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SILVER STATE HEALTH INSURANCE EXCHANGE  
BOARD MEETING  
TUESDAY, JULY 21, 2020, 1:00 P.M.

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DR. JAMESON: Good afternoon, everyone. I assume that we have a quorum. And we can -- let me pull up my agenda here.

So, welcome. And at this point, we will go ahead and do a formal roll call for our Board meeting.

MS. KORBULIC: Okay. Dr. Jameson?

DR. JAMESON: Here.

MS. KORBULIC: Valerie Clark?

MS. CLARK: Present.

MS. KORBULIC: Lavonne Lewis?

MS. LEWIS: Present.

MS. KORBULIC: Dr. Sarah Friedman?

DR. FRIEDMAN: Present.

MS. KORBULIC: Jonathan Johnson?

MR. JOHNSON: Here.

MS. KORBULIC: Jose Melendrez?

MR. MELENDREZ: Here.

MS. KORBULIC: Quincy Branch?

MR. BRANCH: Present.

1 MS. KORBULIC: Suzanne Bierman?

2 MS. BIERMAN: Here.

3 MS. KORBULIC: Commissioner Richardson? I see  
4 you. I'm going mark you as here.

5 And then Aaron Frantz for Susan Brown? Are you  
6 here, Aaron? Okay. Well, we'll mark him attending if  
7 he does show up.

8 Madam Chair, we have a quorum.

9 DR. JAMESON: Excellent. Thank you to our  
10 Executive Director, Heather Korbulic, who I would like  
11 to announce it is wonderful to welcome her back.

12 I thank you for your amazing public service  
13 that you do and continue to do for our State of Nevada.  
14 And it is just wonderful to have you back.

15 In addition, I'd like to thank Dr. Cook for his  
16 term. And as you know, Dr. Cook is no longer with us.  
17 And we now have our new Board member, Dr. Sarah  
18 Friedman. I'd like to thank Dr. Friedman for looking at  
19 this as an opportunity and joining our Board.

20 And I don't know if it's appropriate, but,  
21 Dr. Friedman, maybe you might just for a second tell  
22 everyone who you are, where you're from, and what's your  
23 specialty and why you're on our Board. Thank you.

24 DR. FRIEDMAN: That sounds good. Thank you for  
25 the introduction. I'm an assistant professor at UNR in

1 the School of Community Health Sciences. I'm a  
2 colleague of Dr. Cook's. I teach health policy. I  
3 teach undergrads about the Exchange, and master's  
4 students. I've had folks from the Exchange come to  
5 speak to my students, which has been really wonderful.  
6 I researched access to behavioral healthcare and access  
7 for gender specific care for women and the V.A.

8 DR. JAMESON: Excellent. Thank you so much for  
9 joining along.

10 And so what I'd like to now do is ask everyone  
11 if they've had an opportunity, I hope, to -- that you  
12 have had your opportunity to review the minutes from  
13 June 29th, 2020, and for someone to make a motion to  
14 accept those minutes. Do I hear a motion?

15 MR. MELENDREZ: Jose Melendrez. Motion to  
16 accept.

17 DR. JAMESON: And a second?

18 MS. CLARK: Valerie Clark. Second.

19 DR. JAMESON: Thank you, Jose and Valerie.

20 And was there any discussion, does anyone,  
21 after reviewing those, think there was any edits,  
22 omissions or additions you would care to make?

23 Hearing none, I would call for everyone that is  
24 in favor of accepting those minutes from June 29th, 2020  
25 Board meeting, please say "aye."

1 (Board members said "aye.")

2 DR. JAMESON: Anyone opposed?

3 Does anyone abstain?

4 The minutes from June 29, 2020 are passed,  
5 accepted.

6 MS. KORBULIC: Dr. Jameson, I'm sorry to  
7 interrupt. I just wanted to make sure we don't neglect  
8 our public comment.

9 DR. JAMESON: Oh, I'm glad you interrupted.  
10 Because I did want to, always. That's one of my most  
11 anticipated things. And I got sidetracked with the  
12 announcements, with all that excitement. So, yes, thank  
13 you very much.

14 Let us go back to public comment. Do we have  
15 any public comment in the north? Or since we're on  
16 actual -- since we're on a Zoom, we'll not divide it up.  
17 Any public comment?

18 MR. BARRY GOLD: Yes. Can people hear me?

19 MS. KORBULIC: We can hear you, Barry.

20 MR. BARRY GOLD: Okay.

21 DR. JAMESON: I can hear. Please.

22 MR. BARRY GOLD: Yes. For the record, this is  
23 Barry Gold, the Director of Government Relations for  
24 AARP Nevada.

25 It is always a pleasure to speak to the Health

1 Link Board. I would like to add my thanks for Heather  
2 for all that she has done for the Exchange, and it is so  
3 good to have her back. I emailed her earlier, and I  
4 said she is truly a consumer advocate, and she's helped  
5 Nevada families immensely.

6 My public comment today has to do with the  
7 agenda item of the special enrollment period, the market  
8 stabilization enrollment period, which will specifically  
9 extend the open enrollment period at the end of the  
10 year. AARP would like to formally support that.  
11 Anything that we can do to assist Nevadan, Nevada  
12 families, and getting access to quality healthcare by  
13 getting insurance is a great thing. So we'd like to go  
14 on record as supporting that, that agenda item.

15 Thank you very much.

16 DR. JAMESON: Thank you, Barry, as always, for  
17 your input.

18 And is there anybody else for public comment?

19 MS. KORBULIC: Katie, do you want to help me  
20 tell people how they can raise their hand for public  
21 comment? I see we have some other folks have joined. I  
22 just want to make sure we're making -- that they know  
23 how to go ahead and ask to be unmuted.

24 MS. CHARLESON: Yeah, absolutely.

25 So at the bottom of your screen, you can either

1 raise your hand, you'll come up on the chat, and I can  
2 unmute you. But at this time, I have everyone allowed  
3 to talk. So if someone has a comment, go ahead and  
4 unmute yourself and you can make the comment now.

5 MS. KORBULIC: I think, we can safely say that  
6 that's nobody volunteering.

7 DR. JAMESON: Yes, and hearing no other public  
8 comment, and keeping in mind there's another opportunity  
9 at the end of the meeting.

10 So let's go ahead and move to agenda item  
11 number four, approval of the market stabilization  
12 special enrollment period to extend for plan year 2021  
13 open enrollment period through January 15, 2021.

14 We talked about this at our last Board meeting,  
15 and now we are presenting it here for possible action.  
16 Do I hear a motion?

17 MR. JOHNSON: Jonathan Johnson. Motion to  
18 approve.

19 MS. LEWIS: Lavonne Lewis. Second the motion.

20 DR. JAMESON: Thank you.

21 Are there any comments about the motion?

22 COMMISSIONER RICHARDSON: So this is Barbara  
23 Richardson. I do have a question. And, yes, I'm here,  
24 Heather. I had to come in a different way.

25 What, if you signed in January 15th, when would

1 your coverage start?

2 MS. KORBULIC: Thank you for the question,  
3 Commissioner. That's a good question and something  
4 we've been strategizing in terms of marketing. So  
5 anybody who enrolls after December 16th through January  
6 15th would have a February 1st start date.

7 COMMISSIONER RICHARDSON: So is there any  
8 concern, then, that folks would not have coverage  
9 through the month of January given the normal time  
10 period of calendar year?

11 MS. KORBULIC: That is -- sorry, I'm getting a  
12 message here. The February 1st date does align with our  
13 federal rules and how the federal platform operates.  
14 And, yes, of course, that is a concern. That's why,  
15 when we do our marketing and outreach, we'll be careful  
16 to be telling people to get enrolled by December 15th in  
17 order to have the 1-1 start and then to, basically, say  
18 now you have another month and you can get enrolled for  
19 February 1st start date.

20 I'd also add that we anticipate that people  
21 will continue to have a kind of have fluid situation  
22 with their employment and their employer sponsored  
23 coverage. And if and should that be the case, whether  
24 it's Medicaid or it is employer sponsored plan, you  
25 would have a special enrollment period that would extend

1 for 60 days beyond the date of -- from the date that you  
2 lost your coverage.

3 So there's quite a few safety nets built in.

4 COMMISSIONER RICHARDSON: Okay. And then my  
5 only other question has to do with being able to count  
6 like those folks who start at different dates because  
7 there's a -- for the drop dead when you have folks who  
8 are actually fully into the Exchange after a certain  
9 time period because they've paid their premiums for a  
10 period of time, and so they've, you know, gotten past  
11 their grace period. Is that date going to be changed as  
12 well?

13 MS. KORBULIC: There'll be no adjustments to  
14 the grace periods. Those are all handled by our  
15 insurance carriers. And when we outlined this plan to  
16 our carriers, they did not have any concerns.

17 COMMISSIONER RICHARDSON: Okay. Thank you.  
18 That helps.

19 DR. JAMESON: Thank you, Commissioner. Those  
20 are very good questions.

21 And I also want to thank the Exchange, because  
22 many of our people, which is common human nature, they  
23 sign up at the last minute. And if we do get the usual  
24 last-minute signups around January 15th, I'm always  
25 impressed at how quickly that even by February 1 you

1 expect to get people on board and get their cards to  
2 them and get them going. Or at least their number.

3           Going on, then, with the -- any other comments  
4 about the stabilization special enrollment period?

5           I would just say that I anticipate, with the  
6 way that we are going with the Covid crisis and our  
7 Nevada's incredible insurance -- I'm sorry -- employment  
8 and decrease in insurance coverage, that I think this  
9 comes in the most timely fashion. And I'm so happy and  
10 excited that the Exchange has come to what it is today,  
11 with this amazing platform, that we'll be able to offer  
12 this incredibly excellent product with superior  
13 technology at a time when Nevadans could not need it  
14 more.

15           So having said that, I'm ready to take a vote  
16 and say, anybody that would like to vote in favor of  
17 this special enrollment period, please say "aye."

18           (Board members said "aye.")

19           DR. JAMESON: Is there anyone opposed?

20           And any abstinence?

21           So we have, the Board has just unanimously  
22 approved the market stabilization special enrollment  
23 period to extend plan year 2021 open enrollment period  
24 through January 15th, 2021.

25           Okay. Item number five, Board delegation of

1 the authority to our Executive Director, Heather  
2 Korbulic, to make litigation decisions regarding the  
3 lawsuit entitled State, ex rel. Insurance Commissioner  
4 v. Silver State Health Insurance Exchange.

5 Now, Heather and our consultants, I did specify  
6 Executive Director as Heather Korbulic. But, of course,  
7 if she was run over by a bus, should we leave it at the  
8 open-ended Executive Director to make the litigation  
9 decisions?

10 Yes. Okay. So I just restated that.

11 Do we have anybody here that would like to make  
12 this motion?

13 MR. BRANCH: This is --

14 MS. LEWIS: This is Lavonne Lewis. Oh. And I  
15 move that we delegate the responsibility for litigation  
16 decisions regarding this lawsuit to our Executive  
17 Director.

18 DR. JAMESON: Second?

19 MR. BRANCH: Second.

20 MR. MELENDREZ: Second by Jose.

21 DR. JAMESON: Thank you. The motion has been  
22 seconded. Do we have any discussions, further  
23 discussions on this motion?

24 Hearing no discussions, I'll entertain a vote.  
25 Everybody in favor of delegating the authority to the

1 Executive Director to make litigation decisions  
2 regarding the State Insurance Commissioner v. Silver  
3 State Health Exchange, please say "yay."

4 (Board members said "yay" and "aye.")

5 DR. JAMESON: Is there any opposition?

6 Is there any abstinence?

7 COMMISSIONER RICHARDSON: Yes. Commissioner  
8 Richardson abstains.

9 DR. JAMESON: Thank you, Commissioner.

10 Okay. That goes noted. And the Board has  
11 just, has just approved this motion for Board delegation  
12 so that the Executive Director can make those litigation  
13 decisions.

14 I thank you, Heather Korbulic. And just for  
15 public record, I would like to clarify that the Board  
16 will be appraised of the ongoing -- given updates on  
17 this ongoing issue. Thank you.

18 And then discussion of possible action  
19 regarding dates, times and agendas for meeting in the  
20 future. When is our next meeting?

21 MS. KORBULIC: I was all set up for answering  
22 that, Madam Chair. Heather Korbulic, for the record.  
23 Our next meeting is set for October 8th. And we are  
24 planning to give you an overview of preparation for open  
25 enrollment for plan year 21, also provide you with a

1 sneak peak of our campaign, our advertisement campaign,  
2 and provide you with any federal updates as they relate  
3 to our operation.

4 So please let me know if there's anything else  
5 the Board would like to hear.

6 DR. JAMESON: Excellent. And we are, again, so  
7 excited to have you back to see us through this next  
8 open enrollment.

9 This is another opportunity. If anybody has  
10 joined us or anyone present has thought of any public  
11 comment that they would like to, please raise your hand,  
12 and we will entertain your comments now.

13 MR. JOHNSON: This is Jonathan. Maybe a  
14 potential item for our next meeting.

15 DR. JAMESON: Oh, sorry, Jonathan.

16 MR. JOHNSON: Yeah, that's okay. Or maybe you  
17 know already. Any anticipated changes in carriers  
18 coming into the Exchange, new carriers, new plans, that  
19 sort of thing, or existing carriers that don't, do not  
20 intend to offer plans for the 2021 plan year?

21 MS. KORBULIC: Thank you for the question,  
22 Jonathan. That, all of that information should be  
23 public, I believe, by September. And I'm more than  
24 happy to share that with the Board. And if the Board  
25 would like, we can and will be making that public at the

1 time. So as soon as it's available, as soon as we're  
2 able to, we will share that information.

3 DR. JAMESON: Excellent question, Jonathan.  
4 Thank you.

5 Any other questions on future agenda items?  
6 And with the end of the last board meeting, we mentioned  
7 a couple items that we were going to get follow-up. And  
8 other than those, I had no additional myself. Was there  
9 anything for anyone else?

10 Hearing none, then, once again, we'll give  
11 public comment an opportunity to go ahead and raise your  
12 hand and speak, please. Anyone with public comment?

13 Hearing no public comment, I just want to thank  
14 everyone for joining us today.

15 MS. CHARLESON: Can I interrupt real quick? I  
16 have Thomas on here raising his hand for a public  
17 comment.

18 DR. JAMESON: Oh, wonderful. I'm sorry,  
19 because I can't see that on mine.

20 Thomas?

21 MR. THOMAS BLISSETT: My name is Thomas  
22 Blissett, for the record. I just have a quick question.  
23 With the extension that you, that the Board just  
24 approved, does that also apply to all marketplace plans  
25 as well?

1 DR. JAMESON: I'm going to let Heather answer  
2 that. And usually we just do public comment, we're only  
3 allowed to listen to your comment. But, I think, that's  
4 a legitimate just formality question.

5 Heather.

6 MS. KORBULIC: Thank you, Madam Chair.

7 So, for the record, the special enrollment  
8 period that was just added is for Exchange plans only.  
9 And so we're only voting to extend our open enrollment  
10 period on-Exchange.

11 DR. JAMESON: Thomas, thank you for that  
12 question.

13 Was there anybody else that has a question?

14 MS. CHARLESON: That's all I see.

15 DR. JAMESON: Was that yes?

16 MS. CHARLESON: That was Katie. Sorry. I was  
17 saying I don't see any other questions on my end.

18 DR. JAMESON: Thank you so much, Katie.

19 And, again, once again, thank you, Board  
20 members, for joining us in the meeting today and for  
21 your support for access to healthcare for everyone in  
22 Nevada.

23 Thank you. Have a wonderful, wonderful day.

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