

# BDR 40-748 SB 419(R1)

## UNSOLICITED EXECUTIVE AGENCY FISCAL NOTE

AGENCY'S ESTIMATES

Date Prepared: May 8, 2023

Agency Submitting: Silver State Health Insurance Exchange

Items of Revenue or Expense, or Both	Fiscal Year 2022-23	Fiscal Year 2023-24	Fiscal Year 2024-25	Effect on Future Biennia
Personnel (Expense)		\$164,523	\$219,364	\$219,364
Exchange Platform (Expense)		\$2,732,232	\$697,232	\$697,232
Actuarial Study (Expense)		\$200,000		
Contractors (Expense)		\$127,175	\$169,566	
Operating (Expense)		\$56,631	\$56,631	\$32,360
Equipment (Expense)		\$23,976		
State Subsidy - Paid by State (Expense)		\$17,160,000	\$17,160,000	\$17,160,000
Total	0	\$20,464,537	\$18,302,793	\$18,108,956

### Explanation

(Use Additional Sheets of Attachments, if required)

Senate Bill (SB) 419 (BDR 40-748) Requires the Silver State Health Insurance Exchange (Exchange) agency to apply for a Section 1332 Innovation Waiver through the Centers for Medicare and Medicaid Services (CMS) to expand coverage options available through Exchange, the state's health insurance marketplace. This amendment will open accessibility from the Exchange to all uninsured Nevadans, regardless of immigration status, to be eligible for health and dental coverage, similar to what was accomplished through Washington Health Benefit Exchange. This bill will have a fiscal impact on the agency. In order to fulfill the requirements of this bill, the Exchange will need to employ one (1) Management Analyst III, one (1) Business Process Analyst I, and two (2) Program Officer II's. The agency will also need to employ three (3) contracted program managers to manage the actuarial analysis and application of the waiver with the federal government. All positions will start on October 1, 2023, and each position will have operating and equipment costs. The above costs include modifications to the Exchange's eligibility and enrollment platform with contracted vendor, GetInsured (GI). There will be a one-time cost to build and deploy the enhancement to the platform, and annual costs for the customer assistance call center, also contracted through GI. The call center will increase by five (5) Customer Service Representatives (CSRs) to help with the increase in enrollment and increase in calls for the specific population. An actuarial study must be done to evaluate and predict future data for the uninsured and other undocumented populations through a new contracted vendor. The final cost is to implement a state-funded subsidy for all uninsured Nevadans, regardless of immigration status. This subsidy will cover 50% of the 176,000 undocumented residents.

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