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Special Enrollment Periods allow for health insurance coverage after Dec. 15

Qualifying Life Events allow many residents to obtain coverage any time during the year

Carson City, Nev. – While the official deadline to enroll in health insurance plans for 2018 has passed, many Nevadans may qualify for a Special Enrollment Period (SEP) that enables them to get coverage outside the normal Open Enrollment window, which closed on Friday, Dec. 15. The Silver State Health Insurance Exchange (Exchange), Nevada's state agency that helps individuals obtain affordable health coverage through the online marketplace, [Nevada Health Link](http://NevadaHealthLink.com), is encouraging consumers to contact an enrollment professional to find out if their circumstances make them eligible to enroll at any time during the year.

Examples of Qualifying Life Events (QLEs) include loss of employer-based coverage, changes in income and changes in family size through marriage, divorce or the birth of a child. Other qualifying events and circumstances include enduring natural disasters such as earthquake, hurricane or flood; plan information or technical errors that occur during the enrollment process; improper determination regarding eligibility for Medicaid or Children's Health Insurance Program (CHIP); spousal abandonment; and more.

"There are many residents who don't realize that while we have a specific window for Open Enrollment, there are QLEs that allow them to sign up for health insurance year-round," said Heather Korbolic, executive director of the Exchange. "We can't emphasize enough how important it is to safeguard yourself with insurance, because all it takes is one visit to the hospital to put many families into bankruptcy. There are many brokers and navigators available to assist Nevada residents in evaluating their needs and determining the best course of action to finding coverage."

For consumers who have a health plan expected to terminate on Dec. 31 because it is no longer being offered in Nevada, you will have a pre loss-of-coverage special enrollment period until Dec. 31 in which you can choose a new plan for effective coverage starting Jan 1 of 2018 that more closely fits your budget and needs. Furthermore, those same loss-of-coverage consumers that have not selected a new plan, especially consumers with an Anthem or Prominence plan, will have a post loss-of-coverage SEP until March 1, 2018 in which they can shop a new plan in the marketplace.

To find out if you're eligible for a SEP, visit NevadaHealthLink.com.

The Exchange was established per Nevada Revised Statutes (NRS) in 2011 by the State of Nevada, and operations began in 2013, on the belief that all Nevadans deserve access to health insurance. Nevada Health Link, the state-based online marketplace, supported by healthcare.gov, allows Nevadans to shop for health insurance and provides federal tax credits and subsidies to help cover the cost of insurance for those who qualify. For more information about health insurance offered through Nevada Health Link, call 1-855-768-5465, visit www.nevadahealthlink.com, subscribe to Nevada Health Link's [blog](#), like us on [Facebook](#) or follow us on [Twitter](#).