



# Division of Consumer Health Services Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

November 18, 2025



# Introductions – Division of Consumer Health Services & SSHIX



**Janel Davis** – Exchange Executive Officer

[j-davis@exchange.nv.gov](mailto:j-davis@exchange.nv.gov)

**Max Borgman**– ISO

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

**Nathan Osborne** – Health Resource Analyst

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

**Kourtney Powers** – Policy Analyst MA2

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

# Agenda

- Six Month Look-Ahead
- November Enrollment Summary
- PY26 Open Enrollment Update
- State & Federal Policy Updates
- November RCNI Submission
- Q&A

# Six Month Look-Ahead

## 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

## 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

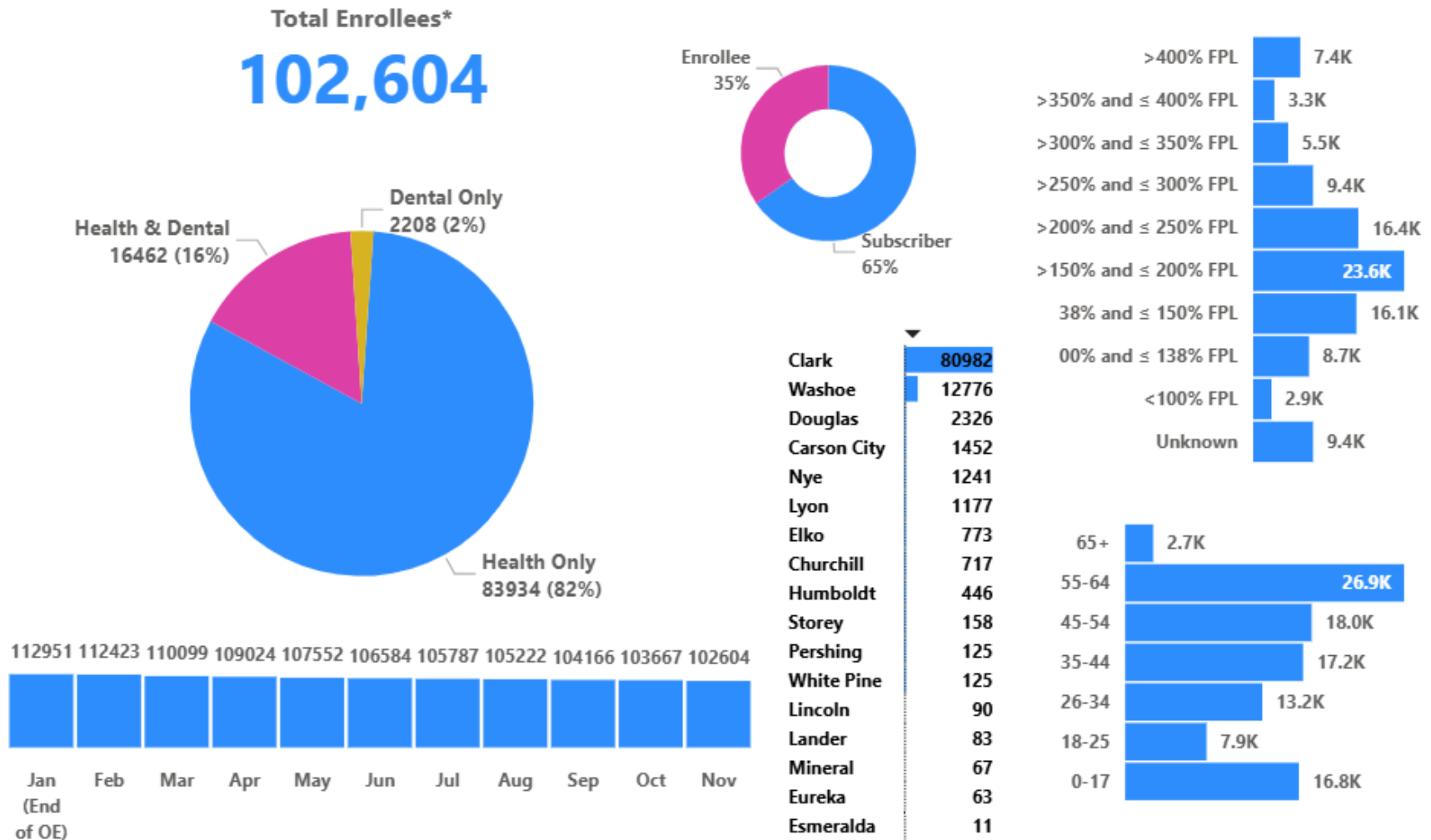
- SSHIX to send out Intent to Sell and Intent to EDI Test forms
- SSHIX to reach out to Insurance Carriers for updated POC forms

## April 2026

- Intent to Sell forms due from issuers on 4/1/26

# November 2025 Enrollment Summary

## All Enrollees – All Counties



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 11/3/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

# November 2025 Enrollment Summary

## Health Enrollees – All Counties



Total Enrollees\*

# 100,396

Pending

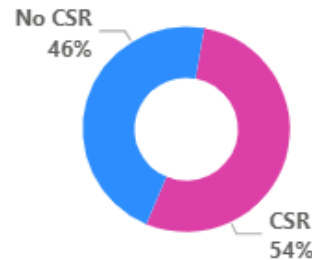
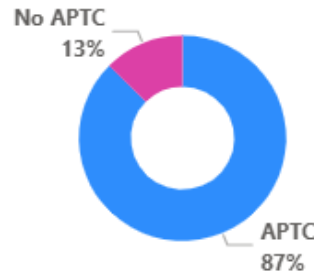
## 553

Confirmed - Passive

## 49,509

Confirmed - Active

## 50,334



Avg Premium Before APTC\*\*

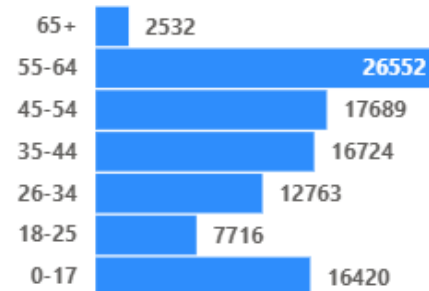
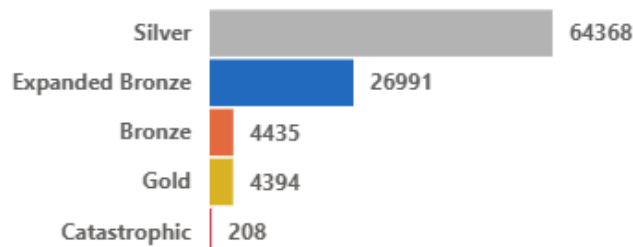
## \$551

Avg Premium After APTC\*\*

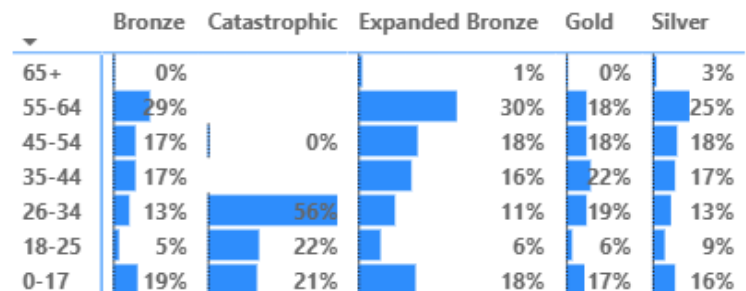
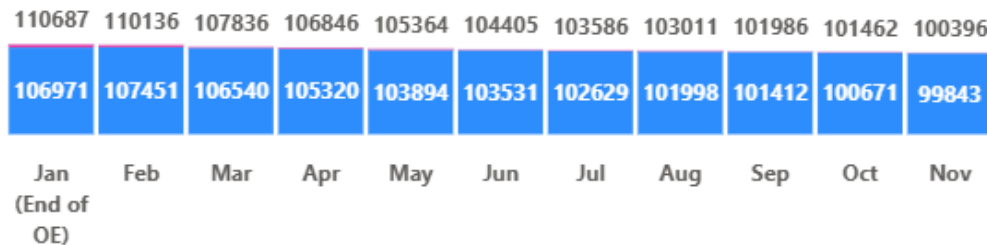
## \$149

Avg APTC\*\*

## \$460



● Confirmed ● Pending



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 11/3/25. 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.

# November 2025 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

**18,670**

Pending

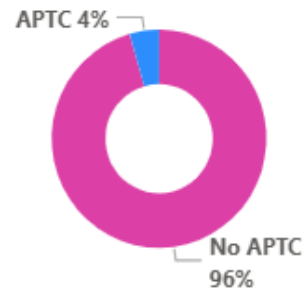
**203**

Confirmed - Passive

**10,367**

Confirmed - Active

**8,100**



Avg Premium Before APTC\*\*

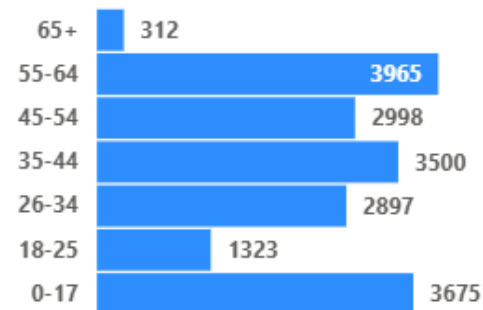
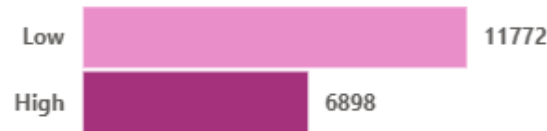
**\$21**

Avg Premium After APTC\*\*

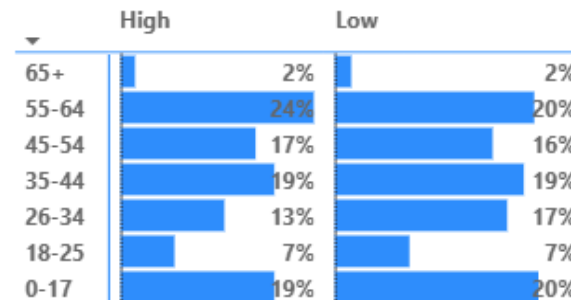
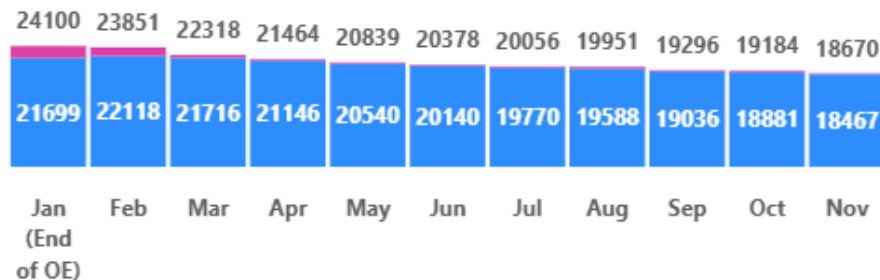
**\$21**

Avg APTC\*\*

**\$10**



● Confirmed ● Pending



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 11/3/25. 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.

# PY26 Open Enrollment Update

---



- This year's Passive Renewals job resulted in 102,158 unique enrollees being renewed, including 100,0067 unique Health enrollees and 18,021 unique Dental enrollees
- This represents an overall Renewal Success Rate of 99.22%
- Post-Renewal Reports were distributed to carriers in early November
- Between 11/1 -11/17, SSHIX has processed 13,056 Active Health Plan Selections and 1,521 Active Dental Plan Selections. These numbers include both New Enrollees and Active Re-Enrollees.
- As of 11/17, SSHIX is tracking 99,791 unique Health enrollees and 18,671 unique Dental enrollees in Pending or Confirmed status.



# Policy Updates

---



## **State Updates**

- Nevada Legislature is currently in its 36<sup>th</sup> (2025) Special Session
- Entered 11/13/2025

## **Federal Updates**

- Government shutdown – October 1 through November 12
  - Enhanced Premium Tax Credits set to expire December 31, 2025.

# November RCNI Submission

- The next RCNI Submission Deadline is **Thursday, November 20.**
- Carriers are expected to submit an RCNI for Plan Year 2025 and 2026.
- 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	
September 2025	Thursday, September 18		X	
October 2025	Monday, October 20		X	
November 2025	<b>Thursday, November 20</b>	<b>X</b>	<b>X</b>	
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 Janel Davis at:

[j-davis@exchange.nv.gov](mailto:j-davis@exchange.nv.gov)