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HEALTH
AUTHORITY



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Where Health Insurance Competes for You.

Exchange Advisory Board Meeting – Executive Summary

Janel Davis, Exchange Executive Officer
Silver State Health Insurance Exchange
Division of Consumer Health Services
Nevada Health Authority

June 16, 2026



Introductions

Meet some of the Silver State Health Insurance Exchange Team



Janel Davis

Exchange Executive
Officer



Jennifer Krupp

Division Administrator



Joseph Filippi

Policy Manager



Nate Osborne

Compliance Manager



Katie Charleson

Communications Officer



Sarah Moses

Chief Operations Officer



Agenda

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- 1 **Executive Summary**
 - 2 **Exchange Enrollment Data Dashboard Update**
 - 3 **State & Federal Policy Updates**
 - 4 **Communications Update**
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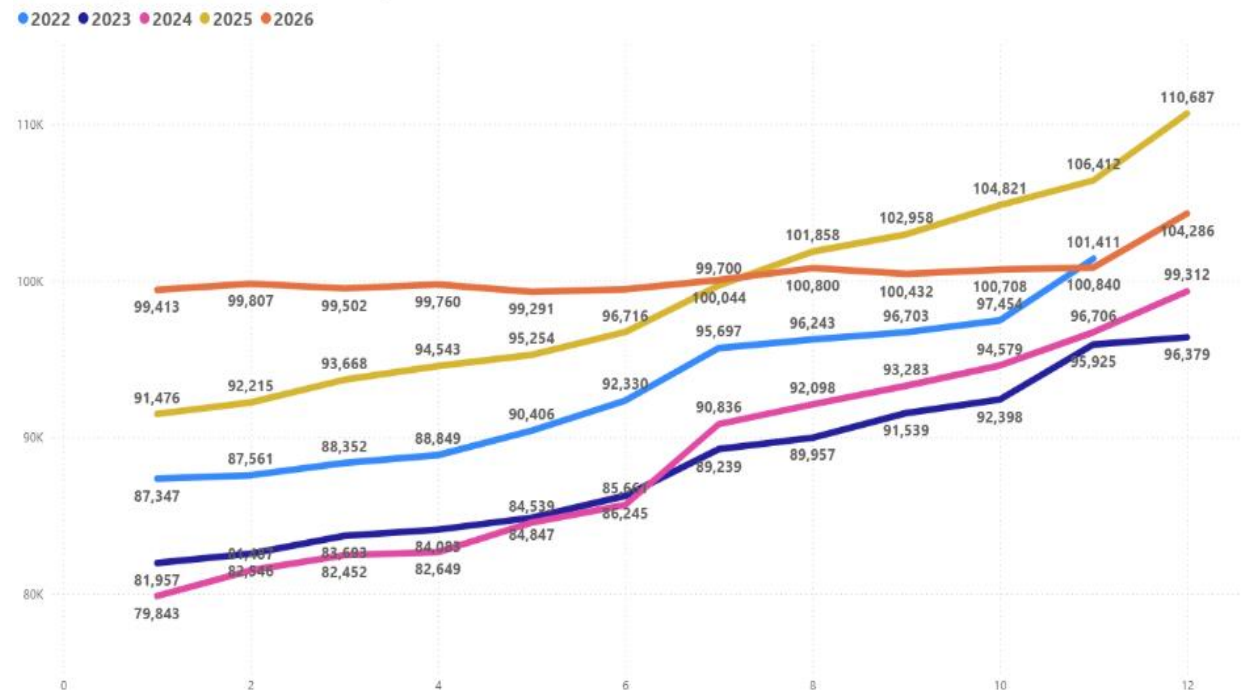


Plan Year 2026 Summary

What is enrollment looking like now?

- At the end of OE, 107,216 Nevadans enrolled in health or dental coverage for PY26
- As of June 3, 94,225 are enrolled in health or dental coverage, a **12% reduction** since the end of OEP

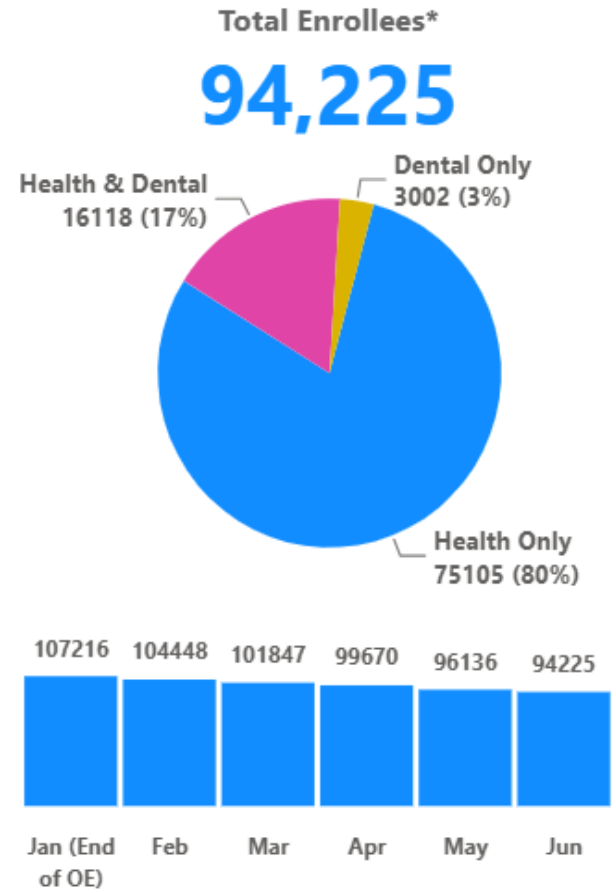
OE Y/Y Comparison - Net Health Enrollees per Week



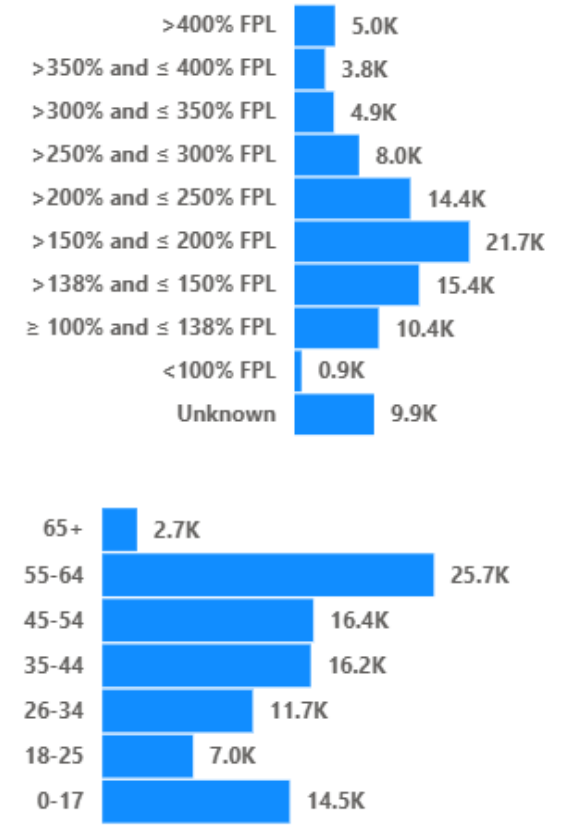


Enrollment Summary

as of June 3rd



Clark	75,752
Washoe	10,997
Douglas	1,946
Carson City	1,201
Nye	1,093
Lyon	1,005
Elko	666
Churchill	616
Humboldt	358
Storey	134
White Pine	104
Pershing	92
Lincoln	73
Lander	72
Mineral	55
Eureka	51
Esmeralda	11



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 6/3/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

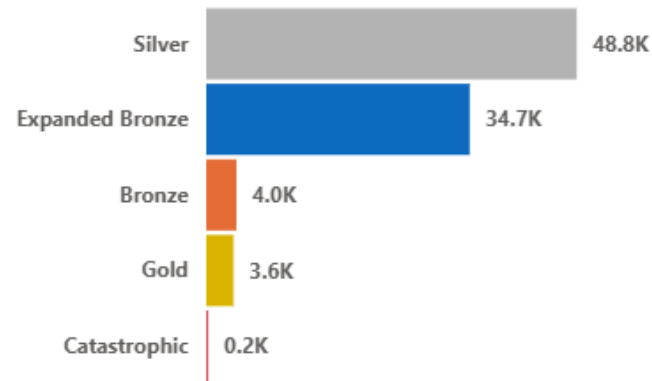
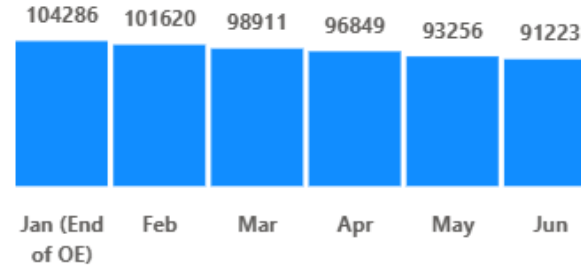
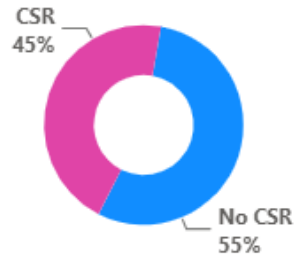
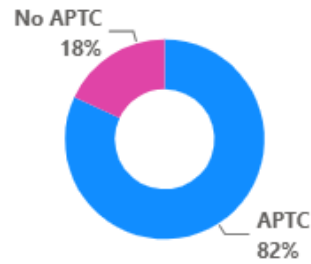




Health Enrollment Summary

as of June 3rd

Total Enrollees*
91,223



Avg Premium Before APTC**

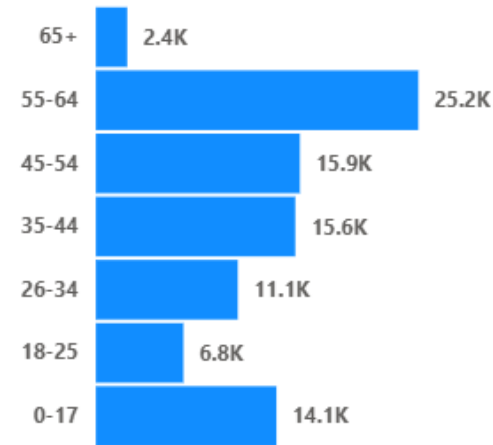
\$659

Avg Premium After APTC**

\$237

Avg APTC**

\$516



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 6/3/26. 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.

Enrollment Dashboard Update & Proposed Metrics



The Exchange continues to work towards launching a public-facing interactive data visualization dashboard that includes various enrollment metrics

Revised Target Roll-Out Date: Plan Year 2027

Proposed metrics for first draft:

- The number of Exchange enrollees & enrollee status (pending vs effectuated)
- The number of APTC and CSR enrollments
- Average premium and APTC amounts
- Enrollees by plan type (health vs dental) & metal tier
- Enrollees by FPL and age bracket
- County and rating area level summaries
- Others?



Federal Policy Updates – PY27 NBPP

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

APTC Eligibility for Noncitizens	High-Deductible Plans*	Program Integrity	New Income Verification Rules*	Failure to Reconcile Taxes*
<ul style="list-style-type: none">• Eligible Noncitizens:<ul style="list-style-type: none">• Lawful permanent residents• Cuban/Haitian entrants• Compact of Free Association (COFA) migrants• No APTC for population <100% FPL who is ineligible for Medicaid due to immigration status.	<ul style="list-style-type: none">• Expanded catastrophic plan hardship exemption eligibility.• Consumers age 30+ ineligible for APTC/CSR w/ income < 100% or > 250% FPL can enroll in catastrophic plan.• Increase MOOP limits.	<ul style="list-style-type: none">• State Exchange Improper Payment Measurement Program (SEIPM)	<ul style="list-style-type: none">• Income verification when income <100% FPL• Income verification when tax data unavailable	<ul style="list-style-type: none">• Failure to Reconcile 1 or 2-year look-back period for SBEs in PY27• <i>H.R. 1 mandates 1-year rule in PY28 forward</i>

Key Takeaway: CMS estimates that nationally the rule will result in up to **2 million people leaving the Marketplace** and **premiums to increase up to 2.4 percent in PY27 alone.**



Federal Policy Updates – NBPP cont.

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

Network Adequacy*

- Rescinded requirement to be at least as stringent as FFM.
- Nevada retains existing standards under NAC

Civil Monetary Penalties (CMP)

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

Pre-Enrollment Verifications (PY 2028)

- New APTC pre-verification process by Aug. 1, 2027, for PY 2028
- No implementation guidance within NBPP



PY27 NBPP Provisions Plaintiffs Seek to Stay

- Failure-to-reconcile policy affecting APTC eligibility*
- Mandatory income verification requirements*
- Elimination of income self-attestation*
- Increased maximum out-of-pocket limits*
- Expanded eligibility for catastrophic health plans*
- Authorization of multi-year catastrophic plans
- Authorization of non-network Marketplace plans
- Relaxation of network adequacy standards*
- Elimination of standardized plan requirements
- Changes to premium payment threshold and Cost-Sharing Reduction (CSR) policies*



Pending Litigation:
[City of Columbus vs. Kennedy \(2026\)](#)



2025 Marketplace Integrity & Affordability Rule

City of Columbus vs. Kennedy
(2025)



VACATED

Shortened Open Enrollment Period (OEP) for PY27

- Shortens the annual OEP to a maximum of 9 weeks and must end no later than December 31st.
- Requires all OEP enrollments take effect on January 1 of the plan year.

Shortened Window to Submit DMI Documentation

- Consumers provided with 90-days to resolve data matching issues (DMI) (removal of 60-day extension)



State Policy Updates – New Assister Grant

During a special session, through Senate Bill 4, the Nevada Legislature allocated \$2 million to establish a new Exchange Enrollment Facilitator (EEF) Grant Program.

This program supports community-based organizations that provide education and enrollment support for Nevadans who may qualify for:



**Nevada
Medicaid**



**Battle Born
State Plans**



**Nevada
Health Link**



35 APPLICANTS

Including community health centers, hospitals, foodbanks, tribal health centers and other community-based organizations.

MEETING PEOPLE WHERE THEY ARE

Our application assisters provide trusted, local support in their communities.

Goal: Fund community-based assisters to provide in-person enrollment assistance, consumer education, application support, guidance on Medicaid requirements, and help selecting appropriate health coverage options.



Pre-Enrollment Verification (PEV)

What is PEV?

Pre-Enrollment Verification means there will be a stricter verification process for consumers who receive Advanced Premium Tax Credits (APTCs) through Nevada Health Link.

PEV will be effective January 1, 2028.

Who does this effect?

Consumers enrolled in a Qualified Health Plan (QHP) receiving APTCs.

Coverage cannot begin until required verifications are completed.

What is the Exchange responsible for?

- Nevada Health Link is required to develop a PEV process by August 2027.
- Update enrollment technology and workflows
- Educate consumers, brokers, and navigators
- Ensure compliance with new federal requirements

What does this mean for Auto-Renewals?

Auto renewals will require the pre-enrollment verification processes to be completed before subsidies can be applied. If PEV requirements are not met, a consumer can be auto renewed into a plan without subsidies.









MARKETING & ADVERTISING PERFORMANCE

Special Enrollment Period (SEP) Campaign

- SEP campaign launched in March 2026 and continues through September 2026.
- Focused on consumers experiencing Qualifying Life Events (QLEs), while also supporting retention and health insurance education efforts.
- Marketing channels included digital advertising, connected TV, search marketing, radio, social media, print, email, and community outreach.

CAMPAIGN RESULTS

 4.2+ MILLION IMPRESSIONS	 87,308 LINK CLICKS	 102,000+ HOUSEHOLDS REACHED
 75 COMMUNITY EVENTS ATTENDED	 20,000+ NEVADANS REACHED THROUGH OUTREACH	 220,000+ AVG. MONTHLY SOCIAL MEDIA IMPRESSIONS

Paid Media Highlights

Google Search CTR averaged 17.8%, significantly exceeding the industry benchmark of 3.27%.

PUBLIC RELATIONS, OUTREACH & MULTICULTURAL ENGAGEMENT



PRIMARY MESSAGE

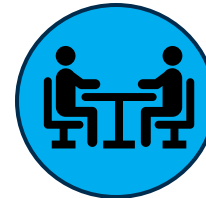
Did you miss Open Enrollment? If you've recently experienced a qualifying life event, you may be eligible for a Special Enrollment Period.

Free enrollment assistance available through brokers and navigators
Special Enrollment Period
Health Literacy

COMMUNITY & MULTICULTURAL OUTREACH



Attended 70+ multicultural outreach events statewide.



Expanded partnerships with community organizations, municipalities, and youth sports organizations.



SECURED COVERAGE IN MAJOR OUTLETS



INVESTING IN SPANISH-LANGUAGE OUTREACH

- Dedicated Spanish Facebook page
- Spanish-first content
- Radio interviews and media placements
- Translation and transcreation of campaign materials

DIGITAL PERFORMANCE



WEBSITE & EMAIL PERFORMANCE

<p>150,000+</p>	<p>New users to NevadaHealthLink.com users during off-season</p>
<p>1.2+ MILLION</p>	<p>Website views month-over-month</p>
<p>Continued Search Engine Optimization (SEO) improvements, technical enhancements, and accessibility upgrades.</p>	
<p>Website redesign planning underway to improve navigation and consumer experience.</p>	

ENROLL BY JAN 15

So Much to Choose From

Take your pick. Whether its price or provider, we have a variety of plans that puts you in control of your health insurance decisions. Easily compare plans and pick the perfect coverage for your life — all without leaving the Nevada Health Link marketplace.

[SEE AVAILABLE PLANS](#)

Nevada Health Link
Published by Sprout Social

Need help understanding your health insurance options? You don't have to figure it out on your own... [See more](#)

Need Help Understanding Your Options?

Nevada Health Link
Published by Sprout Social · June 1 at 10:10 AM

Graduation is the start of a whole new journey, and learning about health insurance is part of it. Turning 26, starting a new job, or losing coverage? Major life changes may qualify you for enrollment outside Open Enrollment. Nevada Health Link is here to help Nevadans understand their options and access care with confidence. Click the link to learn more and get connected: nevadahealthlink.com/sep/. See less

CONGRATS, NEVADA GRADS!

Adulting can be hard but we're here to help. Here's what you need to know about health insurance.

Your first job's benefits can be confusing.

Deductibles | Networks | Copays

Here's a quick breakdown:

- **Premiums** = what you pay every month for coverage
- **Copay** = a fixed cost for things like doctor visits or prescriptions
- **Deductible** = what you may pay before insurance starts covering
- **Network** = the doctors and hospitals covered by your plan

Turning 26 can change your health coverage.

Life changes can qualify you for coverage.

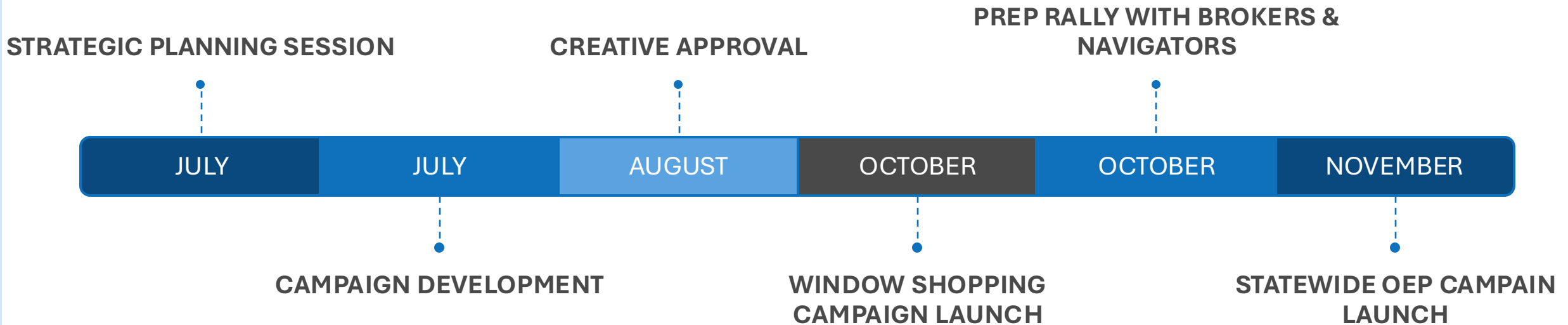
Nevada Health Link is here to help Nevadans understand their healthcare options and access care with confidence.





Open Enrollment Campaign Timeline

This timeline outlines the key planning, partner engagement, and marketing milestones leading up to the 2027 Open Enrollment Period.





Thank you for your participation!

Learn More & Stay Involved



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



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Contact Us

Silver State Health Insurance Exchange
Division of Consumer Health Services
contact@nvha.nv.gov