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NevadaHealthLink.com

Enrolled in Coverage Outside of Nevada Health Link and Income Decreases

If you were enrolled in health insurance coverage **outside of Nevada Health Link** ("off Exchange") and your income has decreased making you newly eligible for advanced premium tax credits, you may qualify for a [special enrollment period \(SEP\)](#) to enroll in lower cost health insurance through Nevada Health Link.

Qualifications

You may qualify for this SEP if ALL of the following is true:

- Your household's income has recently decreased.
- You were enrolled in minimum essential coverage (MEC) outside of Nevada Health Link at least one day in the 60 days right before your household income decreased.
- You are newly eligible for advanced premium tax credits.

If this sounds like your situation, call us and see if we can help. The Nevada Health Link Contact Center can be reached at 1-800-547-2927 TTY 771

Required Documents

You will be asked to provide documents listed below:

- Employer notice showing the date the rate of pay was decreased.
- Pay stubs that show a decrease in the hourly wage amount or hours worked between a previous pay stub and the most recent pay stub.
- If you are self-employed, Nevada Health Link will work with you to identify the documents needed to verify the date your income decreased.
- Document from your previous health insurance company showing when your previous coverage ends/ended and that you were enrolled in this coverage for at least one day in the 60 days right before your income decreased.

How and when do I send documents?

During the SEP application process you'll be instructed on how to send verification documents. **It is very important that you send your verification documents right away.** Nevada Health Link must receive your documents and have enough time to process them for you to have time to select a plan before your 60-day SEP window expires. **Failure to submit your verification documents in a timely manner may result in you becoming ineligible for this SEP.**

Apply for this SEP

To apply for this SEP, make sure you have the required documents at hand and call the Nevada Health Link Call Center at: 1-800-547-2927 TTY 771

When your coverage starts:

If you do not enroll in a plan based on the criteria listed below Nevada Health Link has the right to change your coverage start date to align appropriately with the criteria below.

- If we received your plan selection the 1st through the 15th of the month, your coverage starts the 1st following month.
- If we received your plan selection the 16th through the end of the month, your coverage starts the 1st of the second following month.