

nevada
health link

connecting you to health insurance

Who We Are. What We Do.

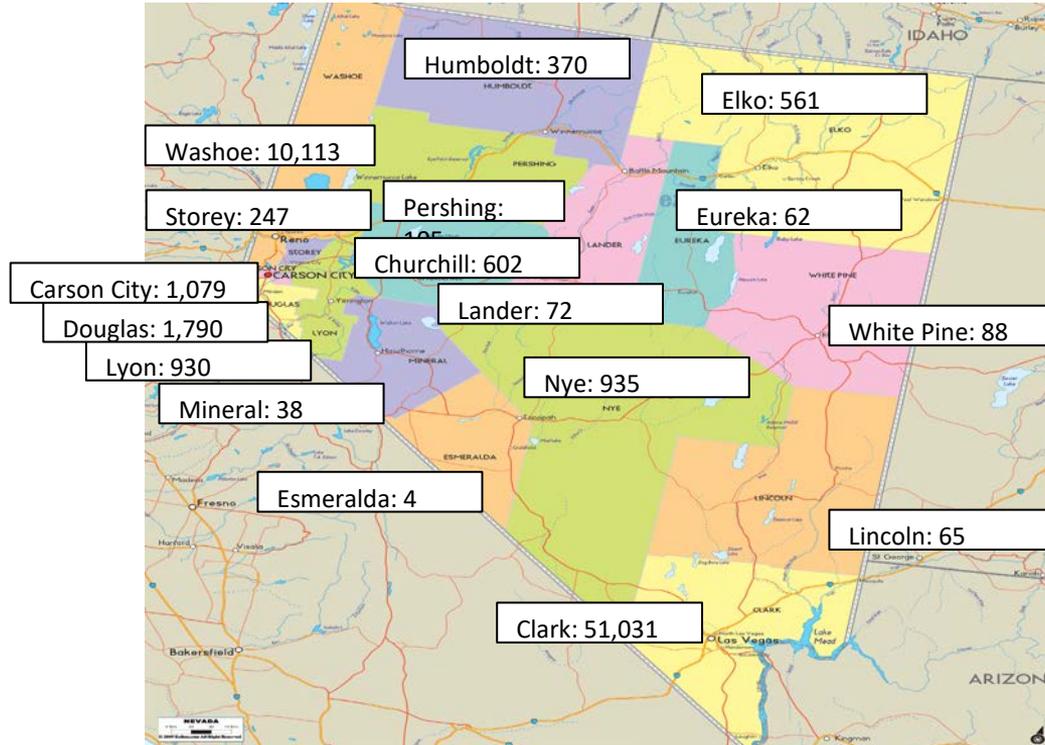
Nevada Health Link, supported by the state agency, Silver State Health Insurance Exchange, is the online health insurance marketplace offering qualified health insurance plans based on income through the Affordable Care Act.

The Exchange is the only place eligible individuals can access federal tax credits and subsidies to help cover the cost of health insurance premiums.

NevadaHealthLink.com

Why we are here today.

51,031 of 68,092 Nevadans who enrolled for a 2020 plan are from Clark County.
There are still over 100,000 eligible Nevadans statewide without insurance.



Top Washoe County Enrollment by Zip Code

89521 = 1,036



89521

89509 = 955



89509

89523 = 908



89523

89436 = 890



89436

89502 = 812



89502

89511 = 791



89511

Who is eligible?

The plans that are sold through Nevada Health Link are available to Nevada residents who do not have access to employer-based health insurance and are currently not accessing programs such as Medicare or Medicaid. This includes, but are not limited to:

- ✓ **Individuals & families**
- ✓ **Self-employed or under-employed**
- ✓ **Ages 18+** who are not covered by their parents' health plan
- ✓ **Ages 26+** who are no longer covered by their parents' health plan
- ✓ **Ages 50+** who are not eligible for Medicare
- ✓ Individuals belonging to a **Native American** tribe or any multicultural ethnicity





What are the benefits?

- ✓ All Qualified Health Plans cover the **10 Essential Health Benefits** including emergency and ambulatory services, hospitalization, maternity/newborn care, prescription drugs, lab services and mental health services, to name a few.
- ✓ You **cannot be denied coverage** because of a pre-existing condition.
- ✓ Over 80% who enroll in a health insurance plan through Nevada Health Link qualify for **federal assistance (subsidies)** to help pay their monthly premiums.
- ✓ It's always a good idea to have health insurance, regardless of age, income or health status. Illness and injury do not discriminate.



Nevada unemployment numbers

Consumers who recently lost their job or had a change in income may also be eligible to receive more subsidy assistance to help pay for their health plans, and therefore, should contact Nevada Health Link rather than canceling their health insurance plans.

- ✓ The state's unemployment rate was 14% in August 2020.
- ✓ Las Vegas MSA's unemployment was 16.4% in July compared to June's rate of 17.8% and 4.3% in July 2019.



What's new for Plan Year 2021?

- ✓ **More carriers** – two new carriers bring the total number of carriers to five
 - ✓ Health Plan of Nevada, SilverSummit and Anthem HMO Co. return
 - ✓ Two new carriers: Friday Health Plans and SelectHealth
- ✓ **More plans** – up to 50 individual qualified health plans (compared to 27 plans last year)
- ✓ **Rates** - while rates have increased slightly (4.2%), subsidies also increase
- ✓ **Extended Open Enrollment Period** – Nov. 1, 2020 through Jan. 15, 2021
 - ✓ Enroll by Dec. 31, 2020 to receive coverage effective Jan. 1, 2021
 - ✓ Enroll between Jan. 1-15, 2021 to receive coverage effective Feb. 1, 2021



Navigating COVID-19

- ✓ Ongoing collaborations with stakeholders, community partners and other state agencies to better serve consumers in the current healthcare landscape.
 - ✓ Many opportunities to **enroll virtually or by telephone** with help of bi-lingual brokers/navigators
 - ✓ Some **storefronts** remain open to assist consumers who prefer in-person assistance
- ✓ COVID-19 diagnosis and treatment is covered by all plans offered through Nevada Health Link. **You do not need to purchase additional health insurance.**
- ✓ Consumers experiencing job loss / change in income may be eligible to receive more subsidies. **Contact Nevada Health Link before canceling plans.**
- ✓ **Not all plans are created equal.** Beware of insurance-related fraud.



IMPORTANT DATES

- ✓ **Oct. 1:** Window shopping available
- ✓ **Nov. 1, 2020 – Jan. 15, 2021:** Open Enrollment on NevadaHealthLink.com

*Nevada Health Link customer call center phone number:
1-800-547-2927*



Questions?

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