

Broker/ Navigator Workshop

Division of Consumer Health Services
Silver State Health Insurance Exchange



March 19, 2026

[NVHA.nv.gov](https://www.nvha.nv.gov)



Agenda



- Introductions
- ECSEP ticket and appeals process
- Intent to Sell Form
- Federal Policy Updates
- Battle Born State Plans (BBSPs)
- Medicaid Express Project
- Communications Update
- System Enhancements/Changes



Introductions



- Jennifer Krupp, Administrator, Division of Consumer Health Services
- Janel Davis, Exchange Executive Officer
- Adam Plain, Agency Manager, Public Option
- Joseph Filippi, Policy Manager
- Shae Herbert, Quality Assurance Manager
- Rebecca Lomazzo, Broker Manager
- Rosa Alejandre, Navigator Program Manager
- Tracy Reed, BPA1, QA team lead
- Alie Garcia, Program Officer, QA team
- Katie Charleson, Communications Director



Exceptional Circumstance SEP Ticket



- **Exceptional circumstance special enrollment periods (ECSEP)** may allow a consumer to enroll or change plans outside of the annual Open Enrollment Period. An ECSEP ticket must be created for these requests.
 - Approved on a case-by-case basis (refer to Sec. 9.2 Special Enrollment Matrix, Change in Eligibility Status #6.1 of the [Nevada Health Link Policy Manual](#))
 - Cannot be approved for buyer's remorse
 - Approval must fall within CFR guidelines (45 CFR 155.420(d))
- Exceptional Circumstances may include enrollment professional error, natural disaster, domestic violence
- Please provide all pertinent details and proof when ticket is created to prevent further delays in processing.



Appeals Process

NVHL Appeals - <https://nevadahealthlink.com/appeals/>



Consumers have a right to appeal if they think Nevada Health Link made a mistake about:

- Initial or redetermination of eligibility such as:
 - Eligibility for APTC and/or CSR
 - Eligibility for a Special Enrollment Period (SEP)
 - Eligibility for a Marketplace plan
- Failure by the Exchange to provide timely notice of an eligibility determination

Examples of Invalid Appeals include:

- Effective date change or termination date change request
- Tax liabilities
- Medicaid determinations
- Disputes related to carrier billing



Intent to Sell Form - Update



- Returning brokers will **NOT** be required to fill out the Intent to Sell Form for Plan Year 2027
- New Resident Brokers will fill out the Intent to Sell – available starting June 1, 2026, on NevadaHealthLink.com



Federal Policy Updates



CMS released plan year (PY) 2027 Notice of Benefit and Payment Parameters (NBPP) [Proposed Rule](#) on February 9, 2026

Implements Provisions of H.R. 1

- Narrowing eligibility for premium tax credits (PTCs)
- Disallow Subsidy Eligibility for Certain Immigration Statuses

State-Based Marketplaces (SBMs)

- Loosen certification standards for new SBMs
- Permits privatization of eligibility/enrollment functions
- State Exchange Improper Payment Measurement Program

Marketplace Integrity Rule

- Extend provisions from 2025 rule beyond 2026
- New Income Verifications Requirements



Recapture of Excess APTC



Reminder: Effective January 1, 2026

- Requires that all premium tax credit recipients repay the full amount of any excess, no matter their income.
- The previous income dollar repayment limits no longer apply.
- Consumer should report income changes regularly throughout the year.
- Income changes qualify as valid SEP for consumers with active enrollment.
 - Refer to Sec. 9.13 of the [Nevada Health Link Policy Manual](#) for documentation needed to validate income change for active enrollees.

[Questions and answers on the Premium Tax Credit | Internal Revenue Service](#)



PY27 Open Enrollment Period



- Plan Year 2027 OEP **November 1, 2026 – December 31, 2026.**
- Window shopping begins **October 1, 2026.**



Battle Born State Plans (BBSP)



2026 Open Enrollment:

- 10,762 BBSP enrollments
- 10.3% of the Individual Market
- 4,393 Broker-assisted BBSP enrollments
- 495 Brokers enrolling

NVHA Email Communication

- Email communication coming soon on broker grant

Grant Payments

- On track to begin going out late-March/early-April



Communication Updates



NEW! Text Alerts

Stay informed with real time updates from Nevada Health Link.

BROKERS: Text “BROKER” to 800-547-2927 to subscribe

NAVIGATORS: Text “CEC” to 800-547-2927 to subscribe

Special Enrollment Campaign Now in Market

With a focus on:

- ✓ Health Literacy
- ✓ Special Enrollment Periods (SEPs) for new enrollees
- ✓ (SEPs) for existing enrollees
- ✓ Promoting free enrollment assistance available year-round.

SEP Toolkit: <https://nevadahealthlink.com/toolkits/#special-enrollment>



Nevada Health Link
Published by Sprout Social · February 11 ·

Just moved to Nevada? 🏡

Don't stress about insurance, Nevada Health Link is here for you!

You may qualify for a Special Enrollment Period if you're new to the state. It's like a welcome gift for your health! 🧡💙

Find out if you qualify at [NevadaHealthLink.com](https://nevadahealthlink.com).



nevadahealthlink.com
Home - Nevada Health Link - Official Website
Nevada Health Link is where you can purchase state-certified health insuran... [Learn more](#)



Medicaid Express Project



What is it?	Who is the focus?
<p>Medicaid Express integrates the Medicaid application into Nevada Health Link.</p> <p>Creating a more streamlined and consumer-friendly path to coverage.</p>	<p>New Medicaid applicants.</p>
Why it Matters	Opportunities
<ul style="list-style-type: none">• Fewer barriers for Nevadans• Less confusion navigating coverage• Clearer path to getting insured	<ul style="list-style-type: none">• Assisting families with mixed program eligibility• Building trust in the Marketplace• Strengthens awareness of Nevada Health Link

Training and additional updates will be shared as available.

Submit your questions here: nvhainfo@nvha.nv.gov



Platform/System Enhancements

26.3



- 26.3 was deployed on 03/10/2026.
- Enhancements to the shopping flow
- Additional supported languages for Brokers/Assistors:
 - American Sign Language, Igbo, Khmer, Kikuyu, Kisiwahili, Luhya, Oromo, Somali ,Tigrinya
- Medicare question logic enhancement:
 - Now allows the Medicare start date to be added within the SSAP. With the addition of this field this will now automatically term a consumer's enrollment when the start date has been added to the application.

Is **Dad Citizen** currently enrolled in Medicare, or will be enrolled in the next 3 months? * [Learn more](#)

Yes

No

Enter **Dad Citizen** 's Medicare start date * [Learn more](#)

Month

Day

Year

MM

DD

YYYY



Platform/System Enhancements 26.3



- 90-Day Medicaid Question Functionality Change
 - An update in the 26.3 release was a change to the "Denied Medicaid within the last 90 days" question within the SSAP.
- Prior behavior:
 - If answered "Yes" consumers were not assessed as potentially Medicaid Eligible and were determined eligible for QHP + APTC.
- New Behavior:
 - No matter how this question is answered, if the consumer's HH income is within the Medicaid FPL threshold the consumers will be assessed for Medicaid.
- Reason for this change:
 - The Exchange must verify consumers are not eligible for Medicaid or other minimum essential coverage to deem them eligible for APTC in accordance with 45 CFR 155.305.
 - This change enhances federal compliance and ensures proper determinations are made.



26.6 Release



- This release will be deployed in June 2026.
- The release will focus on correcting defects that have been reported to our technology vendor. The Exchange will provide more information once the scope of enhancements are finalized.



Questions?



Broker/ Navigator Service Line:

- 1-800-547-8156 (through Call Center)

Email Broker Support:

- brokersupport@exchange.nv.gov

For Escalations:

- **Brokers:**
 - Rebecca Lomazzo, Broker Manager
 - rlomazzo@nvha.nv.gov
 - 775-434-9112
- **Navigators:**
 - Rosa Alejandre, Navigator Program Manager
 - ralejandre@nvha.nv.gov
 - 702-845-6054