

5 DAYS LEFT TO ENROLL

NOV. 1

DEADLINE: DEC. 15

THE ACA (OBAMACARE) STILL EXISTS. HERE'S HOW TO ENROLL

BY SUN STAFF

Did President Donald Trump kill Obamacare? ❗ The answer is a very loud and emphatic no.

❗ Although Trump's recent actions might end some government subsidies to insurers and could lead to destabilization in some markets, the ACA is a long way from being repealed. It remains the law of the land, and several states that have seen the benefits of it — including Nevada, where some 89,000 people have received Obamacare coverage — are working hard to maintain it.

❗ With open enrollment for the ACA being offered from Nov. 1 to Dec. 15, Nevada residents should know that they can still sign up for insurance under the law.

❗ In response to the Trump administration's decision to cut the enrollment period in half and drastically reduce funding for advertising and outreach, the Sun is publishing this special page through the end of the enrollment period to help Nevada residents sign up for ACA coverage through the Silver State Health Insurance Exchange.

"Obamacare" is a colloquial term for the Affordable Care Act. Both names refer to the same legislation that passed in 2010.

Q. IS THERE ANYONE WHO CAN WORK WITH ME DIRECTLY TO HELP ME RECEIVE COVERAGE?

Yes. Through Nevada Health Link, you can find insurance advisers in your area who have received special training and are certified by the Nevada Division of Insurance.

NAVIGATORS

Navigators are responsible for outreach, education and to help people enroll or re-enroll in the exchange. Certified navigators are available locally through:

ASSISTERS

Assisters are responsible for outreach to underserved communities and education about such aspects of the exchange as eligibility, insurance terms and ways to purchase. Assisters are available locally through:

■ **Asian Community Resource Center**
1820 E. Sahara Ave.
Suite 210
702-984-0015

■ **Consumer Assistance & Resource Enterprise**
3230 S. Buffalo Drive
Suite 107
702-836-9033

■ **Three Square**
4190 N. Pecos Road
702-644-3663 (ext. 377)
702-765-4030

■ **St. Rose Dominican Dignity Health**
2561 Paseo Verde Parkway, Suite 180
Henderson
702-616-4904

■ **State of Nevada Office for Consumer Health Assistance**
555 E. Washington Ave., Suite 4800
702-486-3587
Toll-free at 888-333-1597

■ **FirstMed Health and Wellness Center**
400 Shadow Lane,
Suite 106
and 3343 S. Eastern Ave.
702-731-0909

■ **Hope Christian Health Center**
4357 Corporate Center
Drive
Suite 450
702-644-4673

■ **Nevada Health Centers — Las Vegas**
1799 Mt. Mariah Drive
800-787-2568

To find someone near you: Go to nevadahealthlink.com, click on the box at the bottom of the homepage that reads "Get In-Person Assistance" and enter your ZIP code.

STEP 1. CHOOSE A METHOD YOU FEEL MOST COMFORTABLE WITH.

Nevada Health Link, the state-run marketplace to purchase Obamacare insurance can be reached in the following ways:

ONLINE
nevadahealthlink.com

PHONE
855-768-5465

EMAIL
CustomerServiceNVHL@exchange.nv.gov

* Please note that the portal will not be open for 12 hours each Sunday, excluding Dec. 10.

IN-PERSON One-on-one help is available. See below for where you can meet with insurance navigators and assisters for help.

STEP 2. MAKE SURE YOU HAVE THE REQUIRED DOCUMENTS.

- Valid Nevada driver's license or Nevada photo ID; student ID for dependent children; Permanent Resident/ Alien Registration card, if applicable.
- Social Security cards and birthdays for household members
- Estimate of your household income for the current year.
- Copy of any current health insurance information. (If insurance is provided by an employer, include employer contact information.)

STEP 3. CONSIDER YOUR SPECIFIC HEALTH NEEDS AND CHOOSE A PLAN FROM THE FOLLOWING OPTIONS.

In broad terms, determine what kind of health care you and your family will need. Are you healthy but just need coverage in case of an injury or major illness? Do you have a pre-existing condition for which you'll need surgery or multiple visits to a doctor? Do you have children, and do they have any special needs? Answers to questions like these will help determine what type of policy you'll need. From there, you'll pick a plan best-suited to your needs.

The two insurance providers that will offer ACA policies in Nevada in 2018 — **Health Plan of Nevada** and Centene Corp., which is operating in Nevada as **SilverSummit** — both offer three levels of coverage. Sample plans may look like this:

■ **Gold:** Highest monthly premiums, but also the lowest co-pays for policyholders — 20 percent or less of medical bills after meeting the deductible.

■ **Silver:** Lower premiums, higher co-pays — 30 percent after meeting deductible.

■ **Bronze:** Lower premiums still, but co-pays edge up to 40 percent.

Health Plan of Nevada also offers a lower-tier option:

■ **Catastrophic:** Lowest premiums and least coverage, with policyholder paying more than 40 percent of costs after meeting deductible.

DO YOU CURRENTLY RECEIVE ACA COVERAGE FROM ANTHEM?

Individuals on Anthem health plans will be automatically enrolled in the next-closest plan for next year if they do not act during the open enrollment period. The exchange recommends individuals shop the exchange to pick a plan that best meets their needs.

Q. WHAT MIGHT BE THE EFFECTS OF TRUMP'S ACTIONS?

It's important to note that **no laws have changed**, nor have any substantial provisions of Obamacare. ACA coverage remains available to Americans. So, as before, 10 categories of services must be covered under the ACA, including:

- doctors' services
- inpatient and outpatient hospital care
- prescription drug coverage
- pregnancy and childbirth
- mental health services
- dental coverage

Trump cut off payments the government had been making month-to-month to insurance providers to reduce deductibles and co-pays for many low-income enrollees. But his order may not be legal; several states are suing to block it.

This is a community service announcement provided by the Las Vegas Sun.