

# Silver State Health Insurance Exchange

Presentation to  
Broker/Agents and EEFs

May 28, 2019



nevada  
**health link**

# Agenda

- SSHIX Introductions
- Progress-to-Date on SBE Transition Project
  - Technology
  - Call Center
- Training Certification for Brokers/EEFs
- Consumer Messaging Plan – Enrollment Professionals' Role
- Enrollment Professional Assistance with Complaints and Appeals
- Request for Applications
- Q&A
- Contact Information



# SSHIX Introductions

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# Progress-to-Date on Transition

- Technology
  - Information Security Plan Update
  - EDI Testing
  - User Acceptance Testing
  - Soft Launch
- Call Center
  - Hiring
  - Training
  - Dedicated Broker/EEF Agents
  - Go-Live Dates

# Training Certification

- A first round of invites to Brokers who did not sell policies for PY19 was sent out on May 21<sup>st</sup> asking for interest of Intent to Sell on the Exchange for Plan Year 2020. Instructions on how to express interest on [NevadaHealthLink.com](https://NevadaHealthLink.com) was provided in that communication.
- As a reminder, those Brokers who express interest (training will be mandatory for all EEFs) will be sent an invite to take the required Exchange training on a platform called MindFlash. There will be an abbreviated training for returning brokers who sold on the Exchange for PY 2019.
- Returning brokers must complete their training and gain access to the system by 8/12/19 in order to have access to their pre-populated list of consumers.
- For those Brokers/EEFs planning to enroll consumers solely in NV, please **DO NOT** take the CMS training.
- When training has been successfully completed, the Exchange will grant Brokers who complete training and sign the Broker Code of Conduct and User Acceptance Agreement access to the GI Broker Portal to establish their profile and claim their book of business.

# Consumer Messaging Plan

**Consumers will receive tailored communications from the Exchange pertinent to their first available new system access the first week of September regarding:**

- Claiming their accounts on the GI system with unique code (i.e., Log-In)
- Designating a broker of record (if not already designated)
- Opting-In (if not already selected) to auto renewal

## **Brokers/EEFs process for onboarding w/ Nevada Health Link**

- Wide-net email communication was sent on 5/21 gauging interest to sell on Exchange
- Brokers will need to complete training & certification, Broker Code of Conduct, and User Acceptance Agreement
- Brokers must be appointed by carriers to receive commission for enrollments.
- Assist consumers/clients to activate accounts

## **Enrollment Professional's Role in September (Broker/EEF)**

- Have intimate knowledge of GetInsured Broker Portal Functionality
- Be able to assist consumers in activating their accounts, designating enrollment professional, and opt-in auto renewal

# Assistance with Complaints and Appeals

- As an broker or enrollment professional of record, the Exchange will expect year-round customer assistance to provide help during open enrollment and throughout the year.
- Mitigating complaints efficiently to the satisfaction of the consumer and the best of your ability before they rise to the level of a formal appeal is highly encouraged.
- A formal complaint and appeals process and flow chart will be forthcoming.

# Q & A

**Q: How many insurance carriers will be on the Exchange for Plan Year 2020?**

A: The Exchange expects the current two QHP carriers and six SADP carriers to return in PY 2020. The Exchange is hopeful that additional carriers will be committed to PY20 and looks forward to announcing final participation in September 2019.

**Q: With the new platform, are assisters able to help consumers make the payment for the first month right away, and also upload supporting enrollment documents?**

A: The GetInsured system is designed to provide a direct link to carrier websites immediately at the conclusion of enrollment to facilitate payment. Additionally, if during the eligibility process supporting documentation is required, consumers will be able to upload those documents at the time of completing their application.



# Q & A

**Q: Can Navigator grantees have different amounts of EEFs throughout the year?**

A: The Exchange allocates the maximum number of Exchange Enrollment Facilitators (EEFs) at the beginning of the grant award in July and the entity decides how to staff throughout the year.

**Q: Will the Exchange provide training on the new platform to new grantees? When?**

A: The Exchange is currently creating training modules similar to CMS' training and is planning to open our customized training on a platform called MindFlash to EEFs and Brokers starting in mid-July.

**Q: Will grantees be listed on In-Person Assistance look-up tools on the website?**

A: Yes, there will be both Broker and Navigator Entity listings on an In-Person Assister directory page.

# Q & A

**Q: Are there any other changes to this years Enrollment Professional grants? What are the Exchange's expectations for grantees as it relates to social media?**

A: The Exchange's communication team will continue to promote EEFs and Brokers on social media; there is an expectation that EEFs and Brokers will increase their presence and promotion on social media. Furthermore, the Exchange expects our grantees to be 100% excited and committed to be in the community spreading the word about the benefits on enrolling on Nevada Health Link, open enrollment, and the change that enrollment will solely be on NevadaHealthLink.com and not on HealthCare.gov anymore.

**Q: Will the [enrollment] process be the same with the new platform?**

A: The application process will have a different look and feel on NevadaHealthLink.com than HealthCare.gov, but the fields and data input requirements will be similar. EEFs and Brokers will receive training on the platform well in advance of open enrollment to ensure familiarity in assisting consumers.

# Q & A

**Q: Is the training for CMS going to continue?**

A: No, the Exchange will have a customized training similar to CMS' training and will no longer use MLMS for continuing education requirements. If your Navigator Entity or Broker Agency is planning to enroll only consumers in Nevada, please do not take CMS training. If you are going to be assisting consumers in other states, please refer to that state's respective training requirements.

**Q: Will HealthCare.gov have a redirect or reroute consumers to Nevada Health Link?**

A: Yes, HealthCare.gov will have a redirect for consumers interested in enrolling in PY20 health care coverage to Nevada Health Link. In the meantime, HealthCare.gov will still service consumers with Special Enrollment Periods needs for PY 2019.

**Q: Will there be a call center and will they refer consumers out to get assistance?**

A: Yes, the Exchange will have a call center and they will refer consumers to EEFs and Brokers. It is important to note that the call center will not enroll consumers over the phone.

# Q & A

**Q: Will there be a marketing campaign about the new platform?**

A: The Exchange will have an extensive print, email, traditional advertising and social media campaign focusing on using Nevada Health Link for enrollment in PY 2020 plans. Focus will be on ensuring consumers are aware that Nevada Health Link will be the only place to enroll for subsidized QHPs and SADPs for PY 2020 and beyond.

**Q: How can entities help spread the word about the new platform?**

A: The Exchange enthusiastically needs grantees to leverage their networks to spread the word and be out with a passion and purpose in the community before, during, and after open enrollment. We need your engagement to ensure Nevadans know how to either activate an existing account or set up a new account.

**Q: Will consumers who are enrolled in HC.gov receive notification to go to Nevada Health Link for PY 2020 enrollment?**

A: Yes, consumers will receive notification from both HealthCare.gov and Nevada Health Link. Additionally, EEFs and Brokers can contact their consumers to advise of new platform and the action their customers need to take in claiming their accounts.

# Q & A

**Q: Will Nevada Health Link send out notices to consumers once their account has been migrated?**

A: Yes, the Exchange, CMS, Insurance Carriers, and GetInsured have an extensive and coordinated messaging plan and outreach campaign to notify consumers regarding the migration and opportunity for consumers to claim their accounts starting in September.

**Q: Will consumers on HealthCare.gov need a new account?**

A: Consumers on HealthCare.gov for PY 2019 will have their application data and enrollment data automatically transferred to the new NevadaHealthLink.com portal. Once directed, consumers will need to Login to the new system and claim their accounts, designate a broker of record if need be, and opt-in to an auto re-enroll functionality if not already selected in September. Closer to open enrollment, consumers will be able to confirm that their application information is correct, or alternatively update their information.

# Q & A

**Q: As a designated broker, will we be able to call the Exchange on a consumer's behalf?**

A: Yes, but for limited functions. GetInsured's Customer Service Reps (CSR) will provide assistance to brokers/navigators for the following tasks:

- Creating broker accounts
- Assistance editing agent/profile information
- Questions about the consumer application process
- Broker of record questions/assignment
- Creating a new member
- Using the Book of Business page
- Accepting/declining designations from consumers
- Who pays commissions? (paid by carriers, not the exchange)
- Do you support agencies (We don't support this.)
- How do clients make a binder payment?

**CSRs will not fill out consumer applications and enroll consumers on behalf of brokers.**

# Q & A

**Q: Will the call center be physically located in Nevada?  
What will the call center hours be?**

A: No, our consumer assistance call center will be based in Atlanta, GA. The consumer assistance center will be open Monday through Friday 9am-5pm PST. Our broker assistance line will be open Monday through Friday 9am-7pm and Saturday 10am-3pm PST.

**Q: What does a consumer need to do to report a life change event between September 4, 2019 to the end of the plan year?**

A: This response requires a more detailed response than can not be accommodated here and will be a feature of the June 25<sup>th</sup> Broker/EEF stakeholder call, with follow up information available at that time.

# Q & A

**Q: If a broker will be doing enrollment in states other than Nevada, will they need to take the CMS and Nevada Health Link training?**

**A:** Yes. It depends on the other state's requirements, however.

**Q: Will the GetInsured platform send applications to consumers who qualify for Nevada Medicaid program - like HealthCare.gov currently does now?**

**A:** If during the pre-screener portion of the GetInsured platform a consumer requests a Medicaid determination, there will be a website redirect to Nevada Medicaid where the consumer will create an account and complete a single streamlined application. If a consumer has completed an Exchange single streamlined application and during the eligibility process check is determined Medicaid eligible, their application information will be part of an account transfer to Nevada Medicaid where a Nevada Medicaid caseworker will perform their determinations for Medicaid eligibility before assisting the consumer to enroll in Nevada Medicaid.



# Q & A

**Q: What will happen if a consumer doesn't activate their Nevada Health Link account? Will they still auto-renew like they did at HealthCare.gov?**

A: If a consumer takes no action with their unique access code to claim their migrated user account – and they were eligible for auto re-enrollment with HealthCare.gov – their information will carry over to the GetInsured system and their previous plan will auto renew or they will be cross-walked as appropriate.

**Q: Are there social media links that we can put on our broker pages and accounts to inform clients about the transition from Healthcare.gov to Nevada Health Link?**

A: Social media toolkits specific to our state based exchange transition will be provided by Nevada Health Link to Brokers and EEFs. We are currently in the process of strategizing the upcoming OEP campaign. In the meantime, please visit our media asset page: <https://www.nevadahealthlink.com/media/media-assets/> where you can download materials, access the Branding Guidelines and Logo. At the top banner of our website is also links to all NHL social media platforms – **please follow our pages and share our posts.**



## Q & A

**Q: Will consumers still be able to access their HealthCare.gov account even if they have activated their Nevada Health Link account?**

**A:** Yes, consumers will still be able to access their HealthCare.gov accounts related to plan years 2015, 2016, 2017, 2018, and 2019.

# Contacting the Exchange

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