

Silver State Health Insurance Exchange

Patient Protection Commission
November 9, 2020



Agenda

- Nevada Health Link's Mission
- Overview of Plan Year 2020
- Overview of Plan Year 2021
- Challenges for Plan Year 2021
- Overview of Eligible Uninsured Nevadans
- Efforts to Assist Nevada's Uninsured

Silver State Health Insurance Exchange

- The Silver State Health Insurance Exchange is the state agency that operates the online marketplace, Nevada Health Link.
- Connects Nevadans who are not insured by their employer, Medicaid, or Medicare to comprehensive health insurance coverage.
- Individuals can purchase Affordable Care Act certified Qualified Health Plans or Stand Alone Dental Plans through the Exchange. If eligible (138-400% of FPL) they can receive subsidy assistance to help offset monthly premium costs.
- State Based Exchange – NevadaHealthLink.com
- Solely self-funded – no state or federal funds to support operations.



Nevada Health Link's Mission

Increase the number of insured **Nevadans** by facilitating the purchase and sales of health insurance that provides quality healthcare through the creation of a transparent, simplified marketplace of qualified health plans.

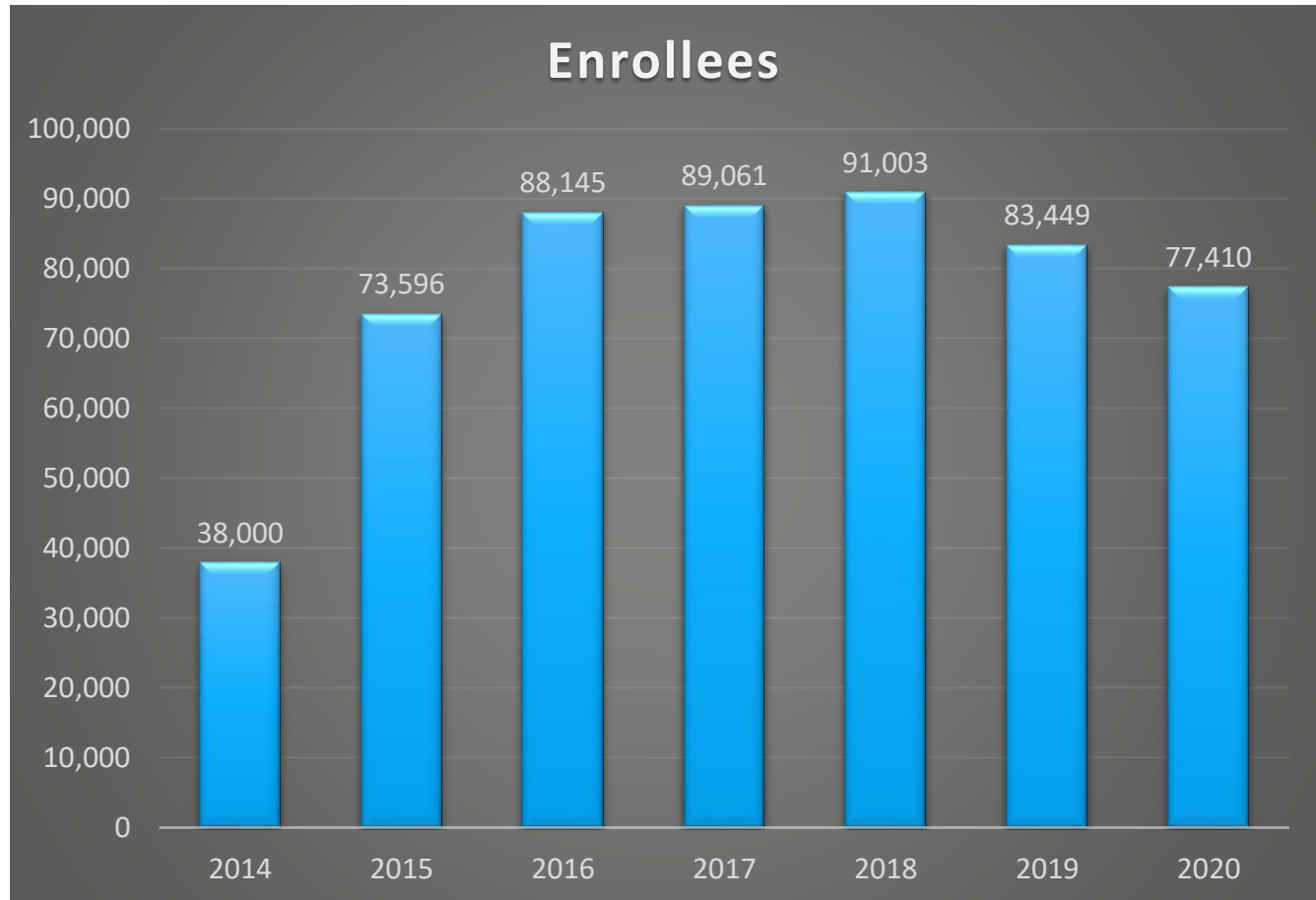
2020 Enrollment Demographics

- Final Plan Selections **77,410**
- 54% Female – 46% Male
- Age
 - 14.8% < 18 years old
 - 21.7% between 18-34 years old
 - 33.3% between 35-54 years old
 - 30.2% 55+ years old

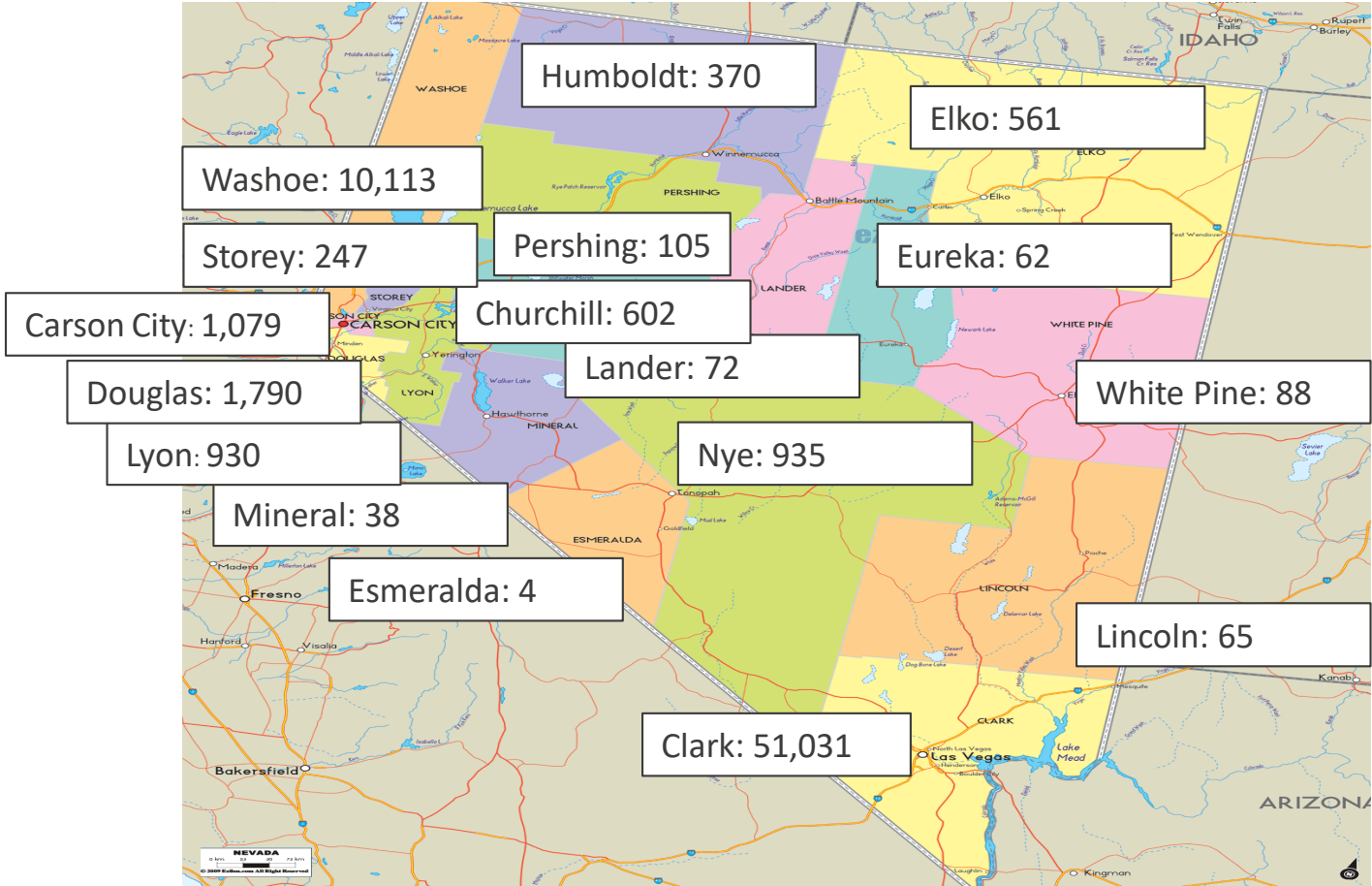
2020 Enrollment Plan Selections

- Metal Levels
 - 1% Catastrophic
 - 40% Bronze
 - 55% Silver
 - 4% Gold
- Consumers who actively enrolled – 45,698
- Passive enrollments (auto) – 31,712
- Premiums and Financial Assistance
 - 80% percent of plan selections with APTC
 - 41% percent of plan selections with CSR

Year-over-Year Enrollment



2020 Enrollment Geography



Enrollment current as of 9/29/2020

Open Enrollment 2021

- 50 QHP Plans – Five Carriers
 - Health Plan of Nevada, Silver Summit, and Anthem HMO Co - returning.
 - Two new carriers: Friday Health Plans, SelectHealth
 - Catastrophic; Bronze; Silver; Gold
 - Counties: Clark County and Nye County will have the choice from all 50 plans offered and all 5 carriers.
 - 45 plans are available in Washoe County from HPN, SilverSummit, Anthem HMO Co. and Friday Health Plans
 - 35 plans are available in Carson City and rural counties Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Pershing, Storey and White Pine from SilverSummit, Anthem HMO Co. and Friday Health Plans
- 21 Qualified Dental Plans – Six dental carriers (Alpha, EMI, Delta, Liberty, Best, and Rocky Mountain)
- Vision Plans through VSP
- Extended Open Enrollment Period
- The final average rate change on Exchange is 4.2% increase.
- 8 Navigator Grantees, 5 Broker grantees

Challenges for 2021 Enrollment

- COVID-19
- ACA repeal– Nov. 10, 2020 SCOTUS hearing
- Election year
- Unemployment
 - FPUC
 - Lost Wages
- Medicaid redeterminations
- Aggressively marketed competing “plans”
 - STLDs
 - Health Sharing Ministries

Overview of Uninsured Eligible Nevadans

- Pre-COVID estimates of NVHL subsidy eligible Nevadans ~ 77,000
 - Primarily Hispanic/Latinx
 - Between the ages of 26-44 years old
 - Predominately male
 - Primarily between 138-399% of FPL

Efforts to Assist Uninsured Nevadans

- Robust marketing and outreach campaign targeting:
 - Diverse populations including Hispanic/Latinx, among other ethnicities
 - Self-employed, gig employees
 - 26-44 year olds
 - Emphasis on affordability
- Navigator grassroots outreach
- Community organization and stakeholder collaboration
- Partnership and Collaboration with
 - DWSS, DHCFP, DETR



OPEN ENROLLMENT is
NOVEMBER 1, 2020 – January 15, 2021

NevadaHealthLink.com

CALL US at: 1-800-547-8156

Email: brokersupport@exchange.nv.gov

Thank you for joining us today!

– Nevada Health Link