Silver State Health Insurance Exchange

Presentation to

Broker/Agents and EEFs

February 26, 2019

nevada health link

Agenda

- SSHIX Introductions
- Mission Statement
- Transition to a State Based Exchange
- Progress-to-Date on SBE Transition Project
- New Transition Related Web Pages for Enrollment Partners
- Timelines for Brokers and EEFs
- Advantages for Enrollment Partners
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SSHIX Introductions

Heather Korbulic
Executive Director

Ryan High
Chief Operations Officer

Rosa Alejandre
Navigator (EEF) Program Manager

Rebecca Lomazzo
Broker Liaison

Janel Davis
Communications Manager

Russell Cook
Information Systems Manager

Eric Watt
SBM Transition Project Manager

Athena Cox
Information Technology Analyst

Mission Statement

To 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.

Transition to a State-Based Exchange

- **Increasing user fees** for HealthCare.gov threatened to exhaust the Exchange's reserves (1.5% PY17, 2% PY18, 3% PY19).

- **RFI** in December 2017 assessing the feasibility of a transition to SBE model – provided necessary confidence.

- **RFP** – required proposed vendor to have been successfully deployed in at least one other state for at least one successful plan year.

- Highest scoring respondent was **GetInsured**, an exchange-based technology company who is currently operational in six states and the same vendor who successfully transitioned the state of Idaho away from the federal platform in 2015.

Transition to State-Based Exchange (cont.)

- The GetInsured **contract** (approved by BOE 8/14/18) is favorable for the state in that it avoids the risks associated with complex multi-vendor implementations and capitalizes on opportunities for shared cost savings between the many states who use the platform.
- **Project Management Office** began work 8/15/18 – provides centralized leadership and coordination and allows for verification and validation of project progress.
- In addition to the comprehensive technology and call center implementation plan, the Exchange has developed a phased **stakeholder communication strategy.**
- Recognizing complexity and significance of the project the Exchange has developed **risk mitigation and contingency plans**.

Progress-to-Date on Transition

- Project Management Staff have been hired and are actively working on the project, including:
  - Project Manager
  - Information Security Specialist
  - Quality Assurance Tester/Specialist
- Test and Training Environments for DWSS and Insurance Carriers are currently being developed by GetInsured
- Consumer data transfers from CMS are being finalized, including application, enrollment, and NPN information
- SSHIX is currently working with Nevada's DOI to nail down the PY2020 Plan Certification timeline, which will be included in the final version of SSHIX's Letter to Issuers (forthcoming).
- State Based Exchange polices are being drafted internally, emphasis on existing business process.
- Budget and Enhancements to operate as a SBE (including more staff) are currently working their way through the Legislature.

New Transition Related Web Pages

https://www.nevadahealthlink.com/partners-transition/

This page will provide a definitive source for:

- A schedule of upcoming web meetings
- Slides and recordings from previous web meetings
- Transition-related reference materials:
  - ➢ Forthcoming Broker/EEF Training Guides
  - ➢ Forthcoming User Manuals for the Nevada Health Link SBE Platform

Timeline for Brokers and EEFs

- **February** 26th – First of a regularly scheduled monthly agent/broker and EEF's call regarding transition updates. Schedule of future monthly calls may be found at

  https://www.nevadahealthlink.com/partners-transition/

- **April** – Carrier Testing, Federal Data Services Hub Testing (e.g., IRS, DHS, and SSA services), DWSS Testing

- **March thru July** - SSHIX to develop singular training system and policy material for agents/brokers and EEFs required for NVHL certification that will be closely aligned to, but not exactly the same as, CMS training.

- **July and August** – Agent/Broker EEF training available to agent/brokers and EEFs and period for certification testing.

- End of **June** – Multi-Channel Consumer Messaging Plan finalized

Timeline for Brokers and EEFs (cont.)

- **Late July** – Import of consumer data from healthcare.gov
- **Mid/Late August** – Agents/Brokers can confirm their book of existing business on the Nevada Health Link SBE Platform
- **September** – Nevada Health Link SBE Platform available to public; Agents/Brokers, EEF's can assist their consumers with claiming and updating their migrated application data, or can work on their behalf to ensure that this data is up-to-date (address, contact info, consent to re-verify eligibility through the Hub, etc.)
- **October** – site open for preview of plans
- **November 1** – OEP begins add Dec.15 to timeline. (Note: the NVHL call center will not be advising on plan selection or enrollments, but will provide technical system support)

Advantages for Enrollment Partners

- Enrollment Referrals – promoting theme of "Nevadans Helping Nevadans"
- Interactive Voice Response (IVR) Distributed Calls to Agent/Brokers and EEFs
- GetInsured-based website directory for online referrals replacing NVHL IPA tool
- Dedicated Tier Two phone line for Agents/Brokers and EEFs
- Agent/Broker Dashboard - Count of agent's enrollments for past 30 days as distributed across type of plans selected; List of pending individuals who have requested delegation to the Agent/Broker
- Active Individuals – Agent/Broker's book of business with consumers name, contact info, application status, and next steps, it also includes coverage details if consumer is enrolled; Agent/Brokers will have ability to search and filter consumers based on name, application type, issuer name, current application status, next steps, due date, or application year.
- Agent/Broker ability to impersonate consumer to complete consumers application, shop on behalf, update demographic info.

Q & A

- **Will there a direct line for Agents/Brokers and EEFs?**
  Yes, we will have a broker-specific phone line that goes to Tier 2 agents.
- **Will the application be in a quick and easy format?**
  The GetInsured SSAP is consumer facing and therefore has questions distributed over a larger number of pages, which include the explanatory text, etc. Questions are not asked multiple times.
- **Will Agents/Brokers and EEFs be able to assist consumers by phone similar to how they can through web-brokers?**
  This question could have multiple answers depending on the intent, but in best trying to answer this we wanted to point out that consumers can access their accounts and applications via the web portal, and agents can access the accounts and applications of their clients via the web portal. What is not available (and currently not supported by any SBM) is the ability for web brokers to build their own front-end experiences using web service APIs made available by the Exchange. If the intent of this question was different, we'd be happy to discuss.

Q & A

- **Will there be a Help-On-Demand feature through the GI system?**
  We do not have plans to build a copy of the FFM's Help On Demand functionality. However, we will have the Broker Distribution tool that will immediately connect callers looking for assistance to an available enrollment professional in their area. This should provide participating brokers with a good source of leads. We'll also have the web-based broker directory that will be available directly from within the consumer's shopping and application experience.

- **Will Agents/Brokers be able to enroll consumers in a plan with a carrier for which they are not appointed?**
  Yes, Agents/Brokers will be able to enroll consumers in a plan with any carrier selling QHPs and SADPs on the GI system.

Q & A

- **Will NPN numbers be transferred as well?**
  Yes, part of the data migration from healthcare.gov, in addition to consumer application and enrollment data, will be NPN numbers. NPN data will be synced with consumer data so that Agents/Brokers will be able to see their entire book of business. But it is ***important to note*** *that the matching will only be as successful as the accuracy of the NPN data that is in healthcare.gov.*

- **Will logins and passwords need to be reset?**
  Yes, consumers will be invited to come into the new system to claim their information through a process that will be published and communicated prior to the September system go-live.

- **Will Agents/Brokers and EEFs be able to login earlier than open enrollment?**
  Yes, Agents/Brokers and EEFs will be able to login during the mid/late August timeframe, and Agents/Brokers will be able to confirm their book of existing business.

Q & A

Open Questions

Contacting the Exchange

Navigator (EEF) Program Manager

Rosa Alejandre

ralejandre@exchange.nv.gov

702-486-5266

Broker Liaison

Rebecca Lomazzo

rlomazzo@exchange.nv.gov

702-486-5264

Executive Director

Heather Korbulic

hkorbulic@exchange.nv.gov

775-687-9938