



Division of Consumer Health Services Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

February 10, 2026



nevada
health link

Introductions – Division of Consumer Health Services

Jennifer Krupp – Division Administrator

jkrupp@nvha.nv.gov

Janel Davis – Exchange Executive Officer

j-davis@exchange.nv.gov

Adam Plain – Agency Manager, Public Option

a.plain@nvha.nv.gov

Max Borgman – Information Systems Manager

mborgman@exchange.nv.gov

Beatris Ramirez – BPA2 Recon Team Lead

b-ramirez@nvha.nv.gov

Nathan Osborne – Compliance Manager

nosborne@nvha.nv.gov

Joseph Filippi – Policy Manager

jofilippi@nvha.nv.gov

Agenda

- Six Month Look-Ahead
- PY26 Open Enrollment Summary
 - Appendix 1 PY26 OEP Summary by Rating Areas
- Public Option – BBSP & 1332 Waiver updates
- State & Federal Policy Updates
- Plan Certification Updates
- February RCNI Submission
- Q&A

Six Month Look-Ahead

February 2026

- Special Enrollment Period
- SSHIX updating POC forms in comms w/ Insurance Carriers

March 2026

- SSHIX to send out Intent to Sell and Intent to EDI Test forms
- Draft Letter to Issuers for Review

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

Six Month Look-Ahead

June 2026

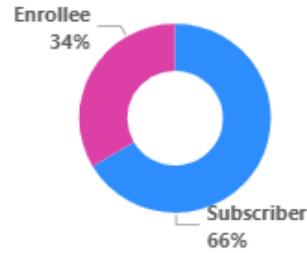
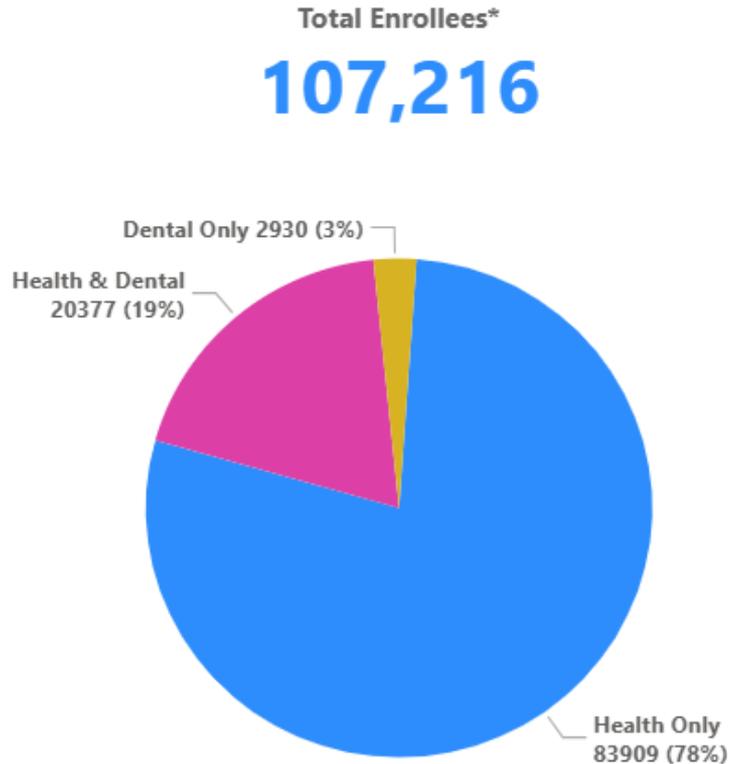
- Early June: Binders & Form submissions due in SERFF
- Initial review of binder data submitted
- Mid-June: QHP issuer submits validated QRS clinical measure data, with attestation to CMS via IDSS
- 6/17: Initial Objection Letter to be sent out

July 2026

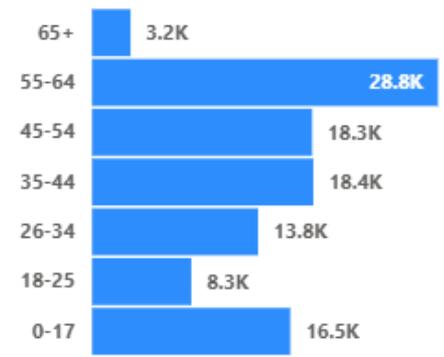
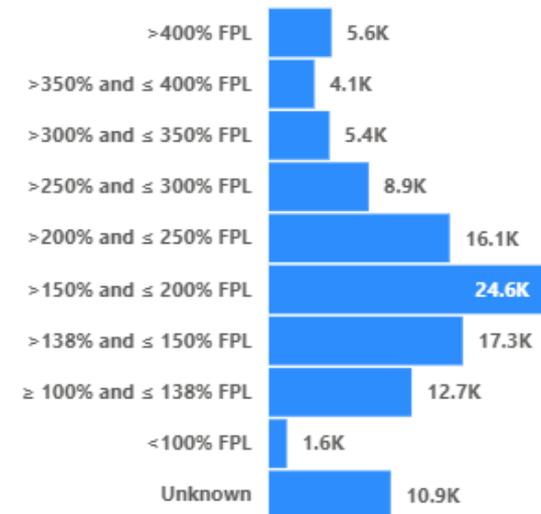
- 7/14: First data transfer from SERFF to the Nevada Health Link SBE Platform
- 7/14-8/22: Issuer Plan Preview begins

PY2026 Open Enrollment Summary

All Enrollees – All Counties



County	Count
Clark	86,069
Washoe	12,580
Douglas	2,180
Carson City	1,401
Nye	1,238
Lyon	1,175
Elko	731
Churchill	683
Humboldt	453
Storey	155
Pershing	125
White Pine	120
Lincoln	90
Lander	84
Mineral	62
Eureka	59
Esmeralda	13



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2026 Open Enrollment Summary

Health Enrollees – All Counties

Total Enrollees*
104,286

Pending

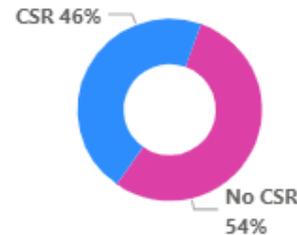
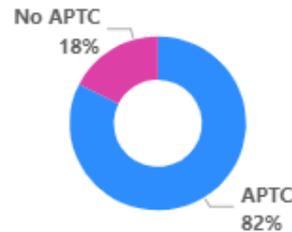
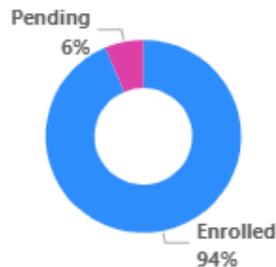
6,636

Confirmed - Passive

41,103

Confirmed - Active

56,547



Avg Premium Before APTC**

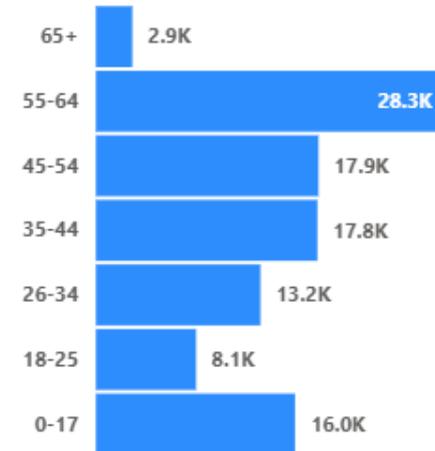
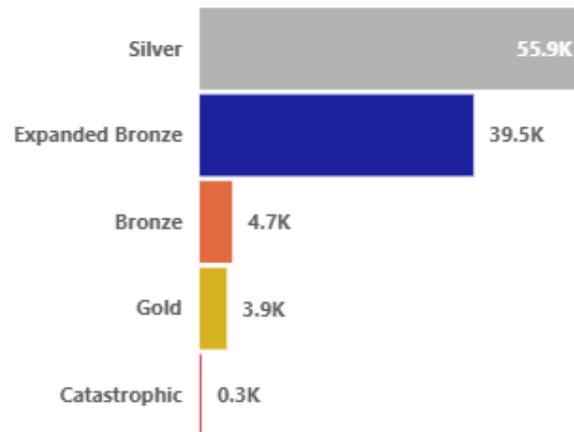
\$659

Avg Premium After APTC**

\$234

Avg APTC**

\$516



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**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

PY2026 Open Enrollment Summary

Dental Enrollees – All Counties

Total Enrollees*

23,307

Pending

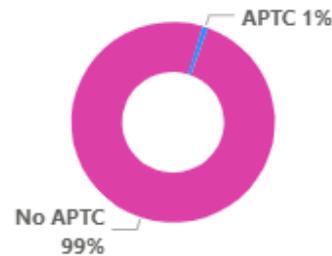
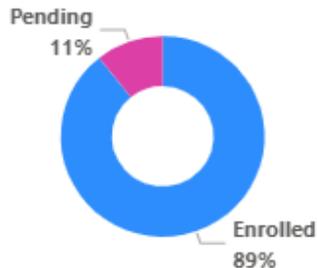
2,490

Confirmed - Passive

13,813

Confirmed - Active

7,004



Avg Premium Before APTC**

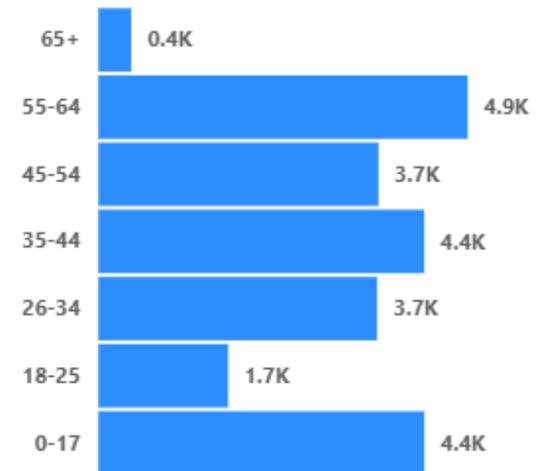
\$21

Avg Premium After APTC**

\$21

Avg APTC**

\$12



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Public Option

Battle Born State Plans

- ~10,700 enrollees at the end of OE
- ~10.3% of all NVHL enrollment

1332 Waiver

- Reinsurance program guidance coming "soon"
- Webinar and individual carrier calls
- Begin developing your teams

Policy Updates – State



Senate Bill (SB) 4 from the 36th (2025) Special Session

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

Policy Updates – Federal



- Enhanced PTCs expired 12/31/2025
- 2027 NBPP Proposed Rule – Released 2/9/2026
- CMS MIA Rule – Stayed Provisions: *City of Columbus v. Kennedy, No. 25-cv-2114*
- H.R.1 (One Big Beautiful Bill Act)

Plan Certification Update

The Draft Plan Year 2027 Letter to Issuers is currently in DRAFT form and still undergoing internal review. Once the review is complete, this letter will be sent out and will be published on the Carrier Resources page of the Nevada Health Link website.

As a reminder, the Intent to Sell and Intent to EDI test forms are posted on the NV Health Link website under Carrier Resources.

(Note, the Intent to EDI test forms are only required for new carriers who did not offer plans in PY2026)

February RCNI Submission

- The next RCNI Submission Deadline is **Thursday, February 19th.**
- Carriers are expected to submit an RCNI for Plan Year 2025 and 2026.
- SSHIX has published a calendar of [2026 Monthly RCNI Submission Deadlines](#) to Nevada Health Link's [Carrier Resources Page](#)

Month	Submission Deadline	2027 RCNI	2026 RCNI	2025 RCNI
January 2026	Monday, January 19		X	X
February 2026	Thursday, February 19		X	X
March 2026	Thursday, March 19		X	X
April 2026	Monday, April 20		X	
May 2026	Thursday, May 21		X	
June 2026	Thursday, June 18		X	
July 2026	Monday, July 20		X	
August 2026	Thursday, August 20		X	
September 2026	Monday, September 21		X	
October 2026	Monday, October 19		X	
November 2026	Thursday, November 19	X	X	
December 2026	Monday, December 21	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

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

pmanagement@exchange.nv.gov

Please submit Policy questions to Joseph Filippi at:

jofilippi@nvha.nv.gov

Appendix 1

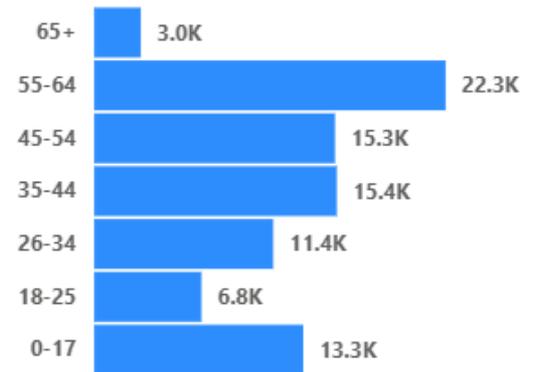
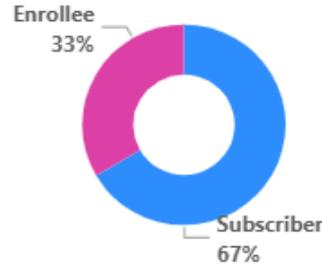
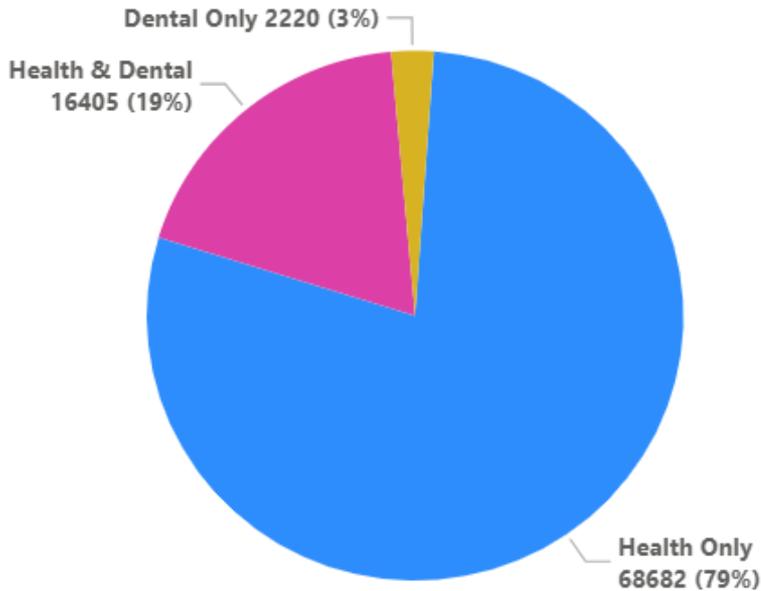
PY2026 Open Enrollment Summary by Rating Area



PY2026 Open Enrollment Summary

All Enrollees – Rating Area 1

Total Enrollees*
87,307

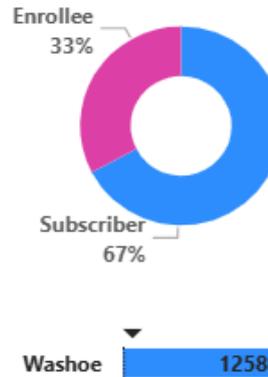
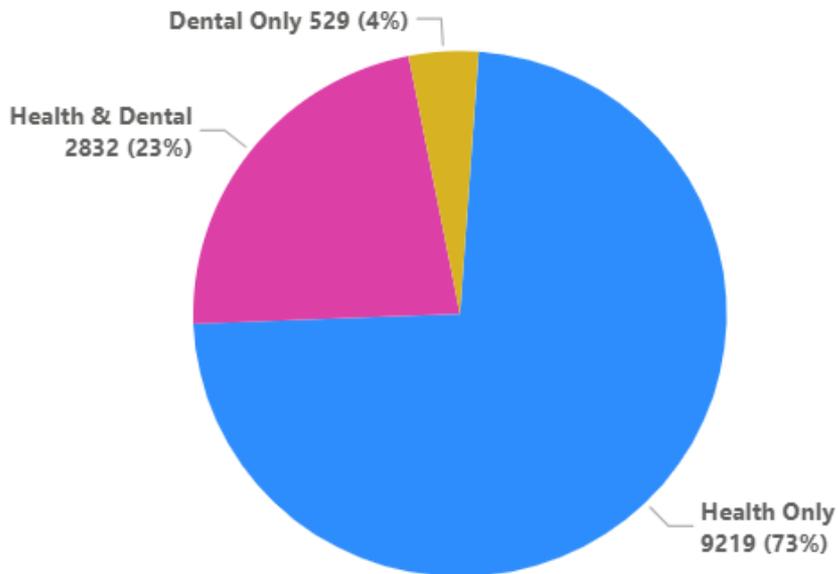


*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

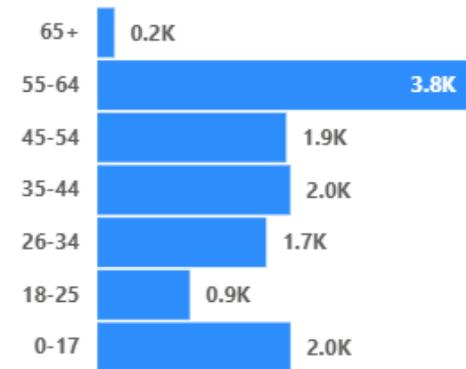
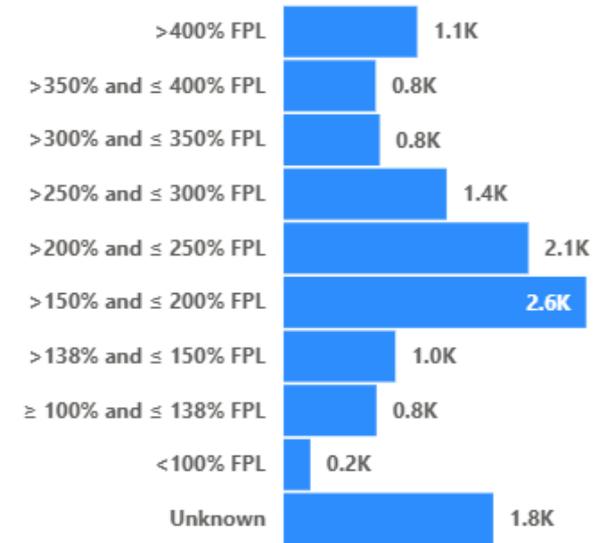
PY2026 Open Enrollment Summary

All Enrollees – Rating Area 2

Total Enrollees*
12,580



Washoe 12,580

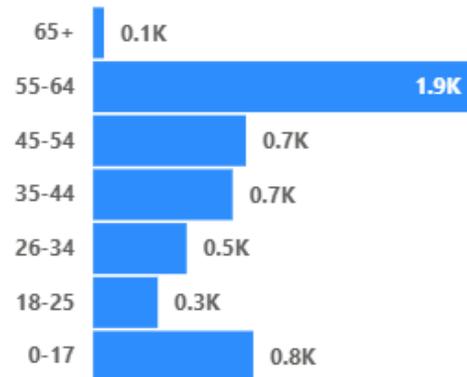
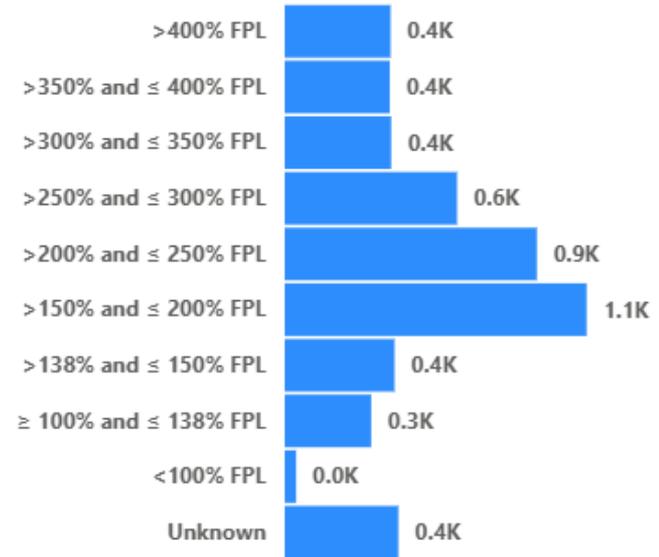
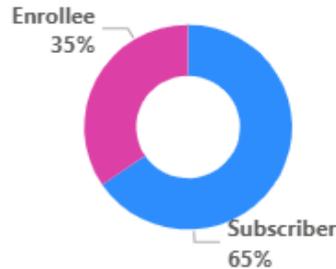
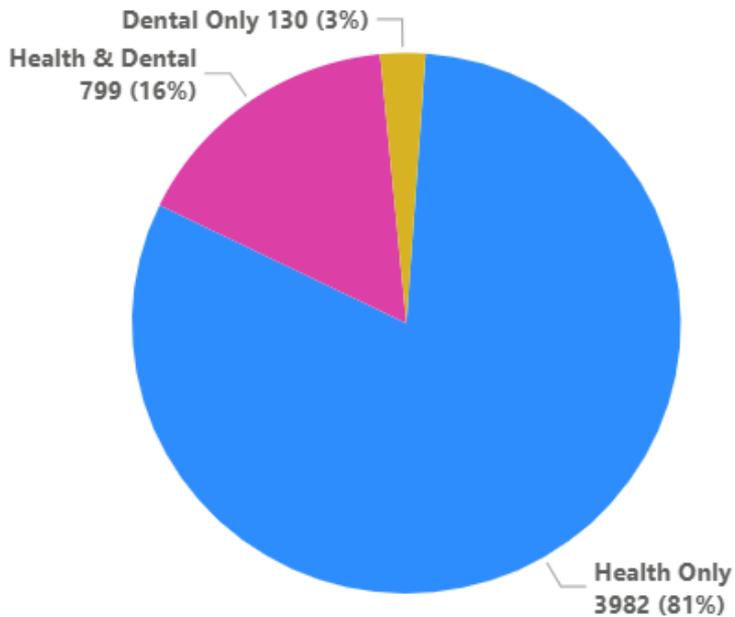


*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2026 Open Enrollment Summary

All Enrollees – Rating Area 3

Total Enrollees*
4,911



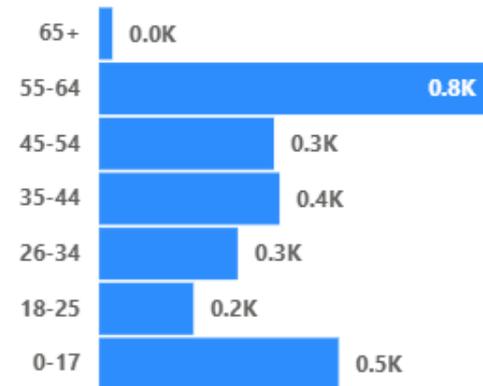
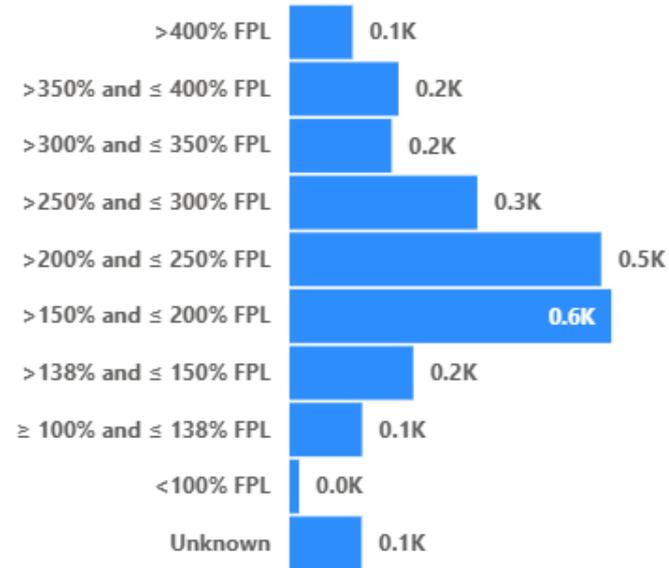
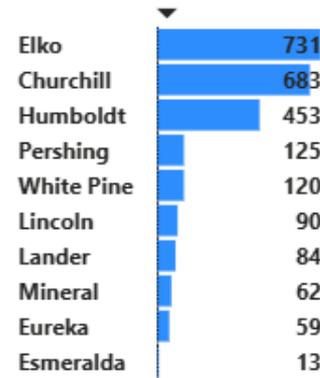
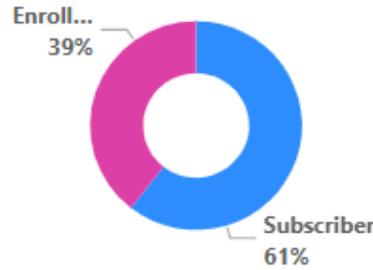
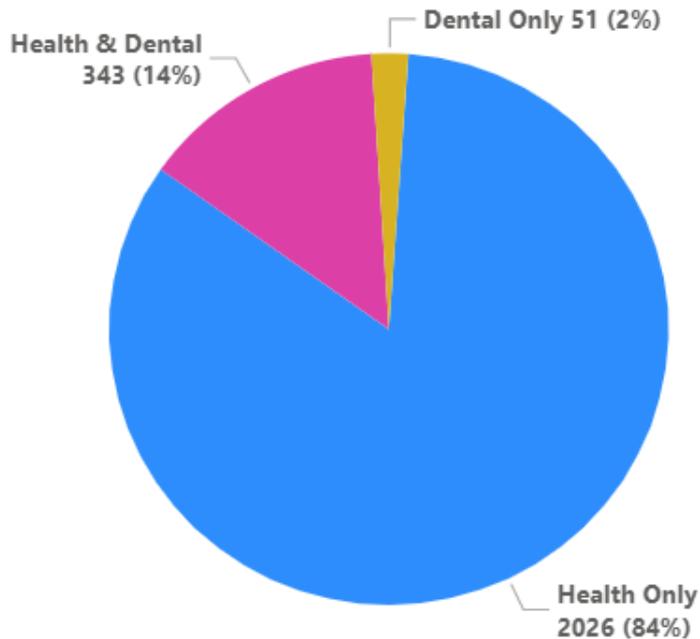
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PY2026 Open Enrollment Summary

All Enrollees – Rating Area 4

Total Enrollees*

2,420



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PY2026 Open Enrollment Summary

Health Enrollees – Rating Area 1

Total Enrollees*

85,085

Pending

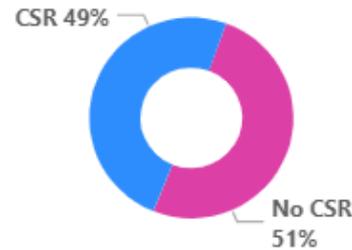
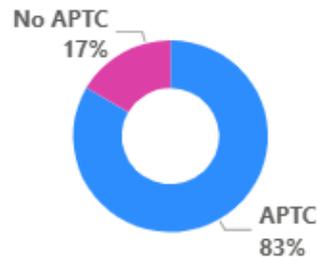
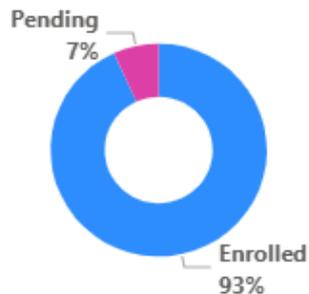
5,769

Confirmed - Passive

33,547

Confirmed - Active

45,769



Avg Premium Before APTC**

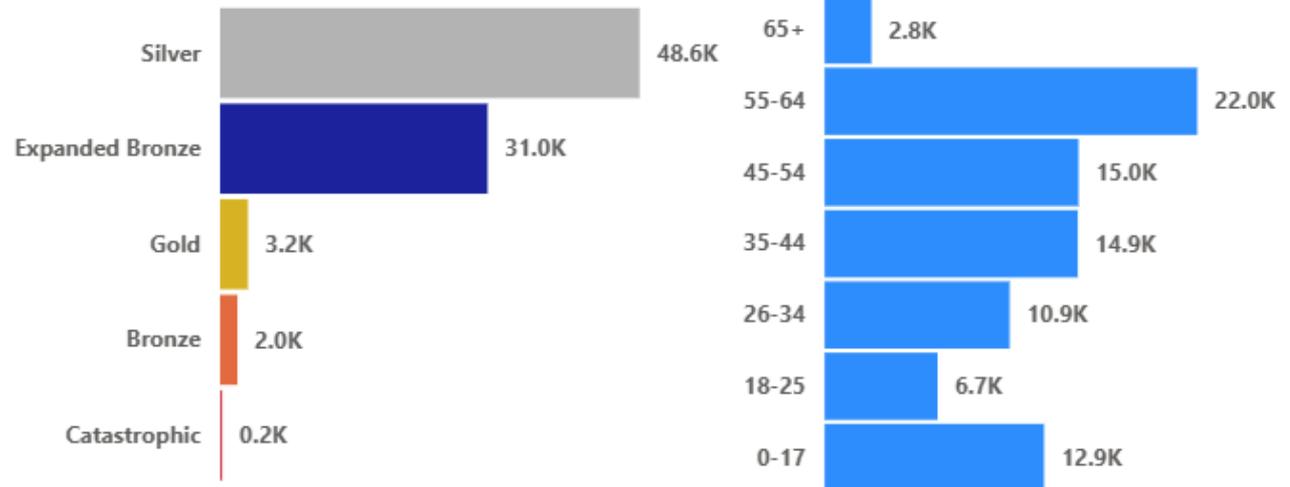
\$622

Avg Premium After APTC**

\$213

Avg APTC**

\$491



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**Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.

PY2026 Open Enrollment Summary

Health Enrollees – Rating Area 2

Total Enrollees*

12,051

Pending

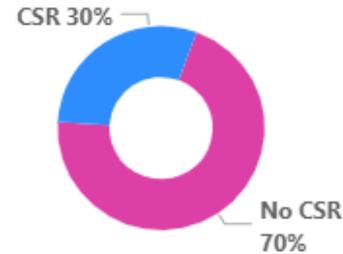
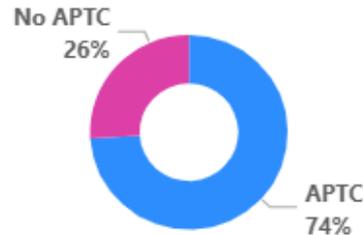
586

Confirmed - Passive

4,302

Confirmed - Active

7,163



Avg Premium Before APTC**

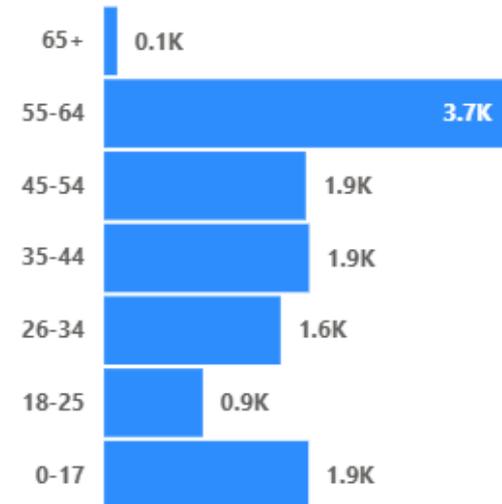
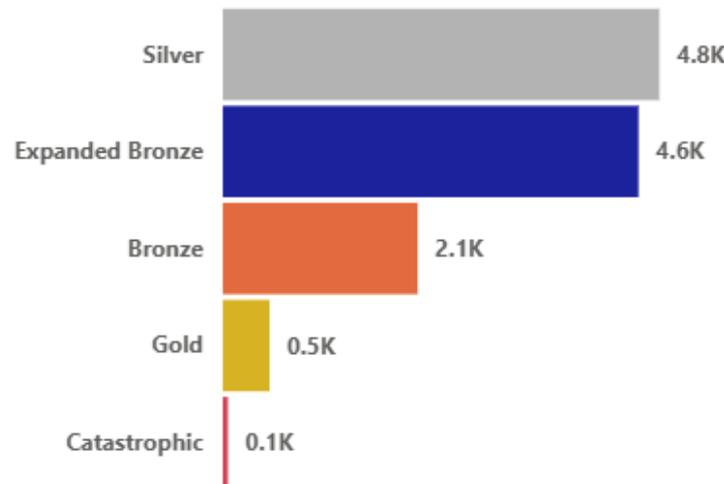
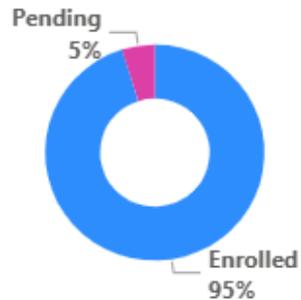
\$729

Avg Premium After APTC**

\$348

Avg APTC**

\$515



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PY2026 Open Enrollment Summary

Health Enrollees – Rating Area 3



Total Enrollees*

4,781

Pending

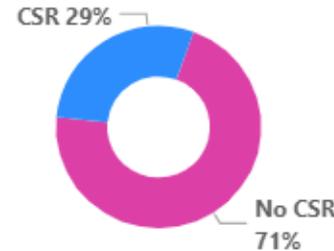
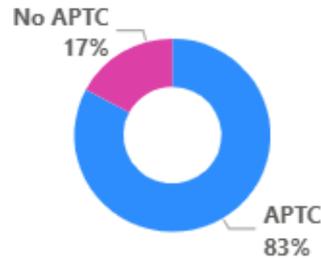
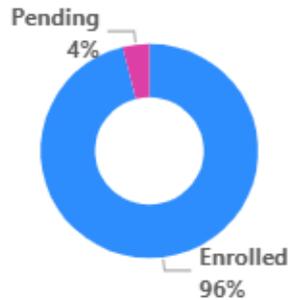
190

Confirmed - Passive

2,147

Confirmed - Active

2,444



Avg Premium Before APTC**

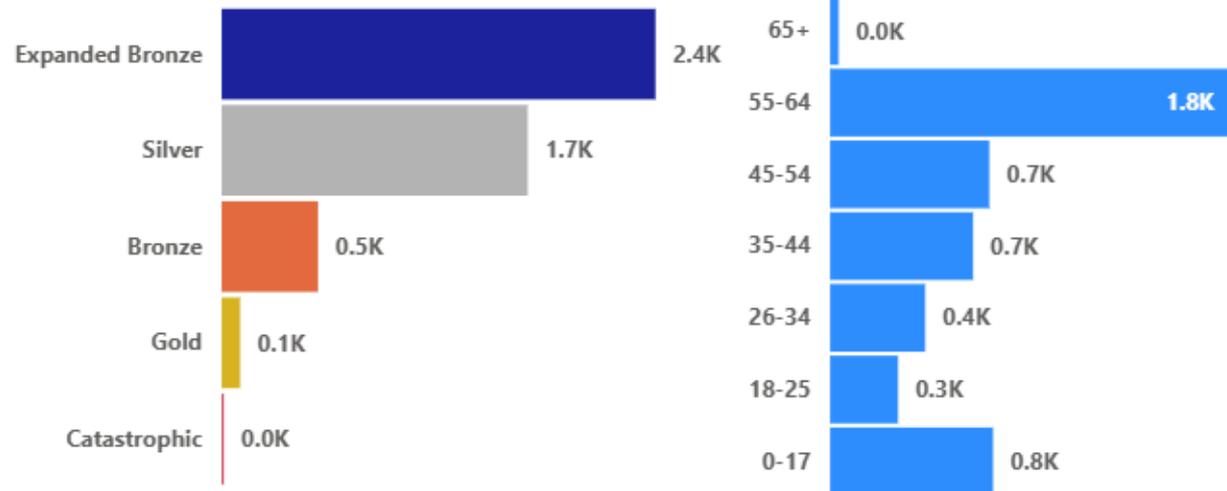
\$934

Avg Premium After APTC**

\$311

Avg APTC**

\$752



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PY2026 Open Enrollment Summary

Health Enrollees – Rating Area 4



Total Enrollees*

2,369

Pending

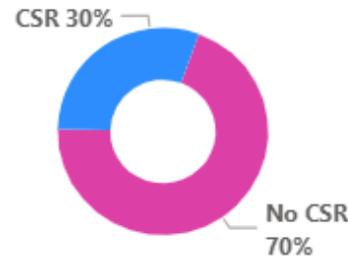
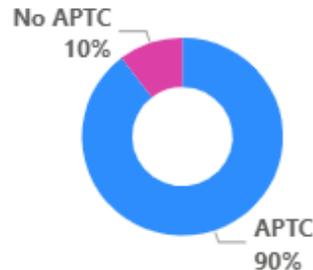
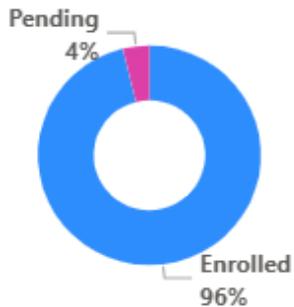
91

Confirmed - Passive

1,107

Confirmed - Active

1,171



Avg Premium Before APTC**

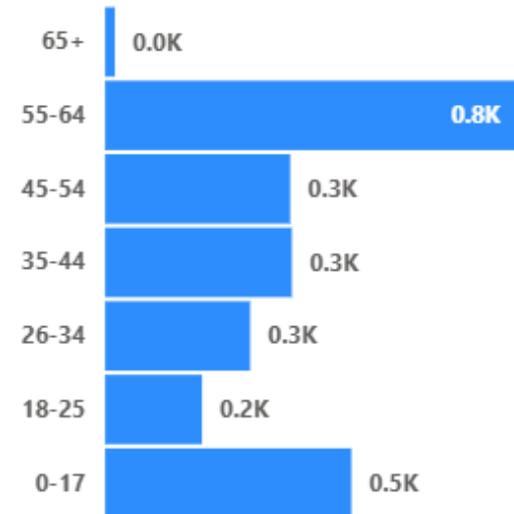
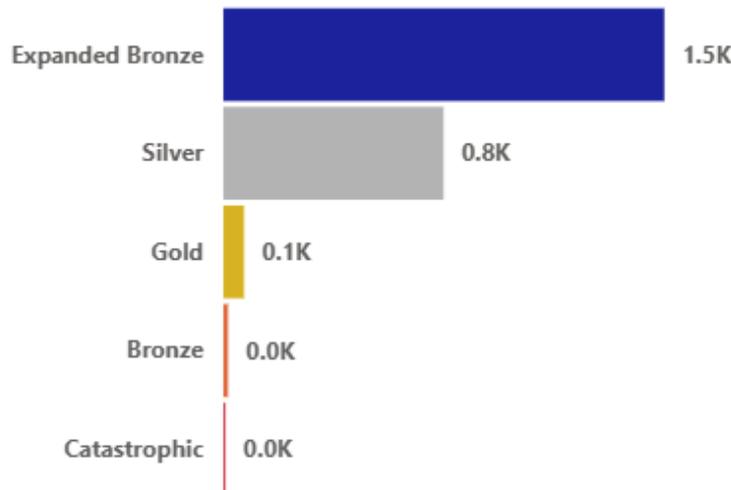
\$1.058

Avg Premium After APTC**

\$248

Avg APTC**

\$903



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PY2026 Open Enrollment Summary

Dental Enrollees – Rating Area 1

Total Enrollees*

18,625

Pending

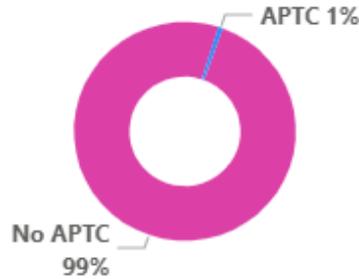
2,083

Confirmed - Passive

11,042

Confirmed - Active

5,500



Avg Premium Before APTC**

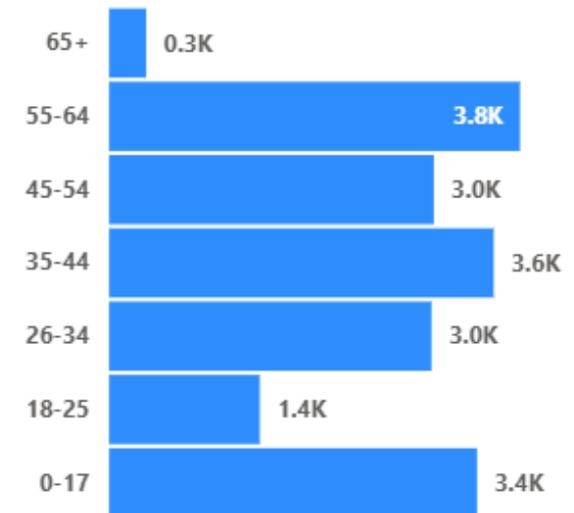
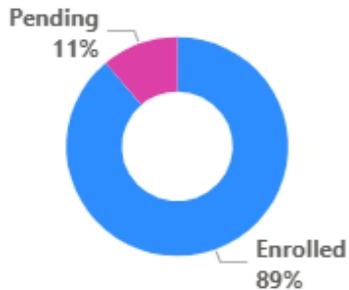
\$21

Avg Premium After APTC**

\$21

Avg APTC**

\$10



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PY2026 Open Enrollment Summary

Dental Enrollees – Rating Area 2

Total Enrollees*

3,361

Pending

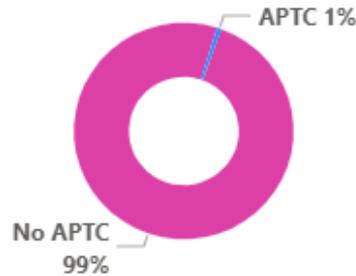
296

Confirmed - Passive

2,007

Confirmed - Active

1,058



Avg Premium Before APTC**

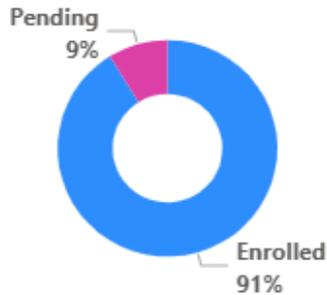
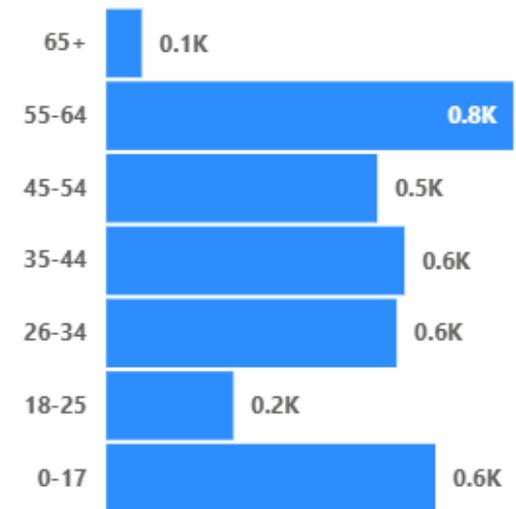
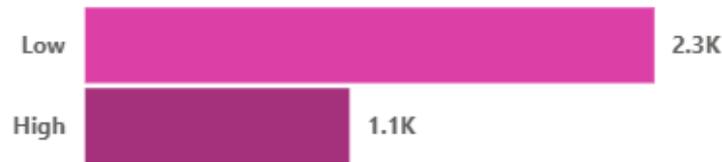
\$24

Avg Premium After APTC**

\$23

Avg APTC**

\$13



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PY2026 Open Enrollment Summary

Dental Enrollees – Rating Area 3

Total Enrollees*

928

Pending

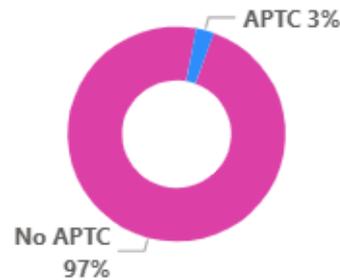
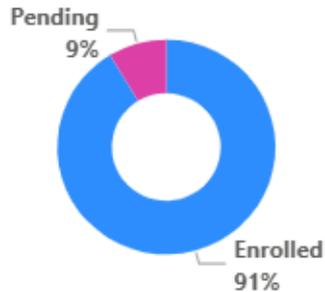
80

Confirmed - Passive

549

Confirmed - Active

299



Avg Premium Before APTC**

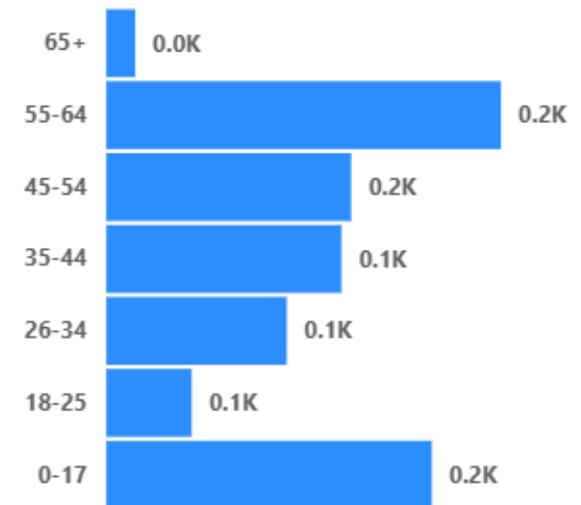
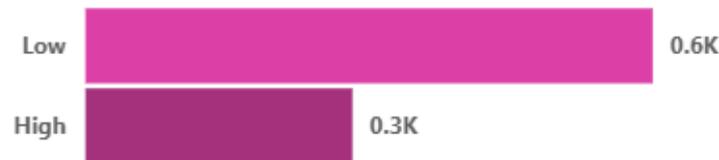
\$24

Avg Premium After APTC**

\$24

Avg APTC**

\$16



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. 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.

PY2026 Open Enrollment Summary

Dental Enrollees – Rating Area 4

Total Enrollees*

393

Pending

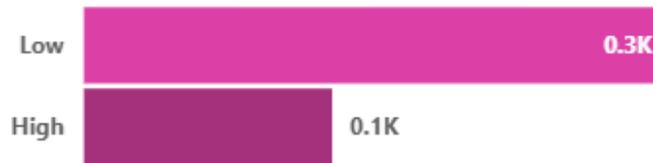
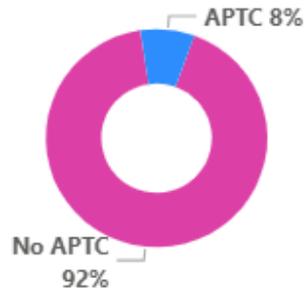
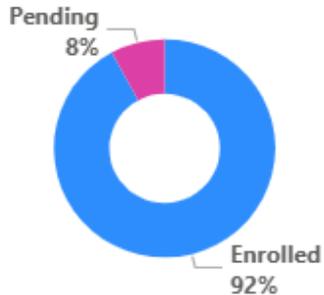
31

Confirmed - Passive

215

Confirmed - Active

147



Avg Premium Before APTC**

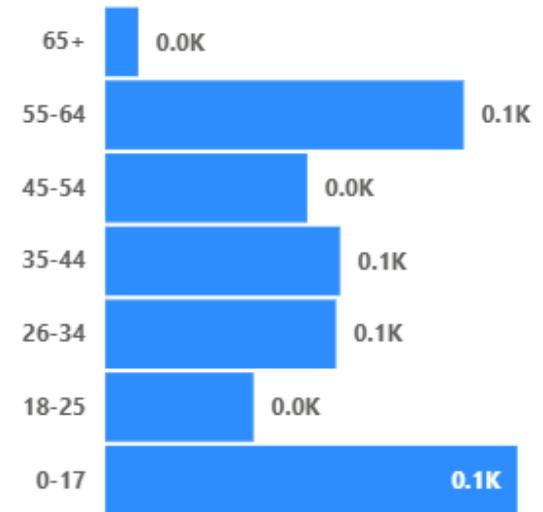
\$23

Avg Premium After APTC**

\$22

Avg APTC**

\$17



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. 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.