

Silver State Health Insurance Exchange

Broker Workshop Wednesday's
July 9, 2025




nevada
health link



Agenda

- Introductions
- Nevada Health Authority
- Quick Review: Broker Onboarding Process
- Carrier Participation & How to Get Appointed
- Battle Born State Plans (BBSPs)
- State & Federal Policy Updates:
 - CMS Final Rule: Marketplace Integrity & Affordability, Policy Analysis
- Q&A + Contact Information

Introductions

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- Janel Davis, Chief Operations Officer
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 - Meagan Ranson, Policy and Compliance Manager
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 - Rebecca Lomazzo, Broker Program Manager
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Nevada Health Authority

- July 1, 2025 NV Health Authority was launched upon the passage and signage of SB 494
- The Silver State Health Insurance Exchange will transition under the new Division of Consumer Health Services
 - Along with the Public Option (BBSPs), PPC, PEBP, Purchasing and Compliance, NV Medicaid, Eligibility Policy for Medicaid
- Leadership Appointments
- Goals of NVHA Dept
- Business Operations are as usual

Quick Review - Broker Onboarding Process

To be certified with **Nevada Health Link**, all agents, brokers, and assisters must:


- **Complete NVHL Certification Training**
Hold an Active License
- **NV Health Link operates separately from CMS/Healthcare.gov**
- **Submit a Broker Intent to Sell Form**
(Available on the **Nevada Health Link website**)
- **Obtain Access to the GetInsured (GI) Platform**
- **Adhere to Agent/Broker/Producer Responsibilities**
(As outlined in the certification materials and operational guidelines)

Insurance Carrier Participation

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- On-Exchange Qualified Health Plan Carriers:
 - Anthem
 - Community Care Health Plan of NV (BBSP)
 - UHC – Health Plan of Nevada, also BBSP
 - SilverSummitt, Ambetter, also BBSP
 - Caresource (NEW!)
 - Select Health
 - Hometown Health
 - Molina Healthcare
 - Imperial Health
 - On-Exchange Qualified Dental Plan Carriers:
 - Alpha Dental
 - Anthem – Rocky Mountain
 - Best Life
 - Delta Dental

* Aetna and EMI will be exiting the market at the end of 2025.

How to Get Appointed w/ Insurance Carriers

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- Insurer appointments are required per NRS 683A.321
 - Once you are certified for PY26 you will need to contact each Issuer directly for appointments
 - Appointments are done electronically through *Sircon*
 - Nevada license number is required
 - Most carriers will ask you to provide a copy of your NV Health Link Certificate
 - NV Division of Insurance requires an insurer to annually renew each appointment of a producer who acts as an agent



**BATTLE
BORN** STATE
PLAN

FOR A HEALTHY NEVADA

Battle Born State Plans

Beginning in 2026, insurance carriers in Nevada who operate as Medicaid Managed Care Organizations (MCOs) are required to offer Battle Born State Plans through the Nevada Health Link marketplace. Battle Born State Plans offer the same essential health benefits, protections, and cost-sharing reductions as other plans on Nevada Health Link. They comply with all applicable state and federal regulations, just like traditional Qualified Health Plans.

- **What makes BBSPs different?**

The only difference between BBSPs and traditional Qualified Health Plans is that BBSPs are required to meet specific premium reduction targets. This means more Nevadans may be able to find quality coverage at a lower cost—regardless of household income—while still getting the benefits they need.

- **When Can I Enroll in a BBSP?**

You can sign up for a Battle Born State Plan during the Open Enrollment Period (OEP) starting November 1, 2025. If you enroll during OEP, your coverage will begin on January 1, 2026.

- **Already Enrolled? You've Got Options!**

If you're already covered through Nevada Health Link, you will have the opportunity to explore and re-enroll in a Battle Born State Plan during Open Enrollment.



CMS Final Rule – Marketplace Integrity and Affordability

SSHIX Analysis
Policy & Compliance
July 10, 2025



Background

- The proposed rule was published on March 19, 2025
 - The comment period ended April 11, 2025 (There were over 26k comments submitted on this proposed rule)
- The Final rule was published to the Federal Register on June 25, 2025
- Many provisions in the final rule are temporary and are only applicable for Plan Year 2026.

Full text of the 2025 Marketplace Integrity and Affordability Rule can be found [here](#).



Key Provisions for Brokers

- Failure to File Taxes and Reconcile APTC Process (§ 155.305(f)(4))
- 60-Day Extension to Resolve Income Inconsistency (§ 155.315)
- Deferred Action for Childhood Arrivals (DACA) (§ 155.20)



Failure to File Taxes and Reconcile APTC Process (§ 155.305(f)(4))

- Finalized applicability date: Plan Year 2026
- Applicable for Plan Year 2026 ONLY
- Consumer impact:
 - If consumers do not file 2024 taxes and received APTC, the consumer will not be eligible for PY26 APTC.



[Removal of] 60-Day Extension to Resolve Income Inconsistency (§ 155.315)

- Finalized applicability date: August 25, 2025 and beyond.
- Consumer impact:
 - Any income DMI *must* be resolved within 90 days. If the DMI is unresolved it will result in loss of APTC or CSRs.



Deferred Action for Childhood Arrivals (DACA) (§ 155.20)

- Finalized applicability date: August 25, 2025 and beyond
- Consumer impact:
 - Approximately 100 Nevada consumers impacted - no longer eligible for Marketplace coverage.
 - Notices to impacted consumers will be sent by SSHIX.

Let's Pause and Recap

**Effective August 25,
2025**

- FTR changing from 2-year to 1-year
- Removal of 60-day extension for income DMIs
- DACA removed from 'lawfully present' definition





Other Provisions in CMS Final Rule

Income Verification

Effective August 25, 2025, and applicable to Plan Year 2026

- **Income verification** when trusted data source indicates income less than 100% of FPL
 - DMI will be created and must be resolved within 90-days
- No acceptance of self-attestation when IRS data is unavailable.
 - DMI will be generated, and documentation will be required **within 90 days**.

Annual Open Enrollment Period Change for PY27



Effective PY27 and beyond

- **The Annual Open Enrollment Period for Plan Year 2027** will begin no later than November 1st end no later than December 31st
 - The rule allows flexibility to set an OEP up to nine weeks in duration.

Additional Key Impacts of the MIA Final Rule

Provision	Proposed Applicability Date	Finalized Applicability Date	Sunset at the End of PY 2026?	Applicable to SBE?
Coverage Denials for Failure to Pay Premiums for Prior Coverage (§ 147.104(i))	Effective date of this rule	Effective date of this rule	No	Yes – state options
Deferred Action for Childhood Arrivals (DACA) (§ 155.20)	Effective date of this rule	Effective date of this rule	No	Yes
Standards for Termination of an Agent's, Broker's, or Web-broker's Exchange Agreements for Cause (§ 155.220(g)(2))	Effective date of this rule	Effective date of this rule	No	No
Failure to File Taxes and Reconcile APTC Process (§ 155.305(f)(4))	PY26	PY26	Yes	Yes
60-Day Extension to Resolve Income Inconsistency (§ 155.315)	Effective date of this rule	Effective date of this rule	No	Yes
Income Verification When Data Sources Indicate Income Less Than 100 Percent Federal Poverty Level (§ 155.320(c)(3)(iii))	Effective date of this rule	Effective date of this rule	Yes	Yes
Income Verification When Tax Data is Unavailable (§ 155.320(c)(5))	Effective date of this rule	Effective date of this rule	Yes	Yes
Annual Eligibility Redetermination (§ 155.335(a), (n))	Exchanges on the FFE: PY26 SBE: PY2027	Exchanges on the FFE: PY26 SBE: Not finalized	Yes	No
Annual Eligibility Redetermination (Automatic Re-enrollment Hierarchy) (§ 155.335(j))	PY26	PY26	No	Yes - with flexibility
Gross Premium Percentage-based and Fixed-dollar Premium Payment Thresholds (§ 155.400(g))	Effective date of this rule	Effective date of this rule	Yes	Yes
Annual Open Enrollment Period (OEP) (§ 155.410)	PY 26 OEP	PY 27 OEP	No	Yes
Monthly Special Enrollment Period for APTC-Eligible Qualified Individuals with a Household Income at or Below 150 Percent of the Federal Poverty Level (§ 155.420)	Effective date of this rule	Effective date of this rule	Yes	Yes

Additional Key Impacts of the MIA Final Rule

All Exchanges Conducting Eligibility Verification for SEPs (§ 155.420(g))	PY 26	Exchanges on FFE: PY26 SBE: Not finalized	Yes	No
All Exchanges Conducting Eligibility Verification for 75 Percent of New Enrollments through SEPs (§ 155.420(g))	PY 26	Exchanges on FFE: PY26 SBE: Not finalized	Yes	No
Prohibition on Coverage of Specified Sex-Trait Modification Procedures as an EHB (§§ 156.115(d) and 156.400)	PY 26	PY 26	No	Yes
Premium Adjustment Percentage Index (PAPI) (§ 156.130(e))	PY 26	PY 26	No	Yes
Levels of Coverage (Actuarial Value) (§§ 156.140, 156.200, 156.400)	PY 26	PY 26	No	Yes




**Thank you for your continued partnership
with Nevada Health Link!**

Full text of the 2025 Marketplace Integrity and Affordability Rule can be found [here](#).

Questions/Answers & Contact

Broker Service Line:

 1-800-547-8156 (through Call Center)

Email Broker Support:

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For Escalations, Contact:

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Thank you for your participation and helpful feedback!