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Monthly Meeting of Nevada's On-Exchange Insurance Carriers

Silver State Health Insurance Exchange
Division of Consumer Health Services
Nevada Health Authority

June 9, 2026



Introductions

The Division of Consumer Health Services team.



Jennifer Krupp
Administrator



Janel Davis
Executive Officer



Sarah Moses
Chief Operations Officer



Max Borgman
Information Systems
Officer



Beatris Ramirez
BPA2, Recon Team Lead



Joseph Filippi
Policy Manager



Julie Knight
Interim Plan Certification
Manager



Nathan Osborne
Compliance Manager



Katie Charleson
Communications Officer



Agenda

Purpose: One sentence describing the goal of this presentation and what the audience will take away.

1 **Six Month Look Ahead**

2 **Plan Certification Update**

3 **Policy Updates**

4 **Compliance Update**

5 **June RCNI Submission**



Six Month Look-Ahead

June 2026

- 6/8: Binders and Form & Rate submissions are due in SERFF
- 6/8 – 7/10: SSHIX initial review of binder data submitted in SERFF
- 6/12: QHP issuer submits validated QRS clinical measure data, with attestation, to CMS via NCQA's Interactive Data Submission System (IDSS)
- 6/17: Initial Objection Letter to be sent out

July 2026

- 7/13: First data transfer from SERFF to the Nevada Health Link Platform
- 7/31-8/29: Issuer Plan Preview begins on Nevada Health Link Platform

August 2026

- 7/31 – 9/29: QHP Quality Rating preview
- 8/14: Draft Plan Year 2027 Issuer Agreements sent to issuers for review
- 8/21: Plan Preview ends, deadline for all plans to be verified; Letters of Good Standing submitted to the Exchange from DOI
- 8/21: Final deadline for issuers to change QHP application w/o state authorization
- 8/28: Rate filings approved by DOI; Final data transfer from SERFF to NVHL Platform
- 8/28: Plans reverified for rates – rates must be approved by DOI



Six Month Look-Ahead continued

September 2026

- 9/4/26: Final Plan Year 2027 Issuer Agreements sent to issuers with final plan confirmation list
- 9/4 – 9/11: Issuers send signed agreements and confirm final plan listings
- 9/14: SSHIX to send final plan confirmation list and countersigned issuer agreements to issuers
- 9/14: Plans Certified in SERFF

October 2026

- 10/1: Approved rate changes posted on DOI website
- 10/1: Consumer window shopping begins on NevadaHealthLink.com
- 10/1: URL links need to be posted for plan preview to begin
- 10/6 – 10/10: Limited data correction window

November 2026

- 11/1: Anticipated public display of QHP quality rating information
- 11/1: Open Enrollment Begins



Plan Certification Update

Timeline & Key Milestones

June 8th: Initial Binders, Rates, and Forms successfully received in SERFF.

June 17th: Target release for First Round Objection Letters via SERFF.

July 14th: First SBM data pull from SERFF; Issuer Plan Preview window opens.

Critical Network Compliance

Hospice & Home-Health Moratorium: Networks will be heavily scrutinized against NVHA's emergency freeze; verify the legitimacy of all submitted providers.

ECP List Maintenance: Please *encourage any facilities that have not yet updated their ECP application to do so at:* https://data.healthcare.gov/cciio/ecp_form

Late-Stage Plan Withdrawals

Formal Protocol: Any post-deadline plan withdrawals require a formal Executive Letter of Intent submitted to both Nevada Health Authority-Nevada Health Link and the DOI.

System Alignment: Binder updates must be executed concurrently in SERFF to ensure clean cross-validation before final data transmission.



Policy Updates

On May 15, 2026, CMS finalized plan year (PY) 2027 Notice of Benefit and Payment Parameters (NBPP)

Implements Provisions of H.R. 1

- Narrowing noncitizen eligibility for premium tax credits (PTCs)
- No APTC for population <100 FPL also ineligible for Medicaid due to immigration status

Program Integrity

- State Exchange Improper Payment Measurement Program (SEIPM)

High-Deductible Plans

- Raise out-of-pocket cost-sharing limits
- Expanded catastrophic plan hardship exemption eligibility.

Failure to Reconcile Policy

- Failure to Reconcile (1-year look-back period)

New Income Verifications

- Income verification when less than 100% FPL
- Income verification when tax data unavailable



Policy Updates – cont.

On May 15, 2026, CMS finalized plan year (PY) 2027 Notice of Benefit and Payment Parameters (NBPP)

Civil Monetary Penalties (CMP)

- Aligns CMS enforcement authority in SBMs with its authority in the FFM.

Essential Health Benefit (EHB) (PY 2028)

- Certain state mandated benefits enacted after 12/31/2011 may be open to defrayal.

Pre-Enrollment Verifications (PY 2028)

- APTC pre-verification process by Aug. 1, 2027, for PY 2028

Link to SHVS Webinar June 10th at 10:00 AM (PST): [Final 2027 Notice of Benefit & Payment Parameters: Key Considerations for States](#)



Compliance Update

Please be Aware of Provider Enrollment Schemes

- Other states have reported a provider enrollment scheme where certain providers are using fake addresses like real-estate listings to enroll consumers or recruiting enrollees from homeless shelters and then fraudulently billing insurance carriers for large claims.
- This issue seems more likely for plans with out-of-network benefits but there have been reports of this impacting both PPOs and HMOs.
- Sometimes the policy is only effective a few months and sometimes the policy has little to no APTC.
- The Exchange continues to work closely with other states to learn more about what actions they are taking and to align on best practices for detection/prevention.
- Carriers can identify fraud by looking at where payments are coming from – are there multiple HHs using same credit card?

If you notice any unusual behavior, please contact the Exchange Compliance team so we can work together on a solution:

Nate Osborne, Compliance Manager

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June RCNI Submission

- The next RCNI Submission Deadline is **Thursday, June 18.**
- 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	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



Thank you for your participation!

Stay Connected



Website:
<https://nevadahealthlink.com/carriers/>

Contact Us

Recon Team

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For accommodations or translated materials, please contact us at the information above.

Plan Certification Team

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