# Monthly Meeting of Nevada's On-Exchange Insurance Carriers

Silver State Health Insurance Exchange

Division of Consumer Health Services

Nevada Health Authority

August 11, 2026

# Introductions

## The Division of Consumer Health Services team.

**Jennifer Krupp**
Administrator

**Janel Davis**
Exchange Executive Officer

**Sarah Moses**
Chief Operations Officer

**Max Borgman**
Information Systems Officer

**Beatris Ramirez**
BPA2, Recon Team Lead

**Joseph Filippi**
Policy Manager

**James Dardis**
Plan Certification Manager

**Nathan Osborne**
Compliance Manager

**Katie Charleson**
Communications Officer

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Please reach out to reconsupport@nvha.nv.gov for any questions.

# Agenda

| | |
|---|---|
| 1 | Six Month Look Ahead |
| 2 | August Enrollment Update |
| 3 | Plan Certification Update |
| 4 | Policy Updates |
| 5 | Compliance Updates & APTC Rebalancing |
| 6 | August RCNI Submission |

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# Six Month Look-Ahead

## August 2026

- **Week of 8/10**: First data transfer from SERFF to the Nevada Health Link Platform
- **Week of 8/17**: Revised Letter to Issuers with updated timelines
- **7/31-9/4**: Issuer Plan Preview begins on Nevada Health Link Platform

## August 2026, cont'd

- **7/31 – 9/29:** QHP Quality Rating preview
- **8/14:** Draft Plan Year 2027 Issuer Agreements sent to issuers for review
- **8/21:** Final deadline for issuers to change QHP application w/o state authorization
- **8/28:** Rate filings approved by DOI;
- **8/28:** Plans reverified for rates – rates must be approved by DOI

## September 2026

- **9/4**: Plan Preview ends, deadline for all plans to be verified; Letters of Good Standing submitted to the Exchange from DOI
- **9/8** Final data transfer from SERFF to NVHL Platform
- **9/8**: Final Plan Year 2027 Issuer Agreements sent to issuers with final plan confirmation list
- **9/8** – 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

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# 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
- **10/20-10/21:** Auto renewal batch job to run
- **10/22:** Auto renewal 834 files will be sent to carriers

## November 2026

- **11/1**: Anticipated public display of QHP quality rating information
- **11/1:** Open Enrollment Begins (OEP timeline: Nov. 1, 2026 – Jan. 15, 2027)

## December 2026

- **12/15:** Scheduled Passive Renewal (SPR) job to run
- **12/31:** Last day to enroll for a 1/1/27 coverage start date.

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# Open Enrollment – Plan Year 2027

## Timeline for Plan Year 2027 Open Enrollment

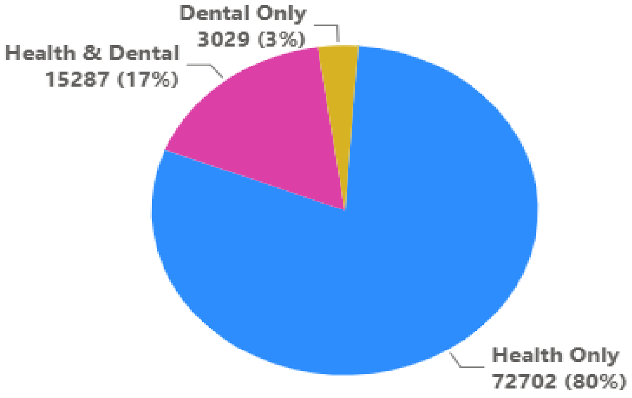
| October 1, 2026 | November 1, 2026 | January 1, 2027 | January 15, 2027 | February 1, 2027 |
|---|---|---|---|---|
| Plan Preview Begins | Open Enrollment Begins | Coverage Begins for Nov. & Dec. Enrollments | Open Enrollment Ends | Coverage Begins for Jan. Enrollments |

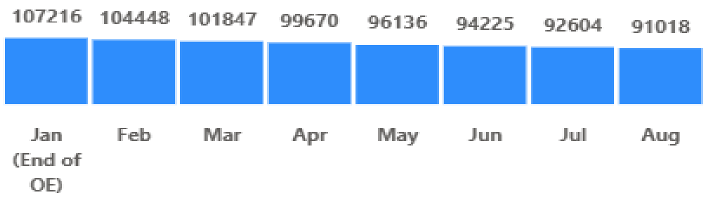
# PY2026 Enrollment Update

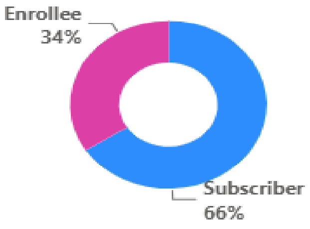
## Health & Dental Enrollees

**Total Enrollees***

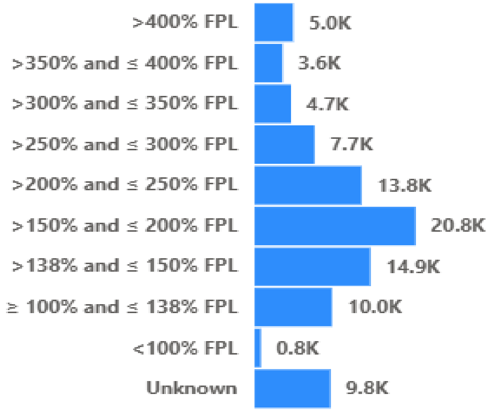
**91,018**

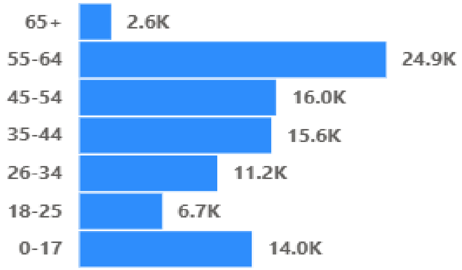



| | |
|---|---|
| Clark | 73110 |
| Washoe | 10718 |
| Douglas | 1870 |
| Carson City | 1143 |
| Nye | 1060 |
| Lyon | 953 |
| Elko | 661 |
| Churchill | 592 |
| Humboldt | 343 |
| Storey | 126 |
| White Pine | 99 |
| Pershing | 91 |
| Lander | 74 |
| Lincoln | 71 |
| Mineral | 51 |
| Eureka | 49 |
| Esmeralda | 8 |




*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 8/3/26. Consumers with Terminated or Cancelled policies have been removed from these counts.

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# PY2026 Enrollment Update

## Health Enrollees

**Total Enrollees***

**87,989**

Pending

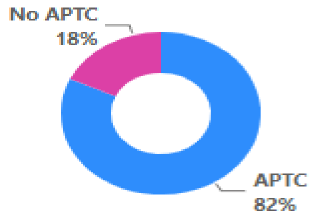
**427**

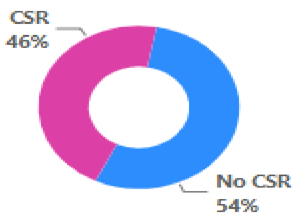
Confirmed - Passive

**30,000**

Confirmed - Active

**57,562**




Avg Premium Before APTC**

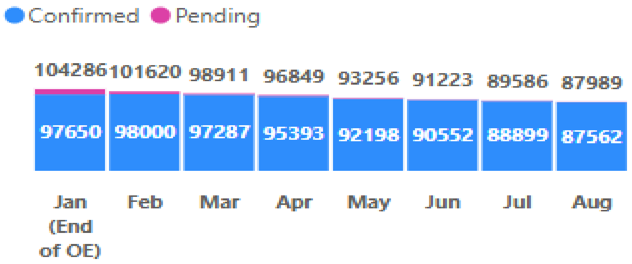
**$660**

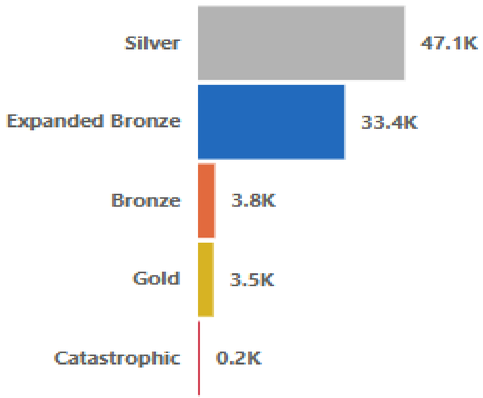
Avg Premium After APTC**

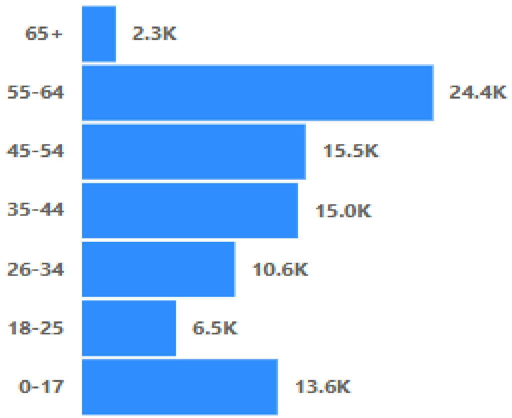
**$235**

Avg APTC**

**$518**




*Includes unique enrollees with a PY26 plan selection in Confirmed or Pending status as of 8/3/26. 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.

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# PY2026 Enrollment Update
## Dental Enrollees

**Total Enrollees***

**18,316**

Pending

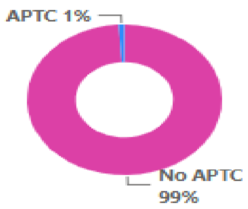
**111**

Confirmed - Passive

**10,643**

Confirmed - Active

**7,562**




Avg Premium Before APTC**

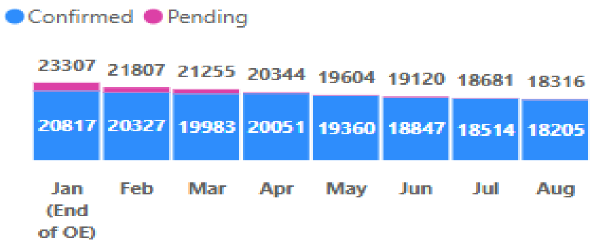
**$22**

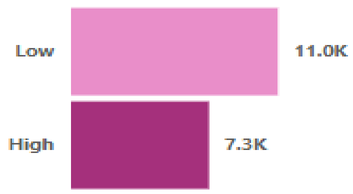
Avg Premium After APTC**

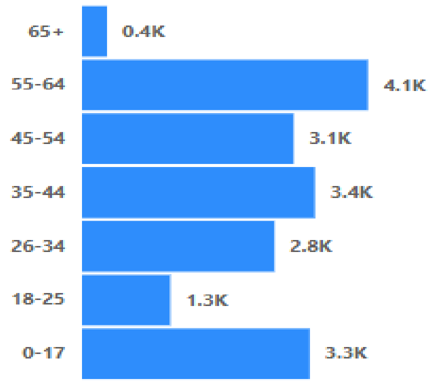
**$22**

Avg APTC**

**$13**

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# Plan Certification Update

**PY27 Plan Certification and review process is ongoing**

**Plan Preview**

Still working with our vender on Plan Preview, expect to have it up by the end of this week.
Updated end date will now be 9/4

**Timeline & Key Milestones**

**Week of 8/17**: Revised Letter to Issuers with updated timelines

**8/14:** Draft Plan Year Issuer Agreements will be sent out

**Late-Stage Plan Withdrawals**

**Portal Access for Plan Preview Questions, contact:**

**Plan Certification Team**

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

# 2025 Marketplace Integrity Rule Provisions Overturned

- Shortened Open Enrollment Period
- Removal of 60-day income DMI extension
- Failure-to-reconcile policy affecting APTC eligibility
- Requiring additional paperwork to verify income when tax data shows income under 100% of the federal poverty level
- Requiring additional paperwork to verify income when tax data is unavailable
- Elimination of income self-attestation
- Denying guaranteed coverage to people who owe past-due premiums
- Expanding actuarial value de minimis ranges to permit lower-value plans

***Court Order:*** *City of Columbus vs. Kennedy (2025)*

***SHVS Litigation Status Tracker:*** SHVS_Litigation-Status-of-Marketplace-Rule-Provisions_7.24.26-FINAL.pdf

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# PY27 NBPP Provisions Under Stay Order

- Failure-to-reconcile policy affecting APTC eligibility
- Mandatory income verification requirements for <100 FPL
- Elimination of income self-attestation
- Expanded eligibility for catastrophic health plans
- Relaxation of network adequacy standards
- Permitting bronze plans to have a maximum out-of-pocket (MOOP) over statutory limit

***Court Order:*** City of Columbus (2026) Motion for Stay 7-16-2026

***CMS Statement:*** Statement 7-31-2026

***SHVS Litigation Status Tracker:*** SHVS_Litigation-Status-of-Marketplace-Rule-Provisions_7.24.26-FINAL.pdf

***Key Takeaway****: Ongoing federal litigation will continue to impact when/if certain new federal rules take effect in PY27 and beyond.*

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# Compliance Updates

## PY26 Periodic Data Matching

- Twice per year (Per 45 CFR § 155.330(d)), the Exchange is required to perform Periodic Data Matching (PDM), which includes rechecking the federal/state hubs for Medicaid/Medicare/Death and issuing DMIs.
- The Exchange's second PY26 PDM run was completed on 7/15 - about 700 DMI's issued with a Reasonable Opportunity Period (ROP) expiration of 8/14.

## CMS Fraud Initiatives

- Policy Based Payment Audits
    - PY22 – Three carriers
    - PY23-26 – All carriers
- The Exchange is working a "Within-SBE Overlap Report" provided by CMS for PY23-26

**If you have any questions, please contact the Exchange Compliance team:**
Nate Osborne, Compliance Manager
nosborne@nvha.nv.gov

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# APTC Rebalancing Starts PY27

- **Background:** H.R.1 Section 71305 removes income-based repayment caps for excess APTC. Starting in PY26, all excess APTC must be paid back by the consumer when reconciling their taxes.
- **Current System Behavior:** Currently when enrollees report income changes mid-plan year, they receive a revised APTC amount based off their new annual income for each month going forward, without factoring in the available APTC already consumed.
- **Improved System Behavior PY27:** When APTC Rebalancing is enabled, APTC is rebalanced each time the consumer submits an application with revised eligibility.

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***Key Takeaway****: APTC Rebalancing ensures the consumer can maximize the use of available APTC while reducing the risk of over consumption that must be paid back when reconciling taxes.*

# APTC Rebalancing - Example

| Scenario | Current System Behavior (No Rebalancing) | APTC Rebalancing Applied |
| --- | --- | --- |
| • John lives in Reno and is at 355% FPL for the year. He enrolls in a NVHL plan with $1,200 APTC for the year, or a maximum APTC of $100 per month. | • John updates his application in March with a change in income and is eligible for less APTC ($600 for the year, or $50 per month). The system gives him $50 per month from April on. **When he reconciles taxes, he has used $750 in APTC and owes the IRS $150.** | • John updates his application in March with a change in income and is eligible for less APTC ($600 for the year, or $50 per month). The system gives him $33 per month from April on. **When he reconciles taxes, he has used $600 in APTC and owes the IRS $0.** |

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# August RCNI Submission

- The next RCNI Submission Deadline is **Thursday, August 20h.**
- 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 |

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# Thank you for your participation!

## Stay Connected

Website:
**https://nevadahealthlink.com/carriers/**

## Contact Us

**Recon Team**
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reconsupport@nvha.nv.gov

**Plan Certification Team**
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