
- **Stay Connected**
  - Join our newsletter for updates on upcoming Open Enrollment events, including a Reno town hall in November!

Questions? Contact: [kcharleson@exchange.nv.gov](mailto:kcharleson@exchange.nv.gov)

# September RCNI Submission

- The next RCNI Submission Deadline is Thursday, September 18th.
- 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	
<u>September 2025</u>	<b><u>Thursday, September 18</u></b>		<b><u>X</u></b>	
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](mailto:reconsupport@exchange.nv.gov)

Please submit questions re: Plan Certification to SSHIX Plan  
Certification Manager at:

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

Please submit Policy questions to Meagan Werth-Ranson at:

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