



Where Health Insurance Competes for You.

Monthly Meeting of Nevada's On-Exchange Insurance Carriers

Silver State Health Insurance Exchange

Division of Consumer Health Services

Nevada Health Authority

July 14, 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

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- 1 Six Month Look Ahead
 - 2 Enrollment Update
 - 3 Plan Certification Update
 - 4 Policy Updates
 - 5 July RCNI Submission
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Six Month Look-Ahead

July 2026

- 7/14: First data transfer from SERFF to the Nevada Health Link Platform
- 7/31-8/21: Issuer Plan Preview 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

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



Six Month Look-Ahead continued

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

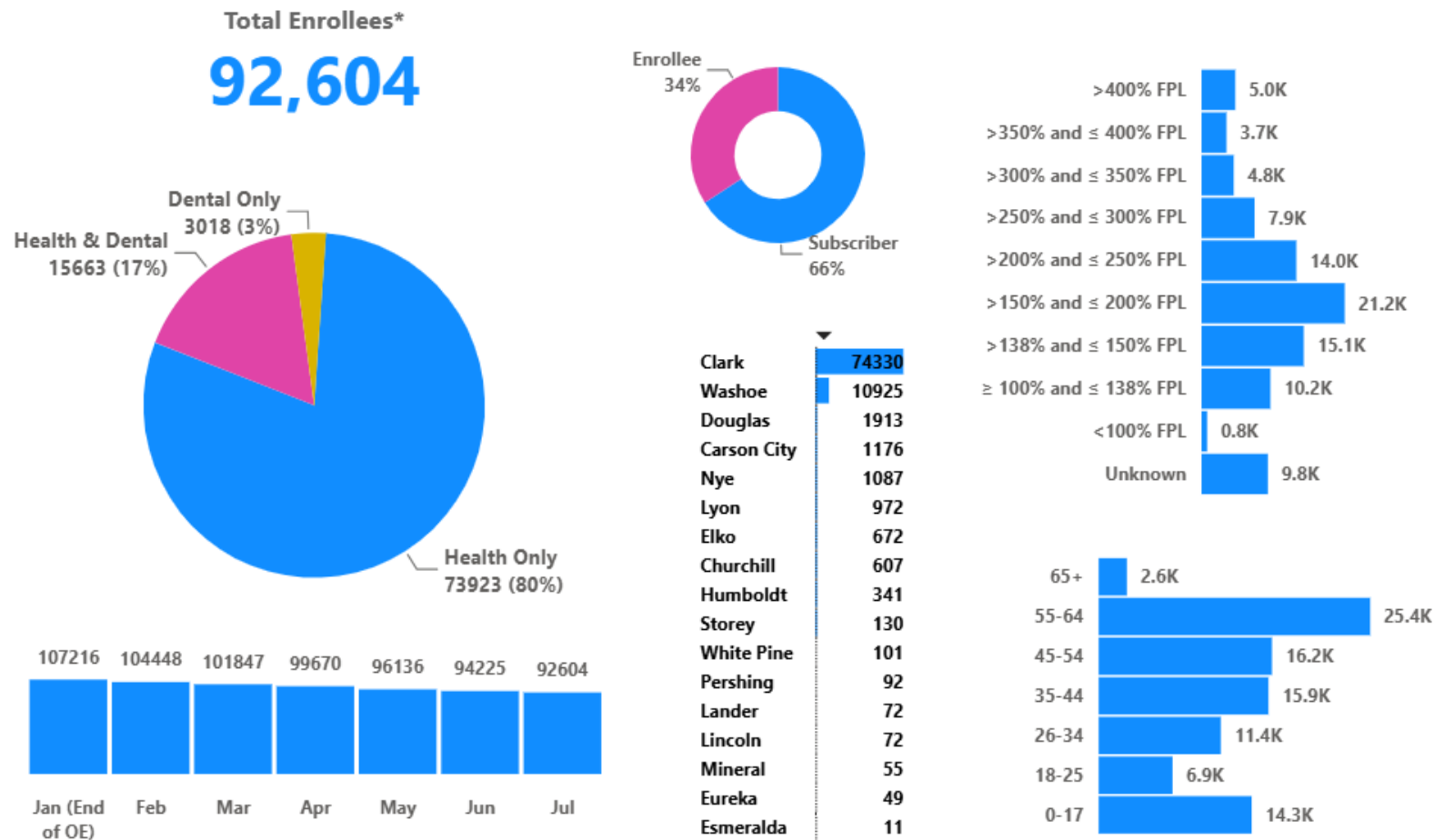
- 11/1: Anticipated public display of QHP quality rating information
- 11/1: Open Enrollment Begins

December 2026

- 12/31: Open Enrollment Ends

PY2026 Enrollment Update

Health & Dental Enrollees



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 7/1/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

PY2026 Enrollment Update

Health Enrollees



Total Enrollees*

89,586

Pending

687

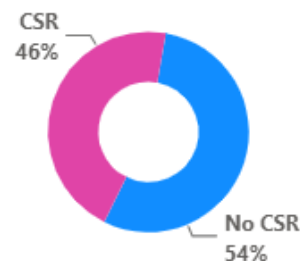
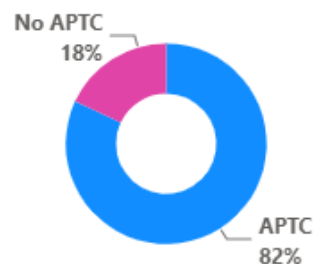
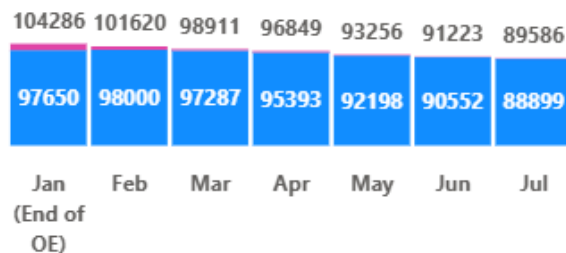
Confirmed - Passive

30,904

Confirmed - Active

57,995

● Confirmed ● Pending



Avg Premium Before APTC**

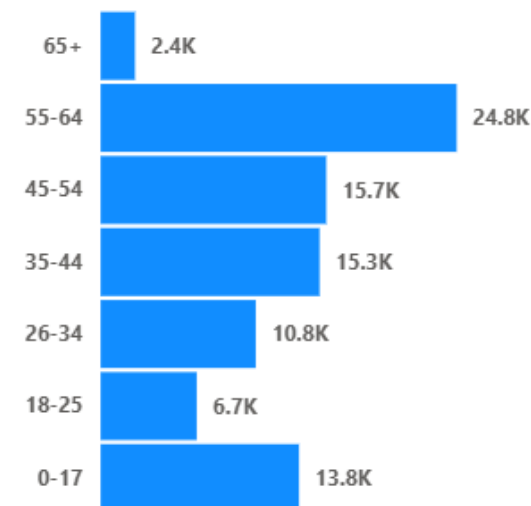
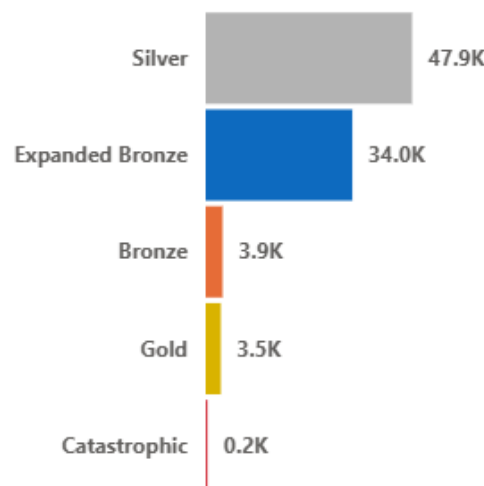
\$660

Avg Premium After APTC**

\$236

Avg APTC**

\$517



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 7/1/26. 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



Total Enrollees*

18,681

Pending

167

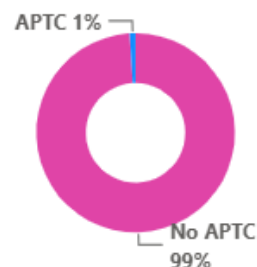
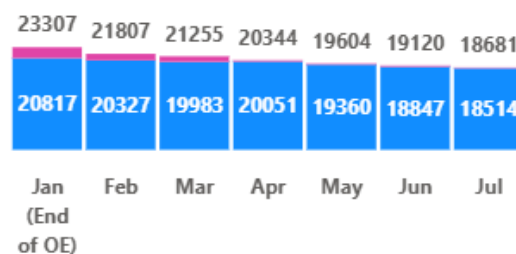
Confirmed - Passive

10,980

Confirmed - Active

7,534

● Confirmed ● Pending



Avg Premium Before APTC**

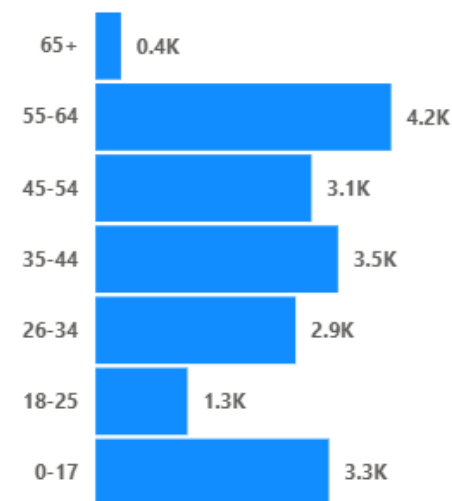
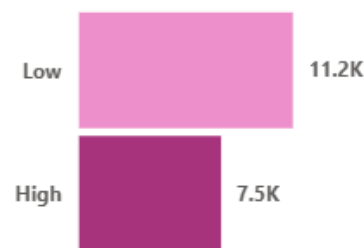
\$22

Avg Premium After APTC**

\$22

Avg APTC**

\$13



*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 7/1/26. 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.



Plan Certification Update

PY27 Plan Certification and review process is ongoing

Timeline & Key Milestones

July 14th: First SBM data pull from SERFF.

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.



Legal Challenges to the 2025 Marketplace Rule

Court Blocked (Did Not Take Effect):

- Several 2026 policy changes were vacated before implementation, including:
 - **Income Verification When Data Sources Indicate Income Less Than 100 Percent FPL & Income Verification When Tax Data is Unavailable**
 - **Failure-to-file/reconcile requirement**
 - **Denial for past-due premium policy**
 - **Actuarial Value (AV) de minimis changes**
- **2027:** The shortened OEP requirement was also blocked. **Nevada keeping shortened OEP dates 11/1/26-12/31/26.**

Implemented but Later Overturned:

- **Court ruled unlawful:**
 - **Elimination of 60-day extension for resolving income inconsistencies**
- **Court upheld:**
 - **Premium adjustment percentage methodology**
 - **Essential Health Benefits (EHB) changes related to gender-related care**



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 \(2026\)](#)



July RCNI Submission

- The next RCNI Submission Deadline is **Monday, July 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	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

Silver State Health Insurance Exchange
reconsupport@nvha.nv.gov

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

Plan Certification Team

Silver State Health Insurance Exchange
pmanagement@nvha.nv.gov

Policy Team

Joseph Filippi, Policy Manager
jfilippi@nvha.nv.gov