

# Silver State Health Insurance Exchange

Monthly Meeting of Nevada's  
On-Exchange Insurance Carriers

December 10, 2019



nevada  
**health link**

# Introductions - SSHIX

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# Agenda

- Progress Since Last Meeting/Overview of OEP Metrics
- Transition from OEP to SEP
- Reconciliation Ramp-Up/RCNI Submissions
- SBE Platform: Enrollment Representative Access
- Process for Carrier-Initiated Issue Reporting
- Q&A

# Progress Since Last Meeting/ Overview of OEP Metrics

**NOTE: The metrics provided below are confidential and are not for public release**

- The Carrier Connector collaborative casework portal was launched in early November, and most of our carriers have successfully completed testing
- Our first Production case in Carrier Connector was logged and successfully resolved on 12/4
- As of Friday, 12/6, 65,198 members have enrolled in 2020 coverage through Nevada Health Link
- Of the 23,787 active enrollment transactions submitted during OEP thru 12/9, approx. 15.4K were broker-assisted, versus approx. 8.4K that were consumer self-service
- As of 12/9, 49,362 calls have been handled through our call center, with an average wait time of 9 seconds before answer, and an abandon rate of 0.12%
- The average First Call Resolution rate during this time period is 88.21%

# Transition from OEP to SEP

- At 1am PST on Monday, 12/16, the SBE Platform will transition from OEP to SEP
- Consumers with incomplete applications or enrollments will be allowed an extra 5 days (through 12/20) to complete their applications and enroll in coverage for 2020
- Carriers should expect inbound 834s for coverage beginning 1/1/2020 to continue through the 12/21 nightly batch cycle
- Consumer requests for backdated coverage beginning 1/1/2020 will be handled on a case-by-case basis, but in general SSHIX intends to make reasonable accommodations for existing consumers who would otherwise experience a gap in coverage as a result of the transition

# Reconciliation Ramp-Up/ RCNI Submissions

- During the November 12 Monthly Carrier Meeting, SSHIX indicated that the deadline for RCNI submission would be the 9<sup>th</sup> of each month. As a result of feedback received from carriers we have decided instead to adopt the FFE deadline of the Third Thursday of each month.
- The first mandatory RCNI submission will occur during the January cycle (i.e. by 1/16). However, carriers are strongly encouraged to take advantage of the optional December submission (by 12/19) in order to assess the relative parity of our systems prior to January 1<sup>st</sup>.
- RCNI files should be submitted to the same SFTP repositories currently used for EDI traffic. Carrier organizations operating under multiple HIOS IDs should submit their RCNI files to the separate repositories associated with each HIOS ID.

# Reconciliation Ramp-Up/ RCNI Submissions (cont.)

- Following each monthly RCNI submission the SBE Platform will compare the file's contents to our internal enrollment records and generate a Discrepancy Report. Typically this report will be returned to carriers via SFTP within 3 business days.
- The Discrepancy Report will reference the Policy ID, Plan ID, Member ID and Subscriber ID of each enrollee; the Discrepancy Reason Code and Text Description of each discrepancy (per the codes described in the Exchange-Carrier Reconciliation Guide); and a comparative analysis of each discrepancy (Exchange Value vs. Issuer Value).

# Reconciliation Ramp-Up/ RCNI Submissions (cont.)

Sample of Discrepancy Report Format:

Exchange Assigned Policy ID	Plan ID	Member Last Name	Member First Name	Exchange Assigned Member ID	Issuer Assigned Member ID	Subscriber Last Name	Subscriber First Name	Exchange Assigned Subscriber ID
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	8013666666	GERBIL	M1	1000455555
Issuer Assigned Subscriber ID	Discrepancy Reason Code	Discrepancy Reason Text	EXCHANGE Value	Issuer Value	Date of Discrepancy	Recon File Name	Autofixed by EXCHANG	Assignee
801362777	9100_AC	March APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AD	April APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AE	May APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AF	June APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AG	July APTC	400	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AH	August APTC	400	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AI	September APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9000_AG	July Premium	1500	2000	20180216	from_26002_INDV_MCN		Carrier
801362777	9000_AH	August Premium	1500	2000	20180216	from_26002_INDV_MCN		Carrier

**NOTE:** Example of discrepancies reported to carrier if the required RCNI extra data rows (i.e. custom 2700 Loop values) are not supplied. For brevity only the M1 discrepancy codes are shown. Each of these discrepancies would be repeated for each household member.

# Reconciliation Ramp-Up/ RCNI Submissions (cont.)

- SSHIX is currently developing a collaborative reconciliation portal built on the Salesforce platform, which is similar in overall concept to the Carrier Connector casework portal.
- The portal will include business logic to group related discrepancies at the policy level, accommodate carriers who have not implemented the custom 2700 loop elements, and address any limitations which may be unique to a specific carrier (e.g. character limits/truncation, etc.).
- The December RCNI submissions, and the resultant Discrepancy Reports, will be referenced by SSHIX when developing this business logic.
- We hope to have a “beta” version of the portal launched in time to support the January submission cycle, with continued development and refinement over the following months.

# SBE Platform: Enrollment Representative Access

- The Enrollment Representative user role provides direct insight into the SBE Platform's enrollment records.
- SSHIX had anticipated that this access could be provided to existing users with the Plan Representative user role (used for Plan Certification). However, last week we were informed by GetInsured that the SBE Platform does not support simultaneous access to both roles from a single user account.
- We apologize for the inconvenience, and we will continue to work with GetInsured to determine whether this discrepancy can be resolved. In the meantime the only workaround they suggested was for users to use two separate email addresses—one for each user role.
- SSHIX will be contacting carriers this week via email to provide access instructions.

# Process for Carrier-Initiated Issue Reporting

- As many carriers have noted, the Carrier Connector portal does not provide the ability for carriers to create/submit a new Case. This is by design, as SSHIX is not yet aware of a valid use case for a carrier-initiated consumer complaint.
- Our preference is for carriers to direct consumer-related complaints for which SSHIX is the “source of truth” (e.g. enrollment/account maintenance, change reporting, etc.) to the our self-service web portal or call center, whereas claims- or payment-related complaints should be handled internally, independent of SSHIX.
- We do recognize, however, that reconciliation-related issues will need to be reported by carriers, and we are working on building this functionality into our reconciliation portal.
- Beginning Monday, 12/16, carriers can also submit issues to our recon team via email at [reconsupport@exchange.nv.gov](mailto:reconsupport@exchange.nv.gov). These requests should include the Policy ID, Member ID and/or Subscriber ID in question, but please do not include any PII in these requests.

# Questions and Answers

Please submit written questions to Eric Watt,

Project Manager:

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