

Health Insurance Plans Sold Outside of Nevada Health Link: WHAT TO KNOW



New federal rules are loosening the requirements for some health insurance plans sold outside of [Nevada Health Link](#), meaning consumers could be denied or charged more because of a pre-existing condition, or end up with a plan that covers far less than they are that they strip away many of the coverage benefits consumers have come to expect and need—benefits like guaranteed coverage

for pre-existing conditions, hospitalizations, and prescriptions—ALL which are covered by plans sold through [Nevada Health Link](#). This Open Enrollment period, it's important that consumers carefully compare health insurance options to make sure their plan won't leave them high and dry if they have an unexpected medical event. *Nevada Revised Statutes* (NRS) limit short term limited duration (STLD) plans to 185 days.

WHAT'S NEW NOW?

Plans sold out outside of Nevada Health Link—like STLD plans or association health plans—pose an alternative for people looking to buy health coverage. While these plans may offer lower premiums, they offer far less coverage in return; which could mean higher costs in the end if the person they cover gets sick or needs a certain type of care. New federal rules now allow these plans to deny coverage or charge a higher premium because of a pre-existing condition, age, or gender. These plans may also drop consumers from their coverage if they are diagnosed with a medical condition after enrolling. Without these protections, and others provided under the ACA, enrollees in STLD plans and AHPs might think they have coverage when really left with little benefit.

Benefits that are often NOT covered by these plans include:

- Maternity health care
- Mental/behavioral health care
- Prescription medicines
- Substance use disorder services
- Preventive care, like annual check-ups or cancer screenings
- Treatment for developmental delays

DO THEY SAVE CONSUMERS MONEY?

Low monthly premiums might make these plans sound like a cheaper option, but they'll likely cost consumers a lot more money in the long-run. These plans can limit the amount of care that's covered; but they seldom limit the amount people will have to pay out-of-pocket. So even the services that these plans do cover could get very expensive, very quickly. Plus, a consumer could wind up on the hook for the full cost of their medical care between the time their plan ends—which could happen at any time—until Open Enrollment: their next opportunity to buy health insurance.

HAVE QUESTIONS?

[Nevada Health Link](#) is the trusted place to find quality, affordable health insurance options. Plans purchased through Nevada Health Link are guaranteed to cover the [10 essential health benefits](#). Nevada Health Link offers side-by-side comparisons so each consumer can find the plan that's right for them. Please email us at customerserviceNVHL@exchange.nv.gov or call us at 1-855-7NVLINK (855-768-5465).