

Silver State Health Insurance Exchange Advisory Board Meeting Executive Summary – Post OEP PY2026

Janel Davis, Exchange Executive Officer



February 24, 2026

NevadaHealthLink.com
NVHA.nv.gov



AGENDA



- Carrier Premium Fee
- Open Enrollment Period – 2026 Enrollment Metrics
- Call Center Metrics
- NV Health Link Certified Brokers & Navigators
- Marketing & Ad Campaign Success
 - Web Analytics
 - Public Relations
 - Community Outreach
 - Multicultural Communication
 - Social Media
- 4-month Look Ahead



CARRIER PREMIUM FEE



- In Feb. 2025, the Exchange Board voted to set PY26 Carrier Premium Fee (CPF) fees charged to insurance carriers at 2.95% for QHPs and QDPs.
- Proposed 2027 Fee & FFM Comparison:
 - The Exchange is proposing to increase the Carrier Premium Fee (CPF) for PY27 to 3.00% of the pre-subsidized premium, generated by QHPs and QDPs sold through the Exchange.

Plan Type	Total Premiums 2025	Projected to Increase in Premiums in 2026	Projected to Decrease in Premiums in 2027	Proposed Exchange Rate of Premiums	Carrier Payments at Exchange Rate of 3.00% of Premiums	Carrier Payments at FFM Rate of 2.5% of Premiums (for comparison)*
Qualified Health Plan	\$676,428,788	\$735,998,841	\$703,948,898	3.00%	\$21,118,467	\$17,598,722
Qualified Dental Plan	\$4,971,434	\$4,991,065	\$4,611,362	3.00%	\$138,341	\$115,284

* CMS has increased the user fee rate for QHPs on the Federally-Facilitated Exchanges (FfEs) from 1.8% to 2.5% of premiums beginning in PY 2026.

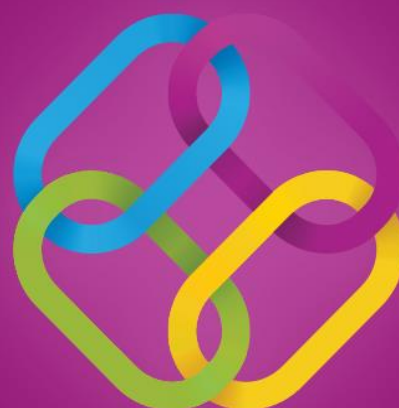


OPEN ENROLLMENT METRCIS – PY26



For Plan Year 2026 Open Enrollment
107,216 Nevadans enrolled in health and dental
coverage through Nevada Health Link.

The Nevada Health Link Difference

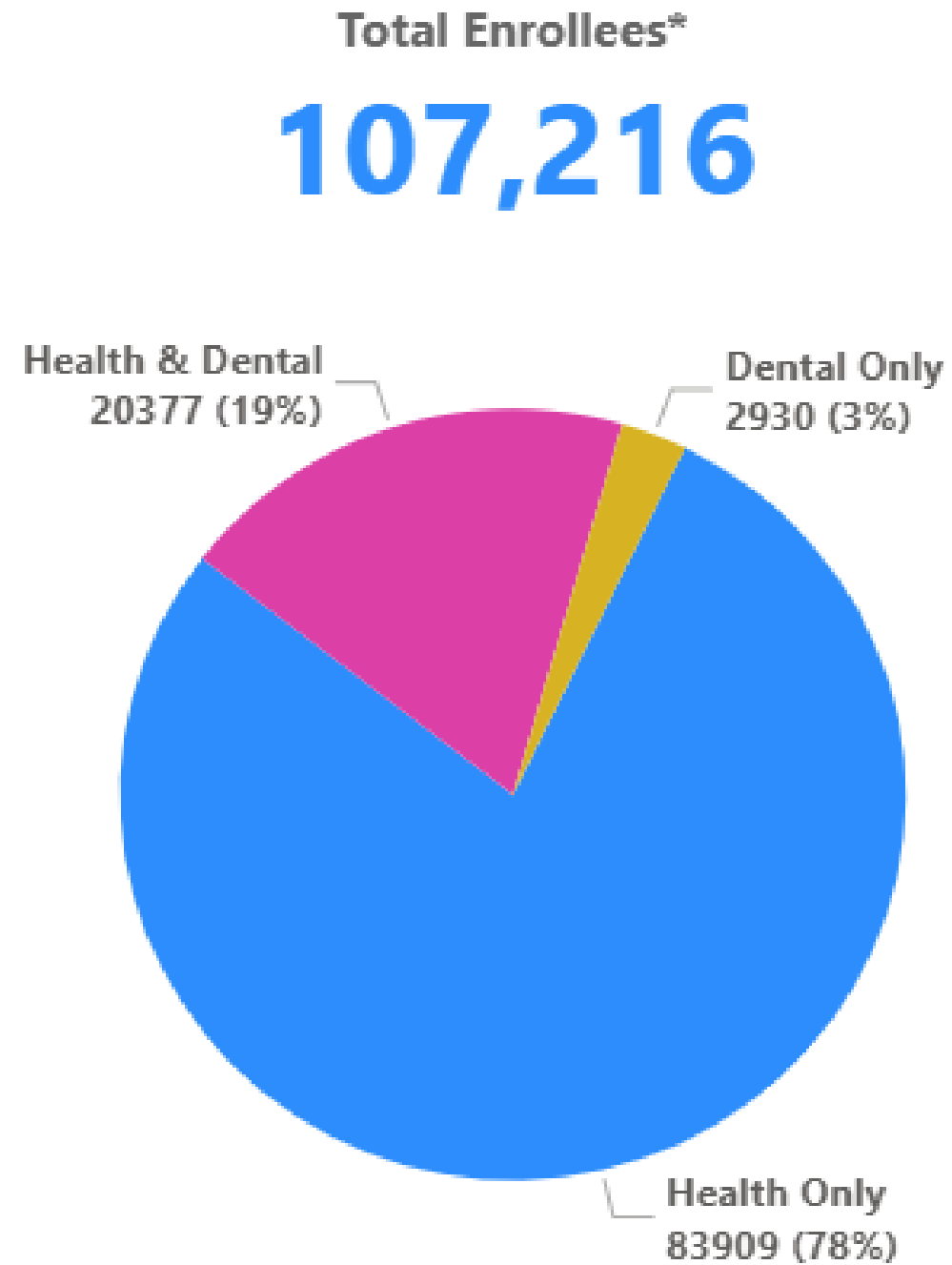


- 104,286 enrolled in health insurance, with 20% also adding dental coverage.
- 2,930 enrolled in dental plans only.
- 20,911 were new enrollees
- 42,652 were re-enrollees who updated their plans
- Nearly 70% of total enrollments were broker or navigator assisted.
- Among shoppers who changed plans, avg. savings > \$280/month

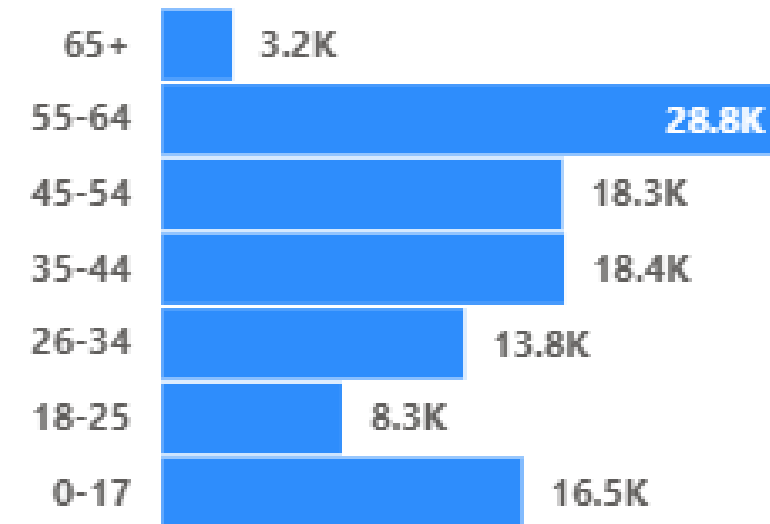
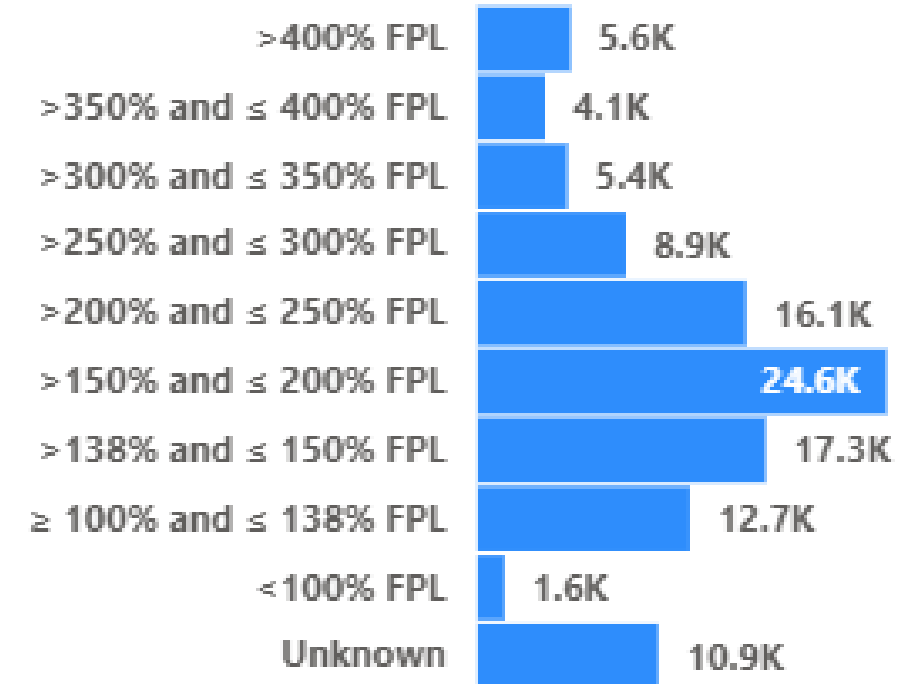


2026 OPEN ENROLLMENT SUMMARY

All Enrollees – Statewide



Clark	86,069
Washoe	12,580
Douglas	2,180
Carson City	1,401
Nye	1,238
Lyon	1,175
Elko	731
Churchill	683
Humboldt	453
Storey	155
Pershing	125
White Pine	120
Lincoln	90
Lander	84
Mineral	62
Eureka	59
Esmeralda	13



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.



2026 OPEN ENROLLMENT SUMMARY

Health Enrollees – Statewide



Total Enrollees*

104,286

Pending

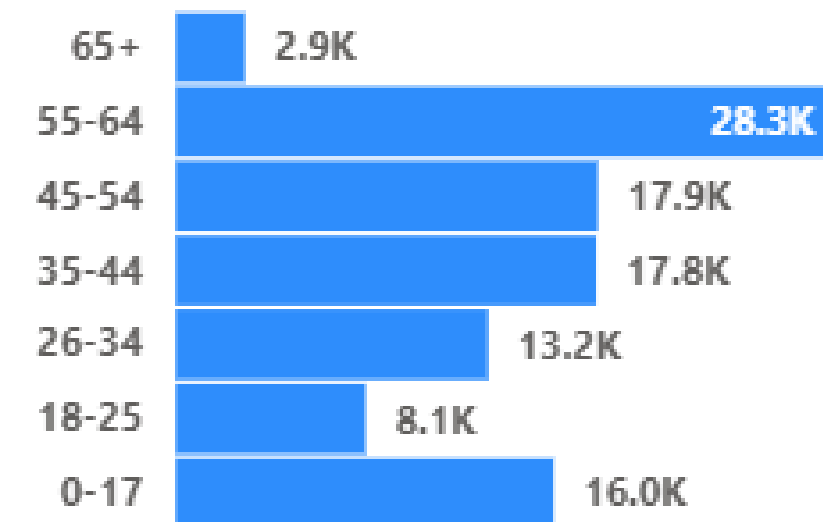
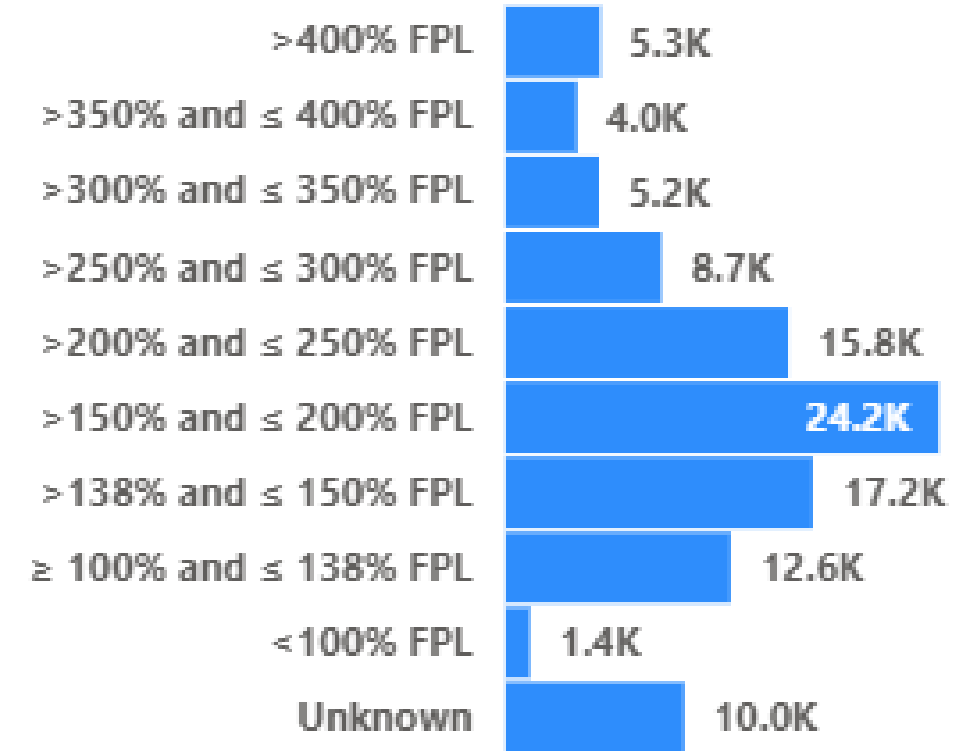
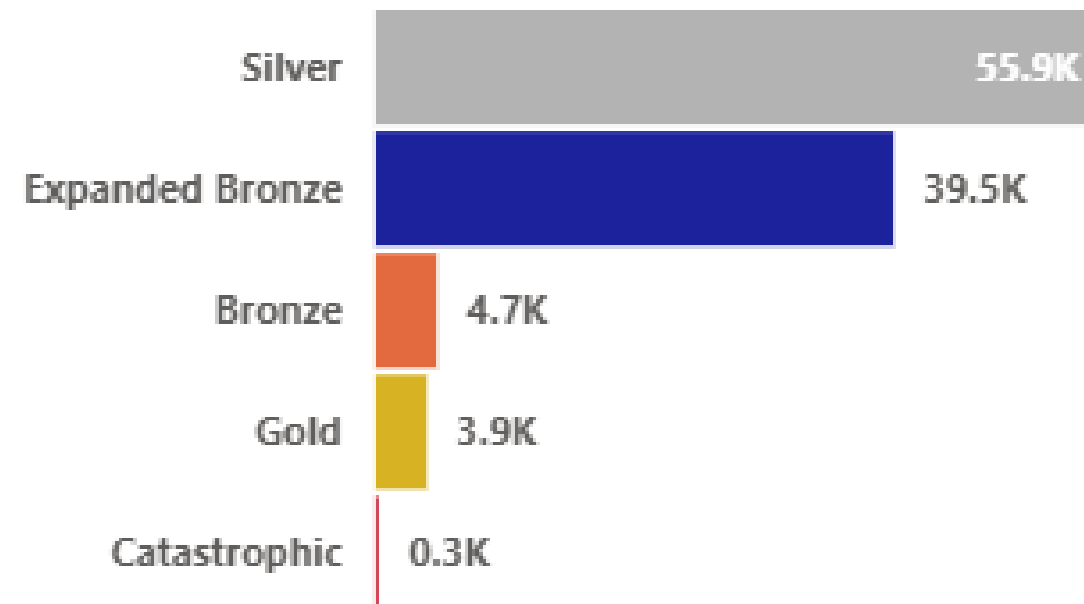
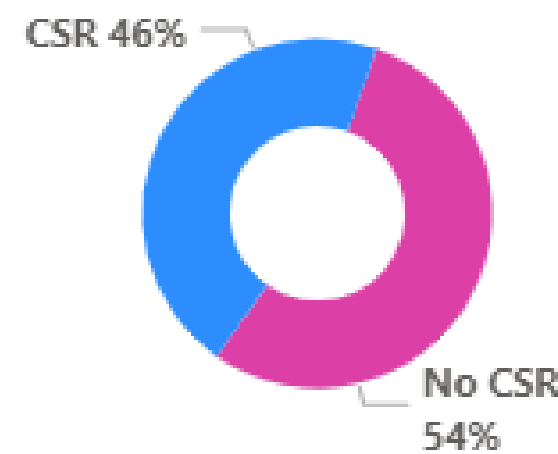
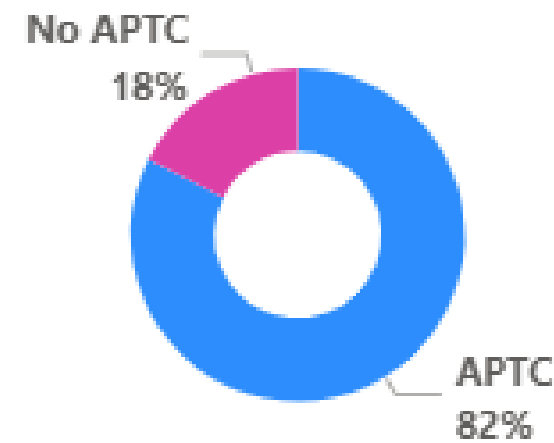
6,636

Confirmed - Passive

41,103

Confirmed - Active

56,547



*Includes unique enrollees with a 2026 plan selection in Confirmed or Pending status as of 1/21/26. Consumers with Terminated or Cancelled policies have been removed from these counts.



CALL CENTER METRICS

January 2026



Overview

- The Exchange must provide for operation of a toll-free call center that addresses the needs of consumers requesting assistance.
- GetInsured is contracted Call Center vendor. Customer Service Representatives (CSRs) manage Tier 1 and Tier 2 calls. Tier 3 calls are handled internally by the SSHIX Quality Assurance (QA) team.
- Nevada Health Link CSRs have maintained a 93.02% customer satisfaction score.
- Sage, the Exchange's Interactive Virtual Agent (IVA) has maintained a 72.09% customer satisfaction score.
- Total calls offered: 17,297; Calls connected: 10,100
- There were a total of 1,621 surveys completed. Of the 1,621 survey, 64 calls scored as highly dissatisfied or dissatisfied.
- December 15th was the busiest day in the Call Center. 1,569 calls were connected with a hold time of 3.8 seconds and an average handle time of 12 minutes.
- Primary call reason: Enrollments and Data Matching Issues (DMIs) tickets, and application assistance



CUSTOMER ASSISTANCE

Call Volume



Average
hold time
(in secs)
3.30



Average
calls
abandoned
.49



Average
talk time
(in mins)
8.76



SAGE

Interactive Virtual Agent (IVA)



NEED SOME HELP?



Nevada Health Link has got you!

Some of the key features include:

- **Direct Agent Transfers:** Calls from verified numbers with an AOR are routed straight to you.
- **1095 Help:** Consumers can request reprints or resend Form 1095.
- **Real-Time Updates:** IVA shares ticket status and verification needs (QLEs, DMIs).
- **Self-Service Tools:** Supports FAQs, eligibility checks, and anonymous shopping.
- **Ongoing Monitoring:** Nevada Health Link is tracking IVA performance and user satisfaction.



NVHL CERTIFIED BROKERS



- Help individuals' complete applications and enroll in coverage
- Trained and certified by Nevada Health Link; licensed by the Nevada Division of Insurance
- Contract directly with Qualified Health Plan issuers for commissions
- Broker Award Program recognizes top partners
- Brokers offer free, in-person enrollment assistance at multiple locations statewide



Nearly 70% of Plan Year 2026 enrollments were broker-assisted!

PLAN YEAR 2026 BROKER AWARDEES





NVHL CERTIFIED NAVIGATORS



- Includes Navigators, CACs, EEFs, and IPAs
- Provide free outreach, education, and enrollment assistance
- Serve uninsured and underinsured Nevadans
- Offer unbiased guidance (not affiliated with insurance carriers)
- Trained and certified by Nevada Health Link; registered with the Nevada Division of Insurance



Our navigator organizations attended over 200 events in 2025!
Those efforts led to over 50,000 interactions with Nevadans!



NEVADA HEALTH LINK MARKETING & OUTREACH





WEB ANALYTICS

10/01/2024-01/15/2025 VS. 10/01/2025-01/15/2026



nevada
health link.com

+36%

512,991
Total Users

+41%

1,021,788
Total Sessions

+41%

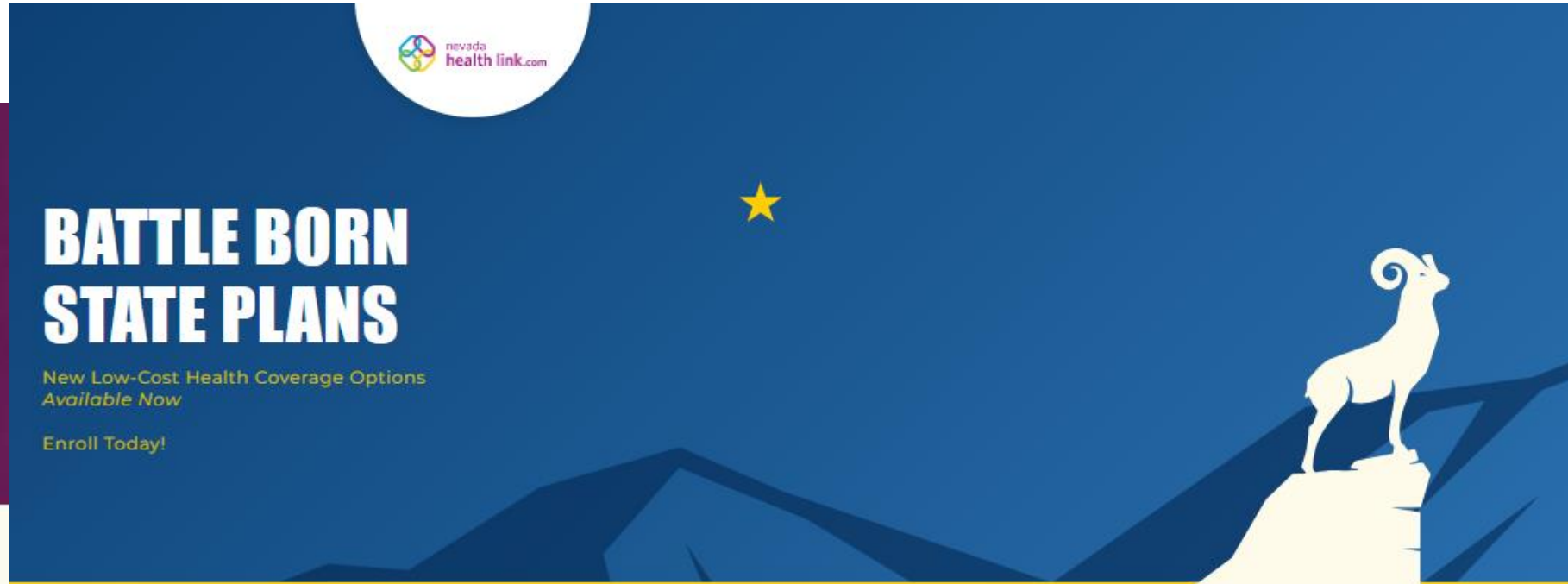
8,398,641
Total Pageviews

-14%

9m 6s
Avg. Session
Duration



NEVADAHEALTHLINK.COM



Our Plans Are Made for Your Plans

NevadaHealthLink.com is Nevada's official health insurance marketplace and has the state's widest selection of quality health plans. Nevada Health Link has you covered, no matter your income or family size.

[SEE OUR NEW PLANS](#)

Health, Dental and Vision Coverage For Nevadans

On [NevadaHealthLink.com](#), all Qualified Health Plans cover the 10 essential health benefits, including care for pre-existing conditions, maternity, mental health, and more. You can also browse dental and vision options from major carriers.

[SEE WHAT'S COVERED](#)

Health

Dental

Vision

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](#)

- AVAILABLE NOW -

BATTLE BORN STATE PLAN

New Low-Cost Battle Born State Plans
You can shop exclusively through [NevadaHealthLink.com](#).

[SHOP PLANS](#)

FREQUENTLY ASKED QUESTIONS

Why are these plans available?

What makes BBSPs different?

Get Covered for 2026

Compare plans, check savings, and enroll today.

DAYS 13
HOURS 22
MINUTES 57
SECONDS 10

Open Enrollment runs November 1 to January 15.

[SHOP PLANS](#)



OPEN ENROLLMENT

PUBLIC RELATIONS



MEDIA OPPORTUNITIES

Several media interviews across northern and southern Nevada were secured throughout the Open Enrollment Period. Stories appeared in:

- The Nevada Independent
- Reno Gazette-Journal
- Las Vegas Review-Journal
- Nevada Business Magazine
- Nevada Current
- KTVN/Face the State
- KNPR's State of Nevada
- City Cast Las Vegas
- KLAS
- KSNV
- KOH-FM
- KKFT-FM
- KTNV
- KOLO

RESULTS (10/1 - 2/1)

237

Total placements

4.37 Million

Estimated Coverage Views

16

Media Interviews Secured



A link to all Open Enrollment coverage can be found [here](#).



OPEN ENROLLMENT

COMMUNITY OUTREACH



COMMUNITY EVENTS

Nevada Health Link Navigators and Staff attended community events in Southern and Northern Nevada. We also amplified and recapped each event on social media. Sampling of events include:

- Family Health Festival
- Boys & Girls Club Family Night Out
- Reno Ice Public Skates
- Haunted Harvest at Springs Preserve
- Children's Museum of Northern Nevada Trunk-or-Treat
- Tahoe Knight Monsters Hockey Games
- Dia de los Muertos City of Las Vegas
- 3rd Annual African Caribbean Community Health Fair

RESULTS

82

Total Events Attended

17

Event Sponsorships

63,210

Est. Event Attendees

37,243

Participant Interactions





MULTICULTURAL COMMUNICATIONS & OUTREACH



Launched First-Ever Initiatives

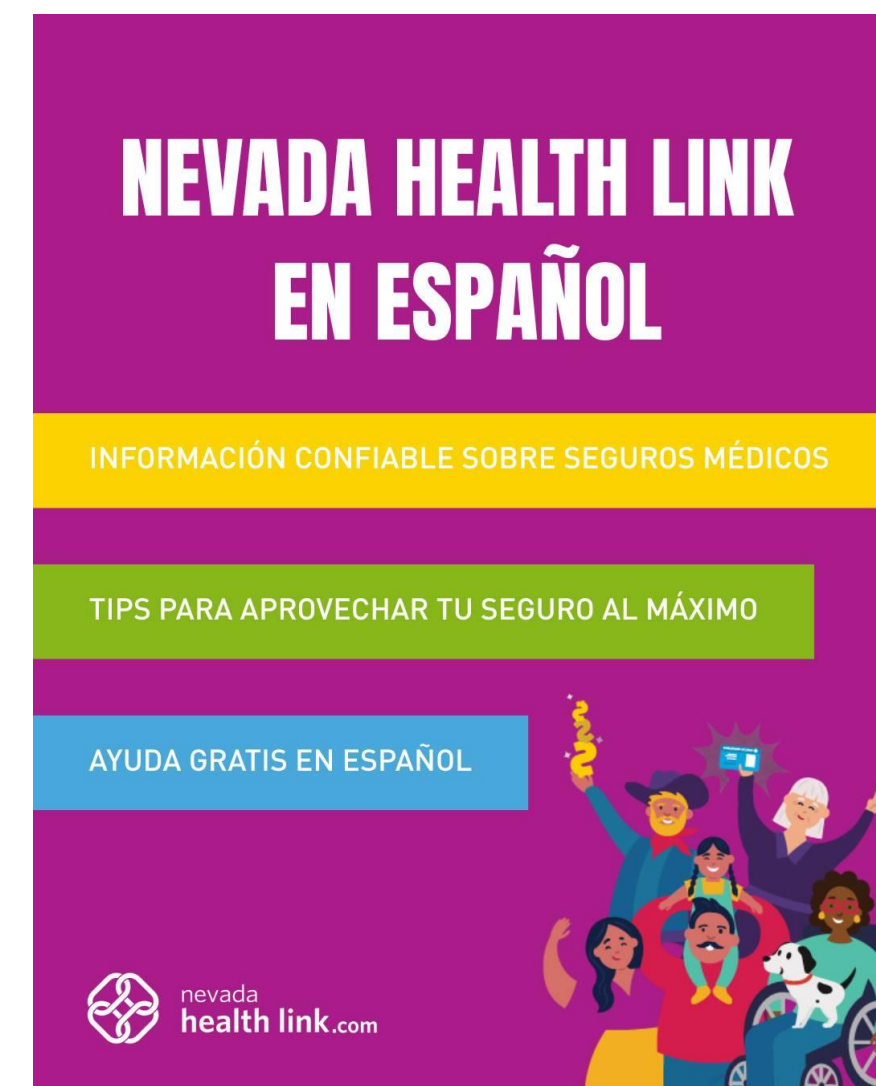
- First branded radio segment: A Tu Salud con Nevada Health Link (1.1M+ impressions statewide)
- First Spanish-language Nevada Health Link Facebook page (2,000+ followers; 10.8% engagement rate vs. 3% industry avg.)
- First TV phone bank partnership with Telemundo Las Vegas (150+ calls; 50,000+ viewers)
- Integrated Latino, Asian, and Black artists into jingle campaign

Community & Stakeholder Engagement

- 12 multicultural community events (15,000+ attendees)
- 250+ community leaders engaged
- Presentations to Latin Chamber of Commerce & Northern NV Latino Stakeholders Council (80+ org members)
- Direct outreach to Promotoras de Las Vegas, Make the Road Nevada, and 100+ nonprofit leaders

Media & Earned Coverage

- 25+ earned placements (TV, radio, digital, social)
- 180,000+ estimated broadcast reach
- 7,500+ Facebook views from partner-shared content





SOCIAL MEDIA

10/01/2024-01/15/2025 VS. 10/01/2025-01/15/2026



+105.5%

16,012,526
Total Impressions

+4,291.9%

108,217
Total
Engagements

+745.8%

10,852,548
Video Views

+74.6%

16,468
Total Audience





SOCIAL MEDIA

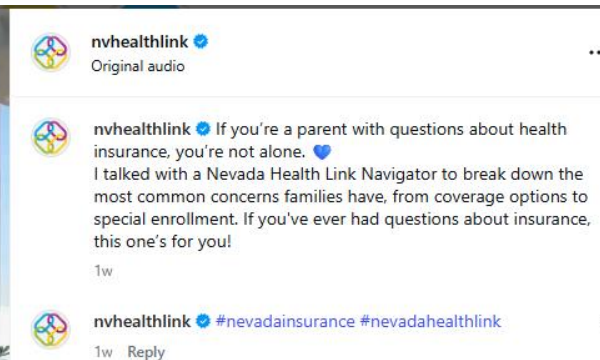
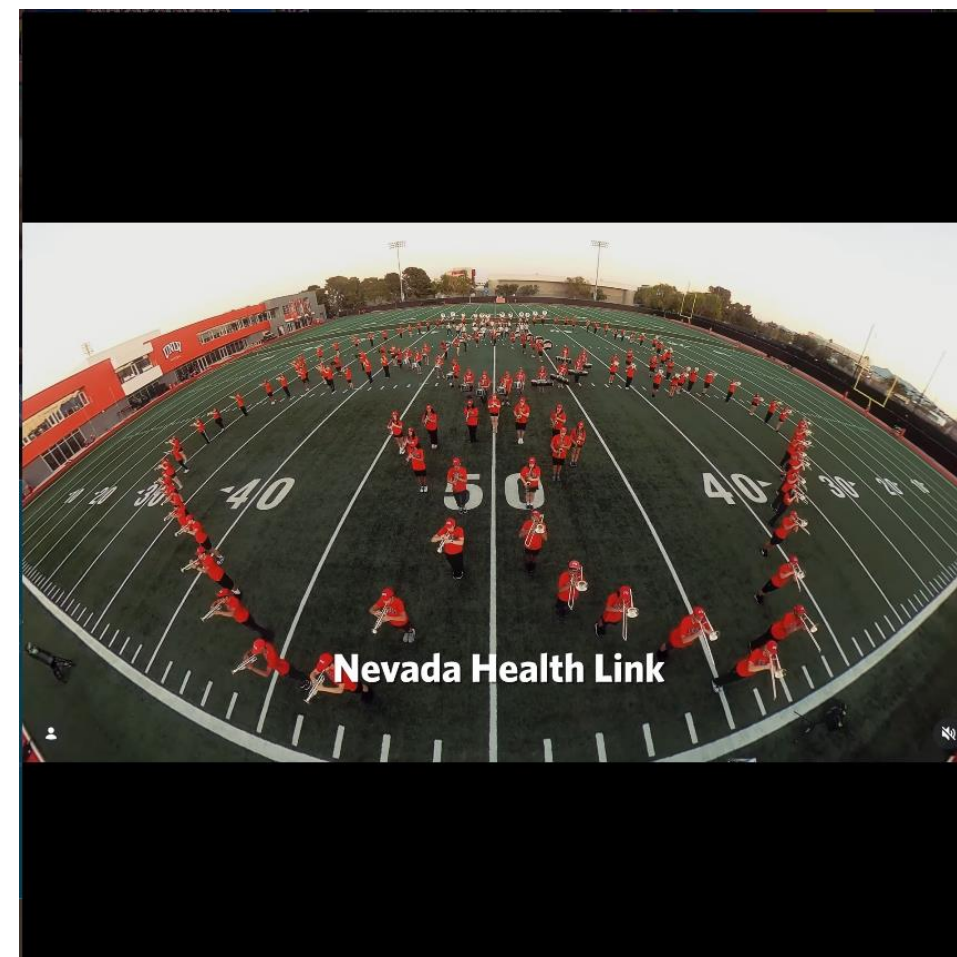
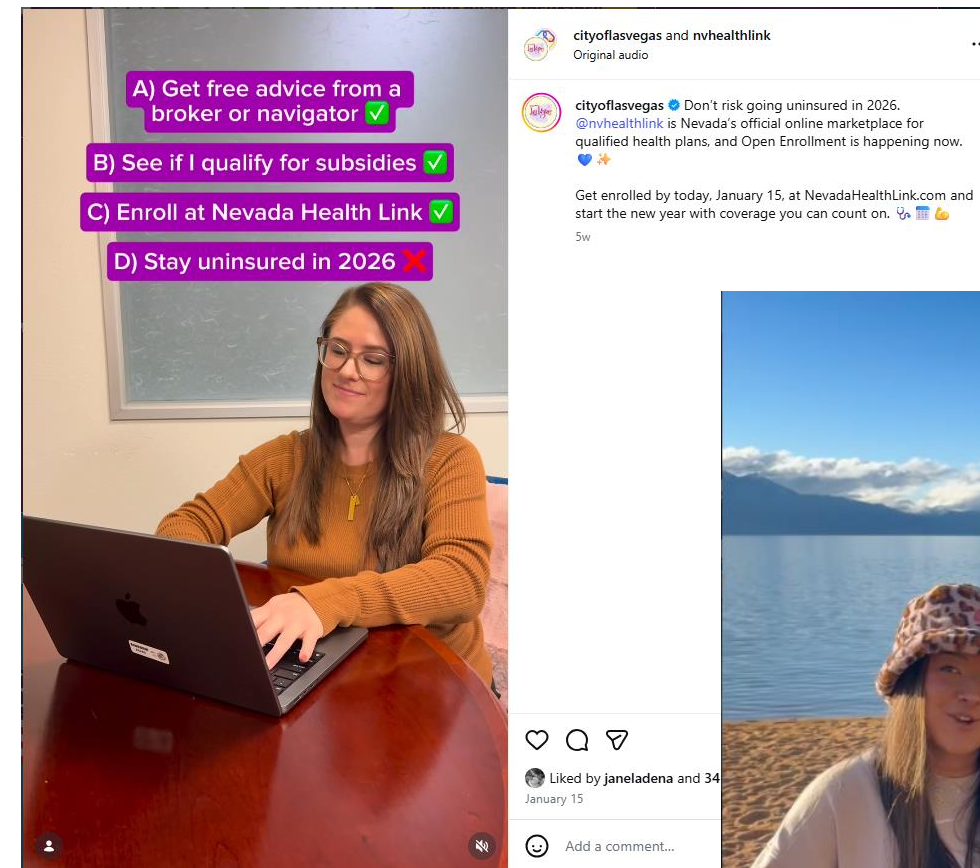
Musicians & Local Talent

- Partnered with musicians to perform and share our jingle
- Helped increase brand recognition in a relatable, engaging way
- Expanded awareness of the importance of getting insured.
- Partnered with 16 micro influencers.

Community Collaborations

We worked with trusted local partners to create meaningful, engaging content:

- Community Health Alliance
- Tahoe Knight Monsters
- City of Las Vegas
- Telemundo





4 MONTH LOOK AHEAD



- Continue to monitor enrollment during Special Enrollment Period (SEP)
 - Qualifying Life Events – eligible for SEP
- Operational readiness for federal changes (timelines spanning 2026–2028)
- Continued partnership with Medicaid/DSS to improve Periodic Data Matching (PDM) process
- Improvement in policies: Broker Agreements, Issuer Agreements, Broker Onboarding Process
- Prepare for 2027 Legislative Session
- Navigator Program – Request for Application
- Budget Building
- Annual Processes for Exchange with technology vendor



Where Health Insurance Competes for You.



THANK YOU!