



# Division of Consumer Health Services Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

December 9, 2025



nevada  
**health link**

# Introductions – Division of Consumer Health Services & SSHIX



**Janel Davis** – Exchange Executive Officer

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# Agenda

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

# Six Month Look-Ahead

## 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

# Six Month Look-Ahead

## April 2026

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

## May 2026

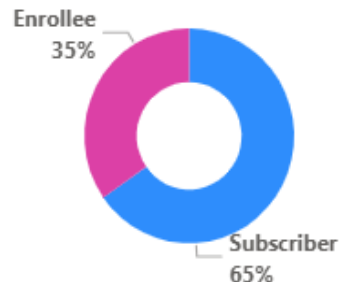
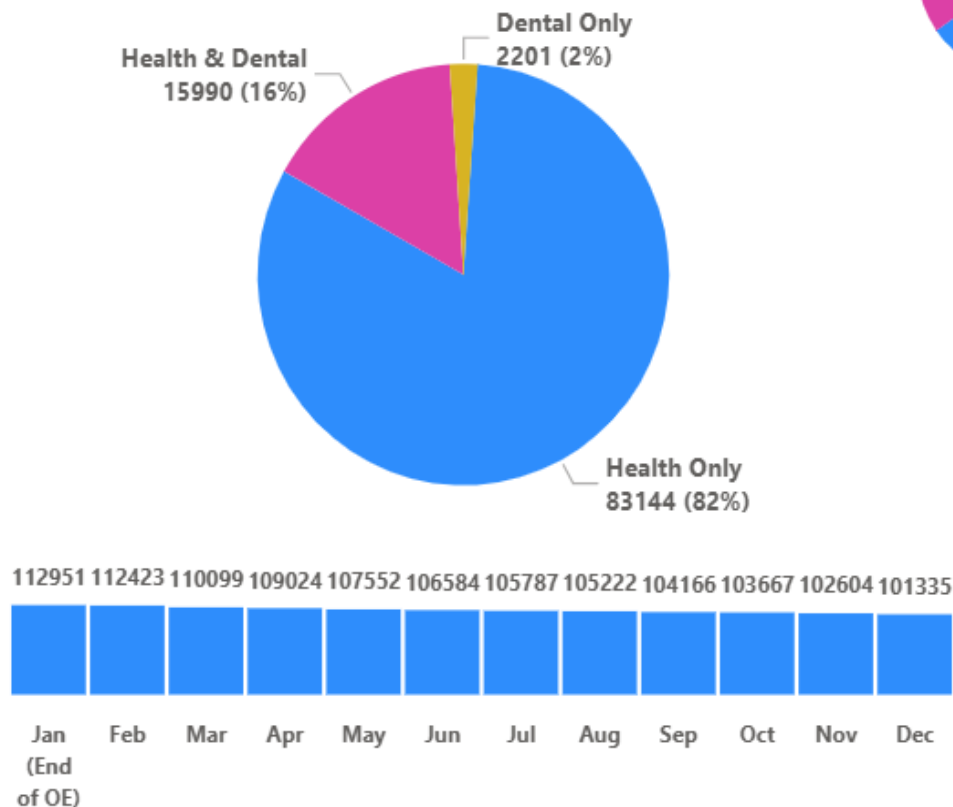
- Plan Year 2027 Binders prepared for initial Binder Submission deadline in late May/early June.
- Mid May: CMS QHP Enrollee Survey data submission deadline
- Late May: HHS-approved QHP Enrollee Survey vendor securely submits the survey response data to CMS on behalf of the QHP issuer

# December 2025 Enrollment Summary

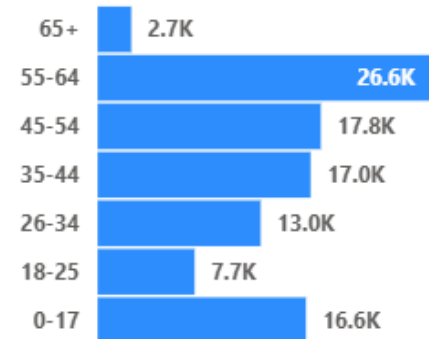
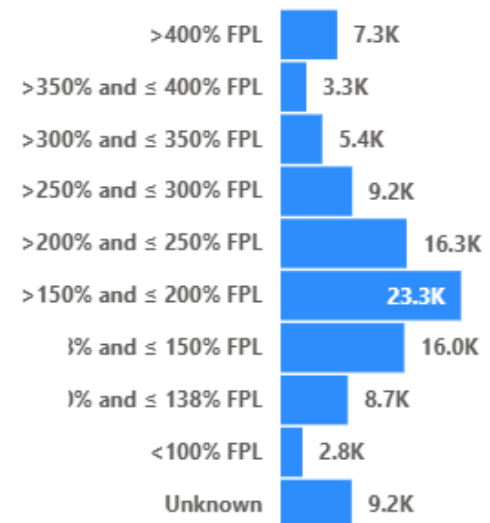
## All Enrollees – All Counties

Total Enrollees\*

**101,335**



Clark	79,931
Washoe	12,676
Douglas	2,296
Carson City	1,428
Nye	1,229
Lyon	1,163
Elko	757
Churchill	708
Humboldt	443
Storey	158
White Pine	123
Pershing	122
Lincoln	88
Lander	82
Mineral	65
Eureka	63
Esmeralda	11



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 12/2/25. Consumers with Terminated or Cancelled policies have been removed from these counts.

# December 2025 Enrollment Summary

## Health Enrollees – All Counties



Total Enrollees\*

**99,134**

Pending

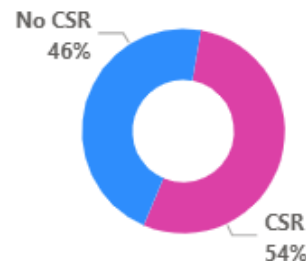
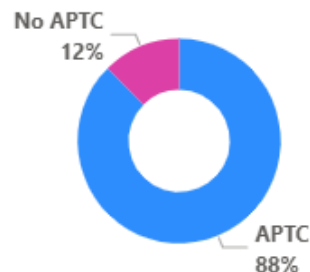
**396**

Confirmed - Passive

**48,704**

Confirmed - Active

**50,034**



Avg Premium Before APTC\*\*

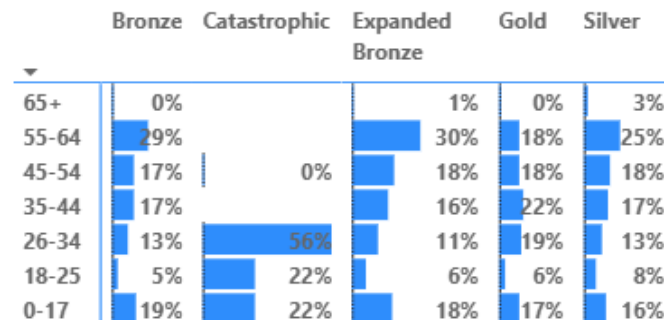
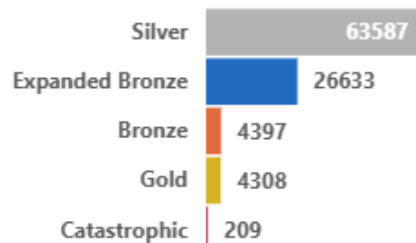
**\$551**

Avg Premium After APTC\*\*

**\$148**

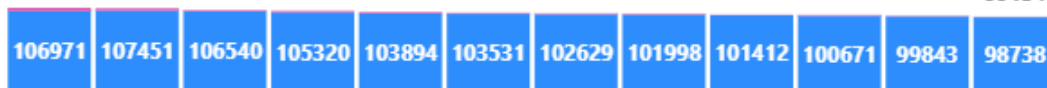
Avg APTC\*\*

**\$460**



● Confirmed ● Pending

110687 110136 107836 106846 105364 104405 103586 103011 101986 101462 100396 99134



Jan  
(End of  
OE)

Feb

Mar

Apr

May

Jun

Jul

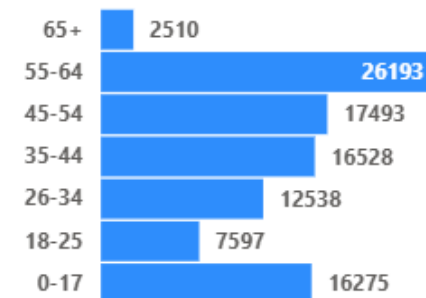
Aug

Sep

Oct

Nov

Dec



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 12/2/25. 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.

# December 2025 Enrollment Summary

## Dental Enrollees – All Counties



Total Enrollees\*

**18,191**

Pending

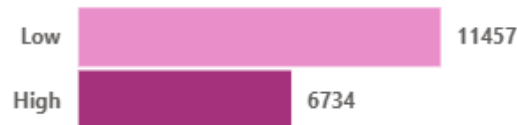
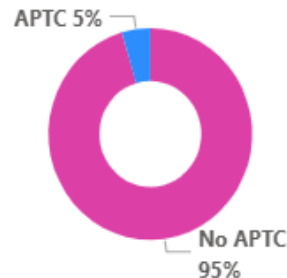
**155**

Confirmed - Passive

**10,108**

Confirmed - Active

**7,928**



Avg Premium Before APTC\*\*

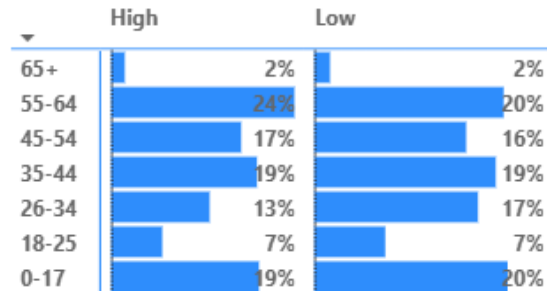
**\$21**

Avg Premium After APTC\*\*

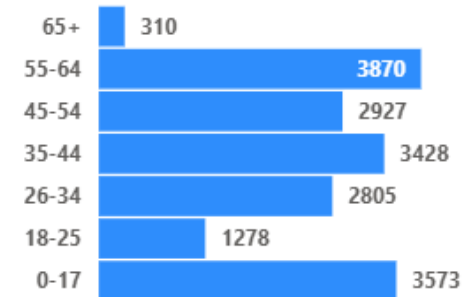
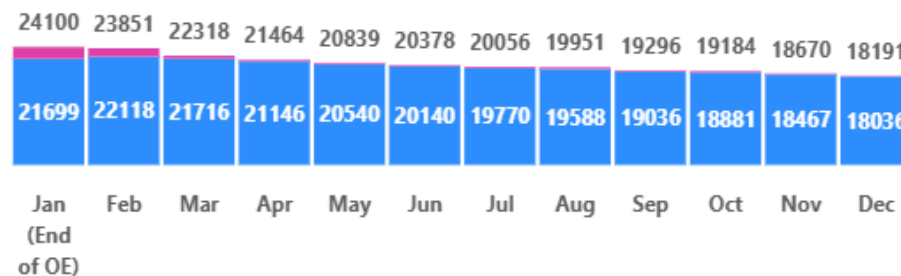
**\$21**

Avg APTC\*\*

**\$10**



● Confirmed ● Pending



\*Includes unique enrollees with a PY25 plan selection in Confirmed or Pending status as of 12/2/25. 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

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- Between 11/1 -12/8, SSHIX has processed 29,652 Active Health Plan Selections and 3,298 Active Dental Plan Selections. These numbers include both New Enrollees and Active Re-Enrollees.
- As of 12/8, SSHIX is tracking 99,886 unique Health enrollees and 19,379 unique Dental enrollees in Pending or Confirmed status.
- As of 12/8, 112,729 unique individuals have been found eligible for a Plan Year 2026 QHP, of which 89,092 (or 79%) have been found eligible for APTC and/or CSRs.

# Policy Updates

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The 36th (2025) Special Session convened on November 13, 2025 at 10:07 AM and adjourned *sine die* on November 19, 2025 at 10:19 PM.

## State Updates

- **SB4 (Sec. 10) - Broker Compensation Funding**
  - Appropriations to compensate brokers for enrolling individuals in Public Option plans.
- **SB4 (Sec. 11) - Community Outreach Grants**
  - Allocations for grants to community-based organizations to support education and enrollment in Medicaid and Public Option plans.

# December RCNI Submission

- The next RCNI Submission Deadline is **Thursday, December 18.**
- Carriers are expected to submit an RCNI for Plan Year 2024, 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	Thursday, November 20	X	X	
December 2025	<b>Thursday, December 18</b>	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)