



Silver State Health Insurance Exchange

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MEMORANDUM

DATE: November 23, 2020

TO: Nevada Exchange Insurance Carriers

FROM: Silver State Health Insurance Exchange (SSHIX)

SUBJECT: Tobacco Rate Changes Midyear

Due to the request of Nevada Exchange Insurance Carriers SSHIX is providing the written memorandum in response to Tobacco Rate Changes.

The SSHIX SBE Platform allows a consumer to make changes to their tobacco status from the consumer dashboard. This allows for SSHIX to align with requirements 45 CFR 147.102 (a)(iv) indicating that tobacco use means “*use of tobacco on average four or more times per week within no longer than the past 6 months*”.

SSHIX allows a consumer to change their tobacco status as a self-attested statement within the platform. Once a consumer selects to change their tobacco status SSHIX will send an updated 834 to the carrier reflecting the rate change. SSHIX does not allow a consumer to shop for new coverage if only selecting a tobacco status change.