



Silver State Health Insurance Exchange

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AGENDA ITEM

For Possible Action

Information Only

Date: July 21, 2020

Item Number: IV

Title: Approval of Market Stabilization Special Enrollment Period to extend Plan Year 2021 Open Enrollment Period through January 15, 2021

PURPOSE

The purpose of this report is to provide information to the Board and public regarding the approval of a Market Stabilization Special Enrollment Period to extend Open Enrollment Period (OEP) for Plan Year (PY) 2021. The proposed Market Stabilization Special Enrollment Period (MSSEP) will, for practicable purposes, extend the open enrollment period from November 1, 2020 through 11:59 PM Pacific Standard Time on January 15, 2021.

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GENERAL COMMENTS

The staff of the Silver State Health Insurance Exchange (Exchange) is recommending the Board of Directors use the authority in 45 CFR 155.420(d)(9) and Exchange Regulation EX-05 which allows for the creation of a Market Stabilization Special Enrollment Period (MSSEP) running from December 16 to 11:59 PM Pacific Standard Time on January 15, 2021 which will extend the Exchange’s Open Enrollment Period (OEP) for Plan Year 2021 (PY 21) which is currently scheduled to end on December 15, 2020.

The Centers for Medicare and Medicaid Services (CMS) established the Federal OEP in *the Plan Year 2021 Notice of Benefit and Payment Parameters* to run from November 1, 2020 through December 15, 2020. Exchange staff recommends an extension of Nevada Health Link's OEP to run an additional month, beginning December 16, 2020 and conclude on January 15, 2021.

The Board of Directors approved Regulation EX-05 on June 29, 2020, which provides the Board with authority to establish a MSSEP. The MSSEP provides for sufficient opportunity to enroll in a qualified health plan, after the end of the annual Federal OEP, to ensure the continued health and stability of the Nevada health insurance market. As a result of the COVID-19 pandemic, Nevada has the highest unemployment rate in the country, the highest ever recorded in the United States, resulting in hundreds of thousands of Nevadans who have lost their employer sponsored coverage. As Nevadans collect unemployment benefits and gradually return to work, it is important to provide additional time, in what is sure to be a fluid situation, to allow people to connect with affordable health plans to meet their individual and family needs. Extending the OEP with a MSSEP allows the Exchange additional time to conduct outreach and market Affordable Care Act (ACA) compliant coverage to encourage more people to enroll in comprehensive health coverage. Additionally, extending the OEP into January, as many other State Based Exchanges do, holds the advantage of allowing the Exchange to get past the holiday season. [Research from Health Affairs](#) indicates that the holiday season is a time of significant financial stress for people with low incomes, and extending OEP outside of the holiday season could result in increased enrollment and will provide an opportunity to stabilize Nevada's health insurance market in unprecedented and uncertain times.