

# On-Exchange Carrier Monthly Meeting

Division of Consumer Health Services  
Silver State Health Insurance Exchange



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April 14, 2026

[NVHA.nv.gov](http://NVHA.nv.gov)



# Agenda



- Introductions
- Six Month Look-Ahead
- PY26 Enrollment Update
- Public Option – BBSP & Market Stabilization Program Updates
- State & Federal Policy Updates
- Plan Certification Updates
- April RCNI Submission
- Q&A



# Introductions



- Jennifer Krupp, Administrator, Consumer Health Services Division
- Janel Davis, Exchange Executive Officer
- Sarah Moses, Exchange Chief Operations Officer
- Adam Plain, Agency Manager, Public Option
- Rose Sutherland, Public Option
- Max Borgman, Information Systems Manager
- Beatriz Ramirez, Business Process Analyst, Recon Team Lead
- Nathan Osborne, Compliance Manager
- Joseph Filippi, Policy Manager
- Katie Charleson, Communications Officer



# Six Month Look-Ahead

## **April 2026**

- Intent to Sell forms were due and received on 4/1/26
- Draft Letter to Issuers – feedback from carriers due 4/20/26

## **May 2026**

- Plan Year 2027 Binders prepared for initial Binder Submission due early June
- Finalize Letter to Issuers

## **June 2026**

- Early June: Binders & Form submissions due in SERFF
- Initial review of binder data submitted

## **July 2026**

- 7/13: First data transfer from SERFF to the Nevada Health Link SBE Platform
- 7/13-8/21: Issuer Plan Preview begins

## **August 2026**

- Draft Plan Year 27 Issuer Agreements sent to issuers for review
- Plan Preview ends and deadline for all plans to be verified



# Six Month Look-Ahead, cont'd

## September 2026

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

## October 2026

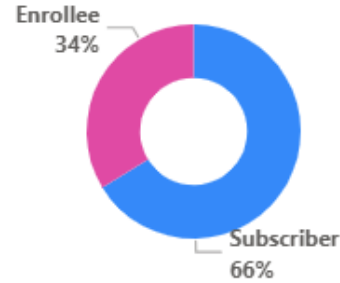
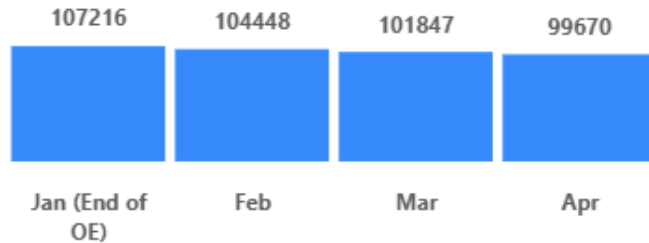
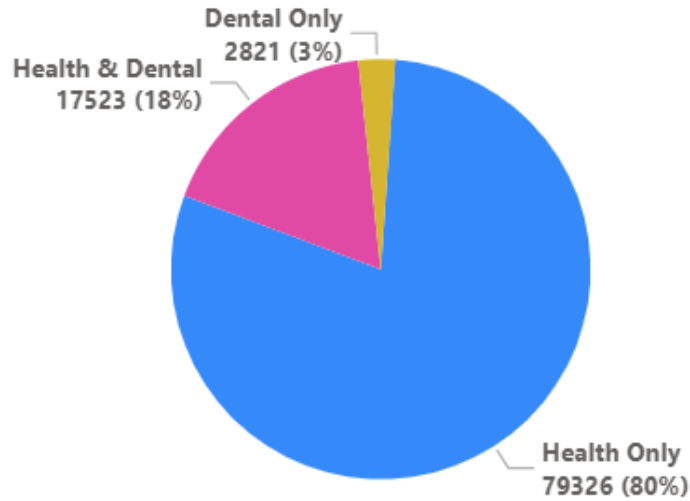
- Consumer window shopping begins



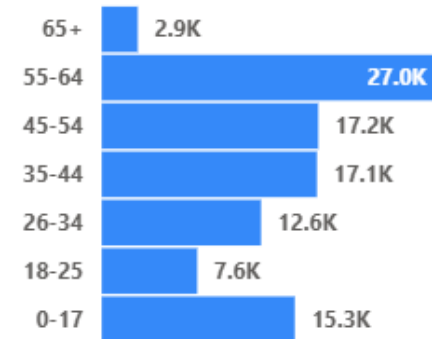
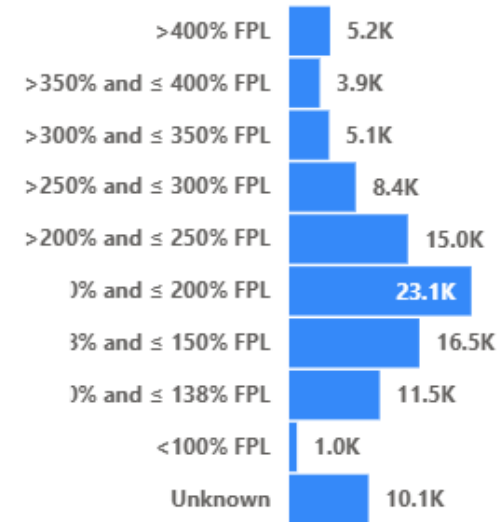
# PY2026 Enrollment Update

## All Enrollees – All Counties

Total Enrollees\*  
**99,670**



Clark	79,956
Washoe	11,749
Douglas	2,023
Carson City	1,295
Nye	1,123
Lyon	1,101
Elko	699
Churchill	667
Humboldt	410
Storey	141
White Pine	112
Pershing	104
Lander	81
Lincoln	81
Mineral	60
Eureka	57
Esmeralda	13



\*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 4/1/26. Consumers with Terminated or Cancelled policies have been removed from these counts.



# PY2026 Enrollment Update

## Health Enrollees – All Counties

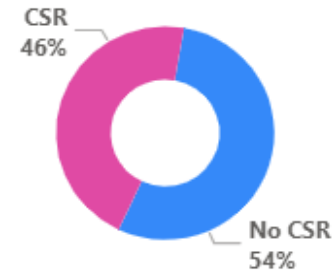
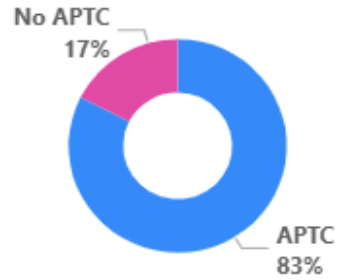
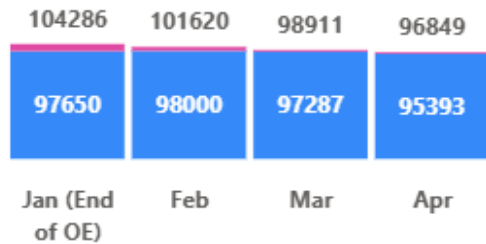
Total Enrollees\*  
**96,849**

Pending  
**1,456**

Confirmed - Passive  
**35,807**

Confirmed - Active  
**59,586**

● Confirmed ● Pending



Avg Premium Before APTC\*\*

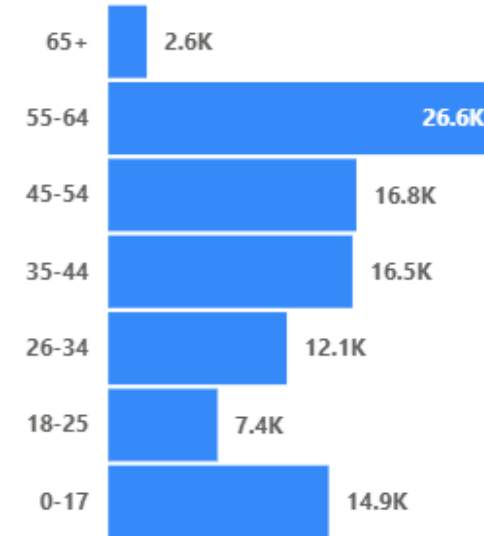
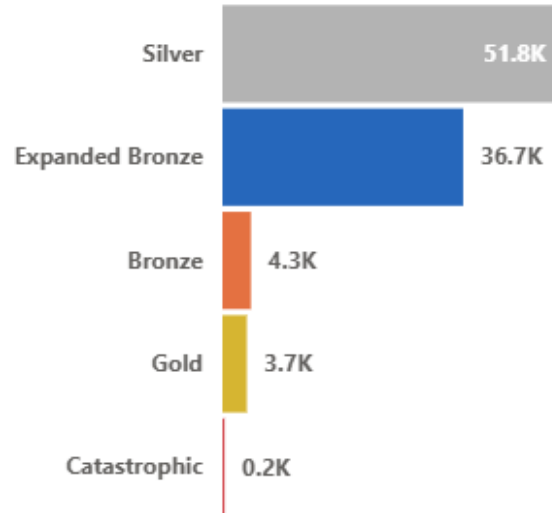
**\$659**

Avg Premium After APTC\*\*

**\$233**

Avg APTC\*\*

**\$516**



\*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 4/1/26. 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 Enrollment Update

## Dental Enrollees – All Counties

Total Enrollees\*

**20,344**

Pending

**293**

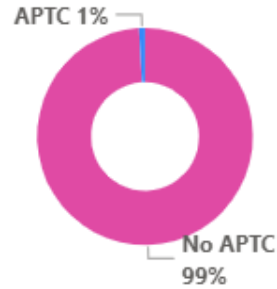
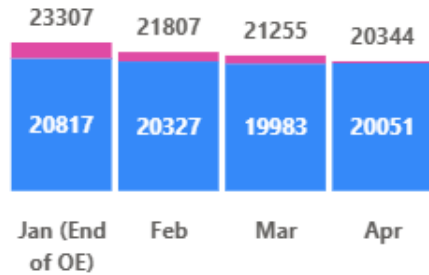
Confirmed - Passive

**12,136**

Confirmed - Active

**7,915**

● Confirmed ● Pending



Avg Premium Before APTC\*\*

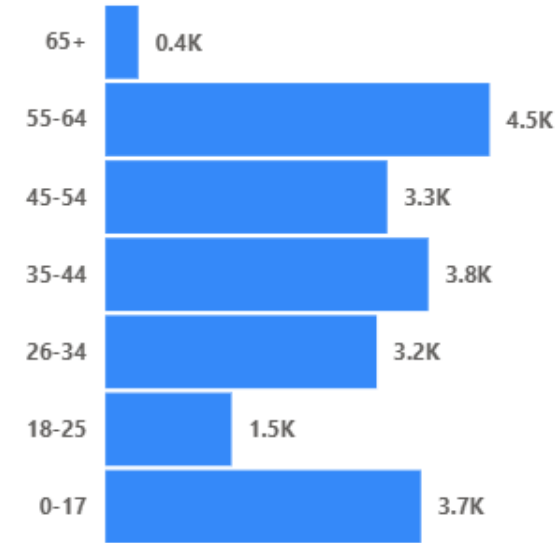
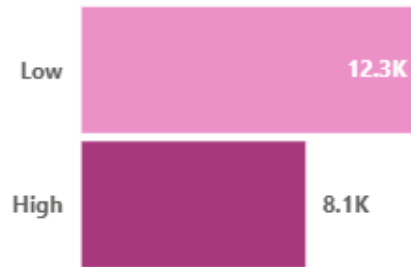
**\$22**

Avg Premium After APTC\*\*

**\$21**

Avg APTC\*\*

**\$12**



\*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 4/1/26. Consumers with Terminated or Cancelled policies have been removed from these counts;

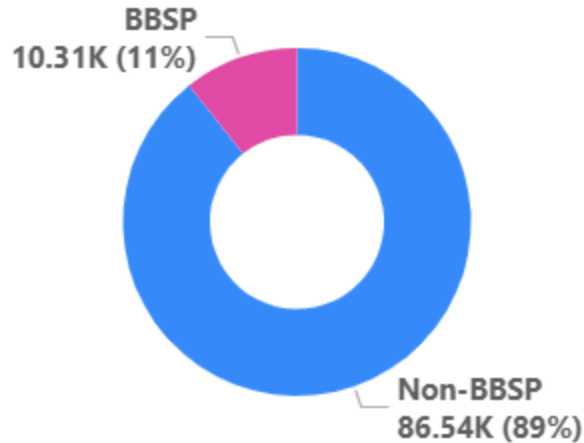
\*\*Average Premium values are monthly averages for all enrollees; Average APTC is the monthly average for enrollees with monthly APTC > \$0.



# Public Option



**Battle Born State Plans:** 11% of Health Enrollment as of 4/1/26.



## **Market Stabilization Program**

### **State-Based Reinsurance Program:**

- Program guidance in development
- Webinar and individual carrier calls coming soon
- Begin developing your teams to discuss



# PY27 NBPP Updates



- CMS released plan year (PY) 2027 Notice of Benefit and Payment Parameters (NBPP) [Proposed Rule](#)
  - Proposed Rule Released: February 9, 2026
  - Comments Due to CMS: March 13, 2026
  - **Final Rule Pending**



# Plan Certification Update



The Draft Plan Year 2027 Letter to Issuers was sent out Friday, March 20, 2026, with a 30-day public comment period due by Monday, April 20, 2026. The Final Letter to Issuers will be sent out and published on the Carrier Resources page of Nevada Health Link following final edits and comments.

Binder Submission in SERFF is due **June 1, 2026**.



# April RCNI Submission



- The next RCNI Submission Deadline is **Monday, April 20th.**
- Carriers are expected to submit an RCNI for Plan Year 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	<b>Monday, April 20</b>		<b>X</b>	
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?



- Please submit questions re: EDI/Reconciliation or Carrier Connector to the SSHIX Recon Team at: [reconsupport@nvha.nv.gov](mailto:reconsupport@nvha.nv.gov)
- Please submit questions re: Plan Certification to SSHIX Plan Certification Manager at: [pmanagement@nvha.nv.gov](mailto:pmanagement@nvha.nv.gov)
- Please submit Policy questions to Joseph Filippi at: [jfilippi@nvha.nv.gov](mailto:jfilippi@nvha.nv.gov)