



# Division of Consumer Health Services Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

October 14, 2025



nevada  
**health link**

# Introductions – Division of Consumer Health Services & SSHIX

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# Agenda

- Six Month Look-Ahead
- October Enrollment Summary
- Plan Certification Update
- Policy Updates – H.R.1 & MIA
- Communications & Marketing Update
- October RCNI Submission
- Q&A

# Six Month Look-Ahead

## 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 (n/a to utilize for service area changes, plan offerings, or rate data). Must obtain state authorization prior to us of window shopping

## November, 2025

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

## December, 2025

- No updates – OEP
- 12/10 – 12/12: Secondary Passive Renewals (SPR) Job

# Six Month Look-Ahead (cont'd)

## January 2026

- Open Enrollment ongoing
- 1/15 Open Enrollment ends at 11:59 PM
- 1/20 Consumers will have 5 day buffer after completing application to select a plan for PY26 coverage

## February 2026

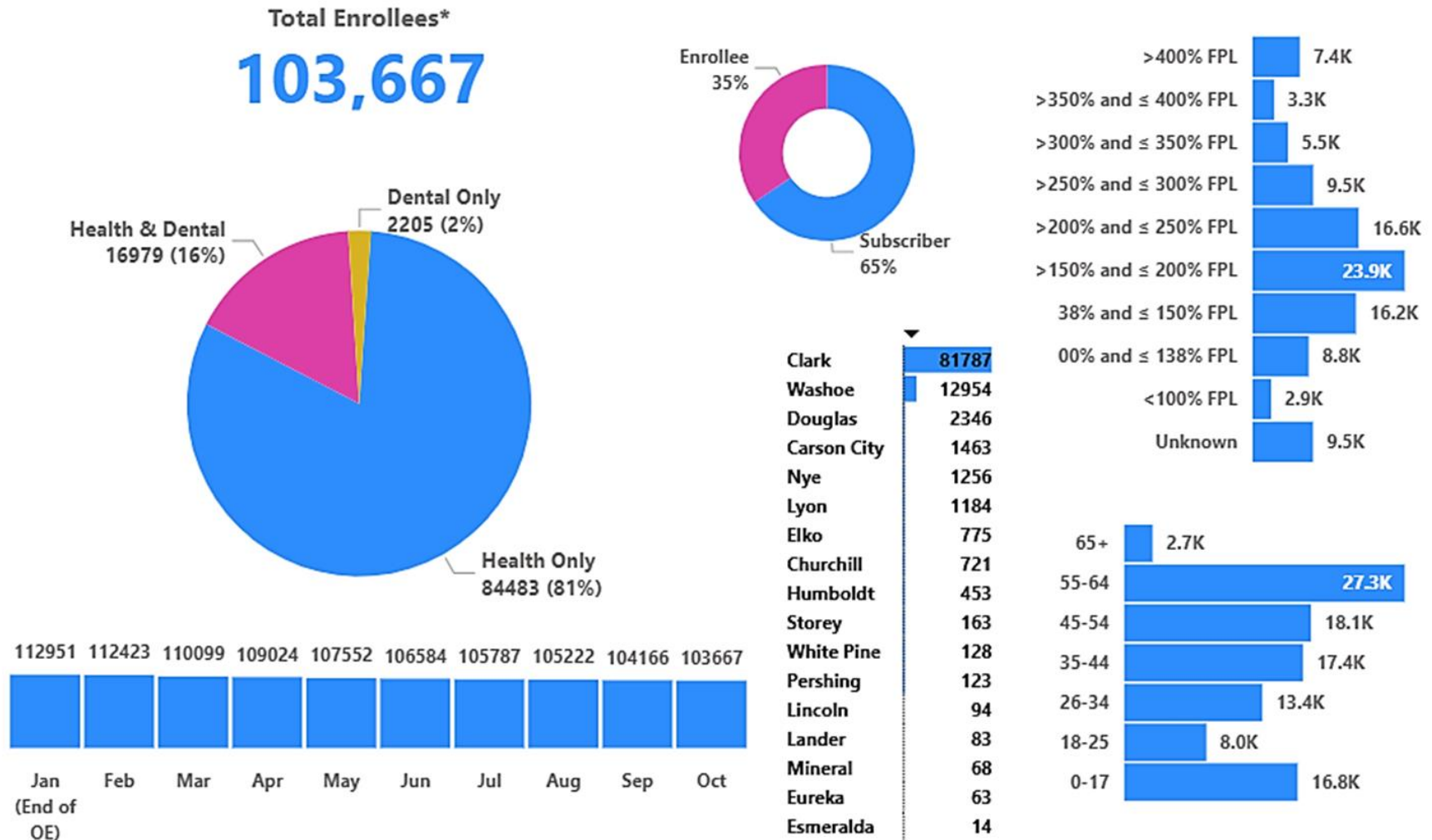
- No updates

## March 2026

- SSHIX to send out Intent to Sell and Intent to EDI Test forms
- SSHIX to reach out to Insurance Carriers for updated POC forms

# October 2025 Enrollment Summary

## All Enrollees – All Counties



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 10/3/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

# October 2025 Enrollment Summary

## Health Enrollees – All Counties



Total Enrollees\*

**101,462**

Pending

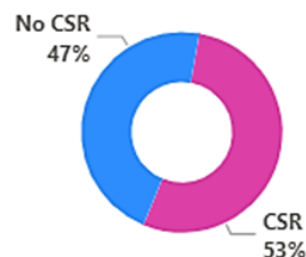
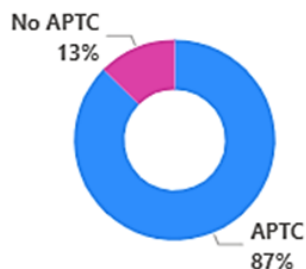
**791**

Confirmed - Passive

**50,474**

Confirmed - Active

**50,197**



Avg Premium Before APTC\*\*

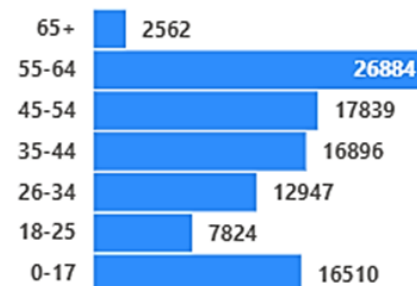
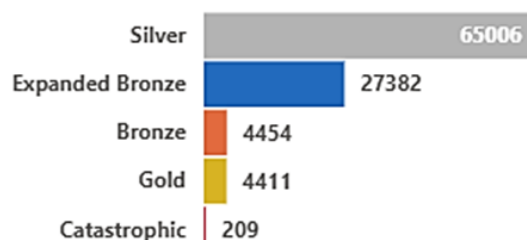
**\$551**

Avg Premium After APTC\*\*

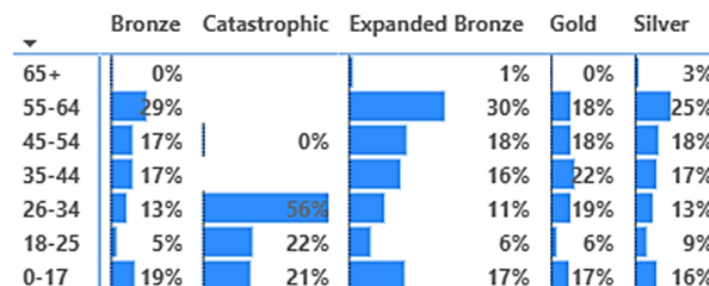
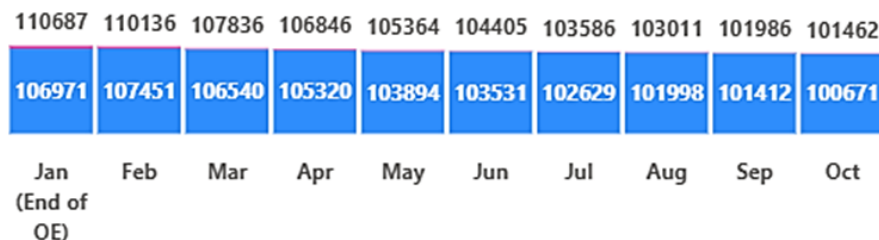
**\$149**

Avg APTC\*\*

**\$460**



Confirmed Pending



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 10/3/25. 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.

# October 2025 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

**19,184**

Pending

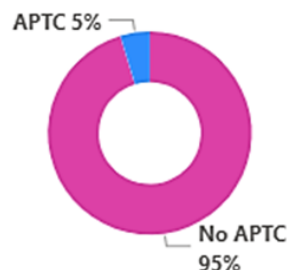
**303**

Confirmed - Passive

**10,687**

Confirmed - Active

**8,194**



Avg Premium Before APTC\*\*

**\$21**

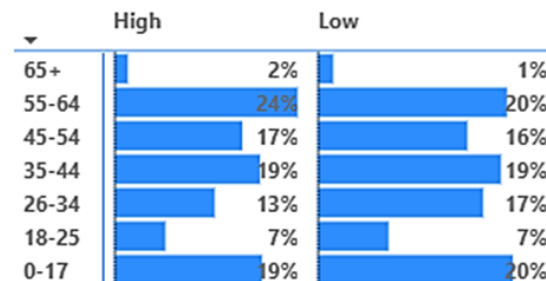
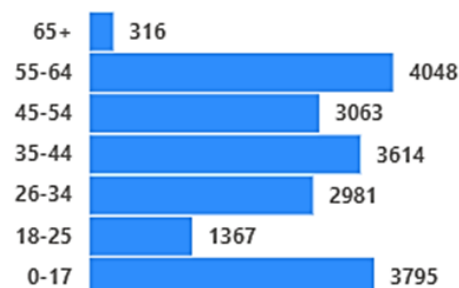
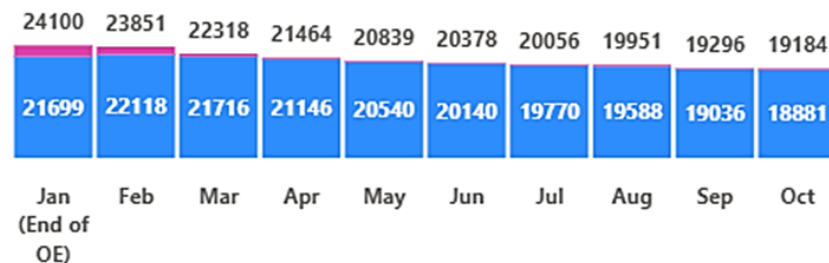
Avg Premium After APTC\*\*

**\$21**

Avg APTC\*\*

**\$10**

● Confirmed ● Pending



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 10/3/25. 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.



# Plan Certification

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- All QHP and QDP plans have been marked as “Certified” in SERFF on the SBE Nevada Health Link Platform.
- Window Shopping is now live. Window Shopping will be open from 10/1/25 through 10/31/25.
- The Open Enrollment Period for Plan Year 2026 is 11/1/25 through 1/15/26.

Happy Plan Year 2026! Thank you everyone for the hard work and collaboration through this very eventful process this year.

## Marketplace Federal Regulatory Updates

- H.R.1 - One Big Beautiful Bill Act – July 4, 2025
- CMS Final Rule – Marketplace Integrity and Affordability – June 25, 2025
- City of Columbus v. Kennedy (CMS Final Rule) – August 22, 2025 - current

# Policy Updates – CMS Final Rule



## August 25, 2025

- DACA recipients ineligible to enroll in Marketplace Coverage.
- 90-day requirement to resolve DMI (removal of automatic 60-day extension).
- Premium payment threshold creation (sunsets PY26).

## Open Enrollment – Plan Year 2027

- Shortens the annual Open Enrollment Period to a maximum of 9 weeks and must end no later than December 31st. Also requires all OEP enrollments take effect on January 1 of the plan year.

- Prohibition on Coverage of "Sex-Trait Modification" as an EHB.
- Changes to Premium Adjustment Percentage Index.

## January 1, 2026

# Policy Updates – H.R.1 (One Big Beautiful Bill)



## Plan Year 2026

-No APTC for lawfully present immigrants who are **both** ineligible for Medicaid due to immigrant status (5-year waiting period) **and** are making below 100% of poverty.

-No APTC for consumer who enrolls in a plan via non-QLE SEP.

-**HSA** offerings extended to all Bronze and Catastrophic plans, terming as High-Deductible Health Plan.

-Expanded eligibility for Catastrophic plans.

## Plan Year 2028

-Requires Marketplace enrollees to have their enrollment information **actively verified** each year prior to receiving an APTC or CSR.

-APTC **cannot be awarded until all eligibility verification is complete**. The HHS Secretary may waive the inability to receive APTC for an individual who enrolls through an SEP for a change in family size.

-Recapture of **excess premium tax credits** removing income caps.

-**Change to 'lawfully present' definition** permitting premium tax credits only for certain individuals.

-**Prohibits** eligibility for **premium tax credits for individuals not eligible for Medicaid** because of failure to meet community engagement requirements.

## Plan Year 2027

# Communications Updates



## Campaign Strategy

- Expanding on last year's campaign with a bigger focus on value over cost.
- Encouraging window shopping and early action so consumers aren't surprised in the new plan year.

## Spanish-Language Outreach

- Radio spots, influencer partnerships, and trans-created content.
- Launching a Spanish Facebook page next month.

## Influencers

- Collaborating with local musicians to promote the NVHL jingle and highlight the importance of coverage.

# Plan Year 2026 Nevada Health Link Commercial



# October RCNI Submission

- The next RCNI Submission Deadline is **Monday, October 20.**
- 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
<b>January 2025</b>	Monday, January 20		X	X
February 2025	Thursday, February 20		X	X
<b>March 2025</b>	Thursday, March 20		X	X
<b>April 2025</b>	Monday, April 21		X	
May 2025	Monday, May 19		X	
<b>June 2025</b>	Thursday, June 19		X	
<b>July 2025</b>	Monday, July 21		X	
<b>August 2025</b>	Thursday, August 21		X	
<b>September 2025</b>	Thursday, September 18		X	
<b>October 2025</b>	<b><u>Monday, October 20</u></b>		<b><u>X</u></b>	
<b>November 2025</b>	Thursday, November 20	X	X	
<b>December 2025</b>	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 W. Ranson at:

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