



Division of Consumer Health Services Silver State Health Insurance Exchange

Monthly Meeting of Nevada's
On-Exchange Insurance Carriers

March 10, 2026



nevada
health link

Introductions – Division of Consumer Health Services

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Agenda

- Six Month Look-Ahead
- PY27 Open Enrollment Period Dates
- PY26 Open Enrollment Summary
- Public Option – BBSP & 1332 Waiver updates
- State & Federal Policy Updates
- Plan Certification Updates
- March RCNI Submission
- Q&A

Six Month Look-Ahead

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

August 2026

- Draft Plan Year Issuer Agreements sent to issuers for review
- Plan Preview ends and deadline for all plans to be verified

September 2026

- Final Issuer Agreements get signed and sent
- Plans become certified in SERFF

PY27 Open Enrollment Period



Plan Year 2027 OEP **November 1, 2026 – December 31, 2026.**

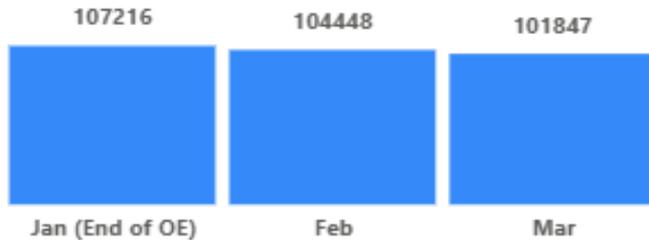
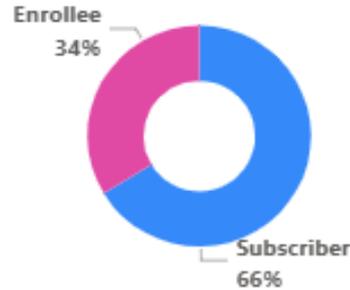
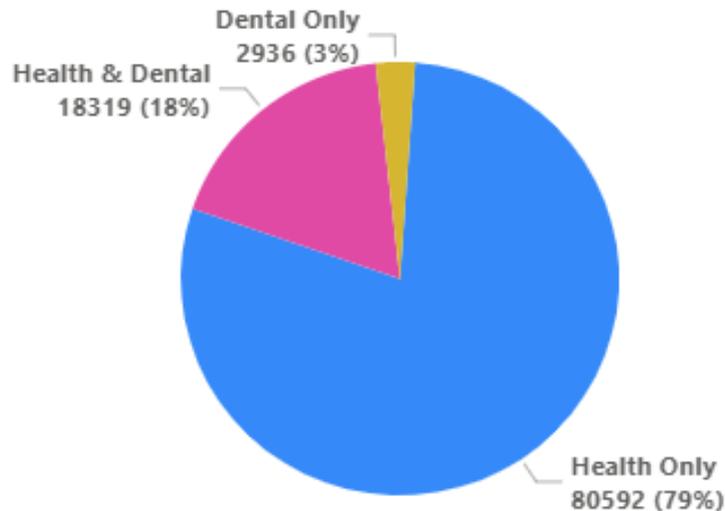
Window shopping begins **October 1, 2026.**

PY2026 Open Enrollment Summary

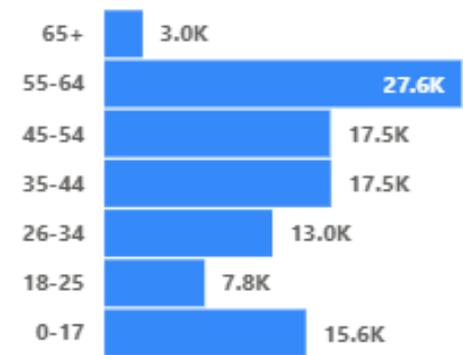
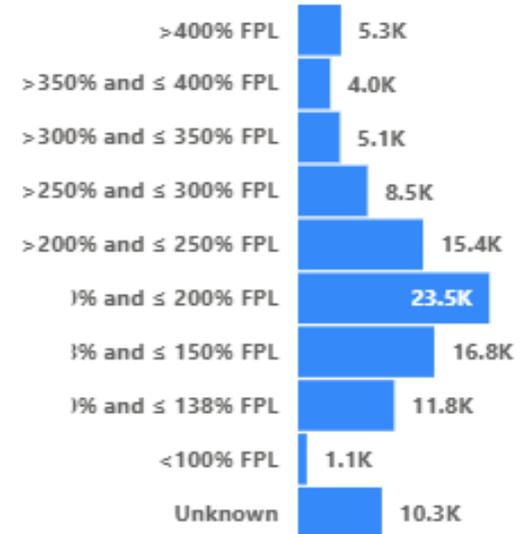
All Enrollees – All Counties

Total Enrollees*

101,847



| | |
|-------------|--------|
| Clark | 81,666 |
| Washoe | 12,019 |
| Douglas | 2,069 |
| Carson City | 1,339 |
| Nye | 1,160 |
| Lyon | 1,135 |
| Elko | 700 |
| Churchill | 665 |
| Humboldt | 426 |
| Storey | 147 |
| Pershing | 113 |
| White Pine | 109 |
| Lincoln | 84 |
| Lander | 83 |
| Mineral | 61 |
| Eureka | 59 |
| Esmeralda | 13 |



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 3/2/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2026 Open Enrollment Summary

Health Enrollees – All Counties

Total Enrollees*
98,911

Pending

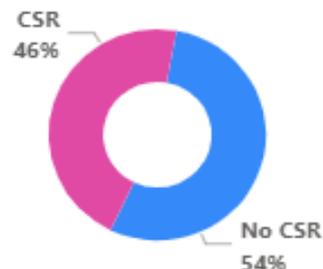
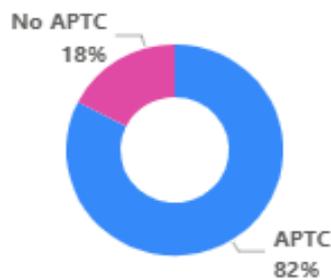
1,624

Confirmed - Passive

37,384

Confirmed - Active

59,903



Avg Premium Before APTC**

\$660

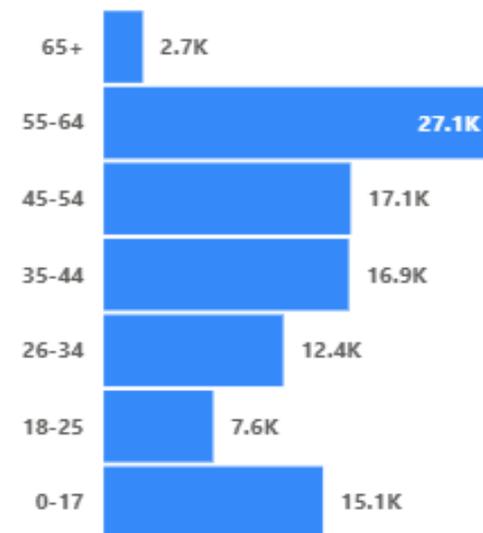
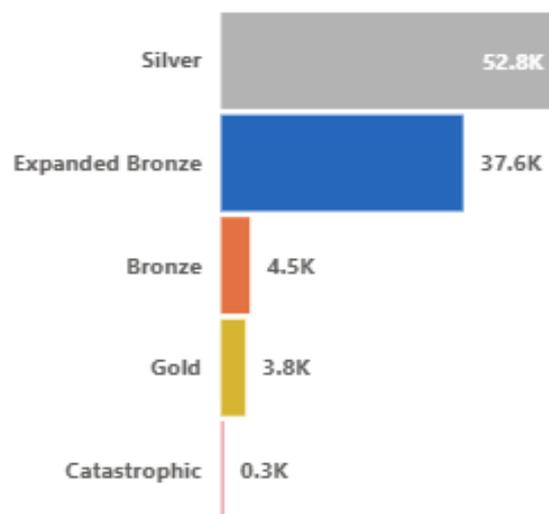
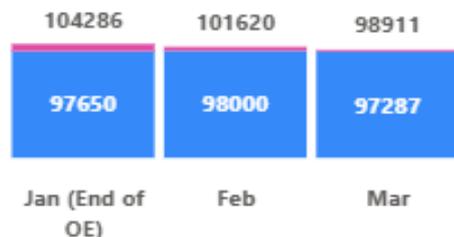
Avg Premium After APTC**

\$234

Avg APTC**

\$516

● Confirmed ● Pending



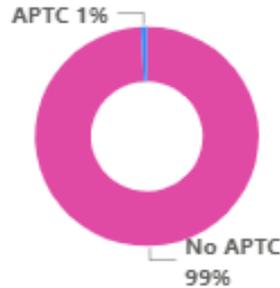
*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 3/2/26. Consumers with Terminated or Cancelled policies have been removed from these counts;

**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 – All Counties

Total Enrollees*
21,255
 Pending
1,272
 Confirmed - Passive
12,628
 Confirmed - Active
7,355



Avg Premium Before APTC**

\$22

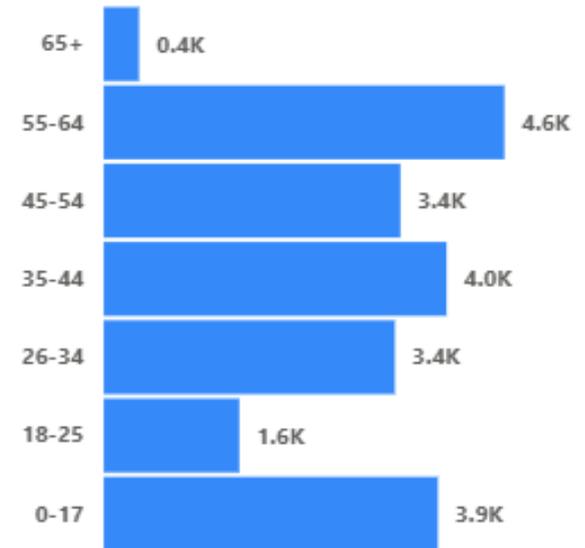
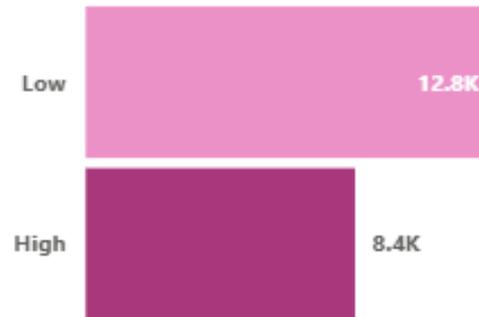
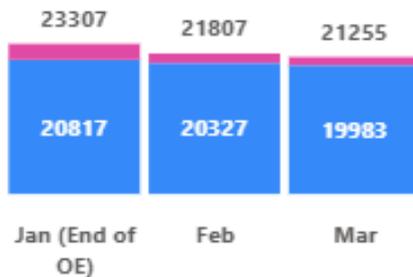
Avg Premium After APTC**

\$21

Avg APTC**

\$12

● Confirmed ● Pending

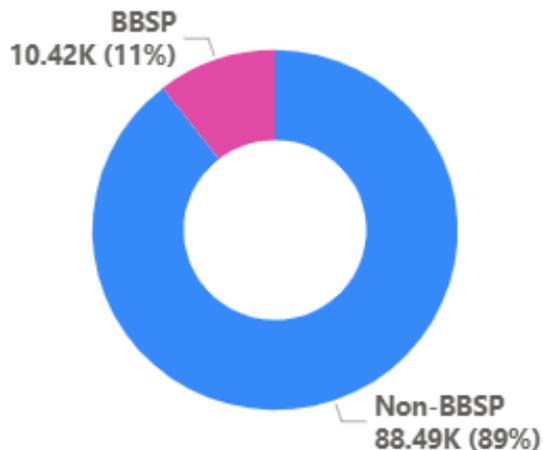


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Public Option

Battle Born State Plans as a % of Health Enrollment
(as of 3/2):



1332 Waiver

- Reinsurance program guidance in development
- Webinar and individual carrier calls
- Begin developing your teams

Policy Updates – Federal



- CMS released plan year (PY) 2027 Notice of Benefit and Payment Parameters (NBPP) Proposed Rule
 - Proposed Rule Released: February 9, 2026
 - **Comments Due: Friday, March 13, 2026**
- On 3/5/2026, CMS posted a correction to the NBPP, mainly fixing technical errors in tables related to the Risk Adjustment program and associated factors.

PY27 NBPP Key Proposals



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
- Permit privatization of eligibility/enrollment functions
- State Exchange Improper Payment Measurement Program

High-Deductible Plans

- Raise out-of-pocket cost-sharing limits
- Expand catastrophic plan eligibility
- Multi-Year Catastrophic Plans

Marketplace Integrity Rule

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

Network Adequacy

- Allow “non-network” plans
- Reduce federal oversight; expand state authority*
- Nevada Network Adequacy requirements outlined in [NAC 687B.750 to NAC 687B.784](#)

Essential Health Benefits (EHB)

- States must defray cost of most post-2011 mandated benefits

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)

March RCNI Submission

- The next RCNI Submission Deadline is **Thursday, March 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:

jfilippi@nvha.nv.gov