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Silver State Health Insurance Exchange
Announces Approved Health Insurance Rates and Carriers for Plan Year 2021
Two New Carriers Bring Total Number of Plans to 50

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), the state agency that connects Nevadans to Qualified Health Plans (QHPs) through the online State Based Exchange (SBE), known as [Nevada Health Link](#), announces the approved Exchange health insurance rates for Plan Year 2021 at an increase of 4.2 percent.

Nevadans should understand that an increase in finalized rates also means an increase in subsidies to help eligible Nevadans cover monthly premium costs. Nevada Health Link is the **only** place consumers can access federal financial assistance (subsidies) to help offset the costs of insurance, and four out of five applicants who purchase a plan through the Exchange are eligible for financial assistance (tax credits).

Open Enrollment Period (OEP) for Plan Year 2021 will run from November 1, 2020 through January 15, 2021, giving consumers an additional 30 days to enroll in a comprehensive health plan. Those who enroll by 11:59 p.m. on December 31, 2020 will have health insurance coverage effective January 1, 2021; those who enroll between January 1 and January 15 will have coverage effective February 1, 2021.

Nevada Health Link will offer up to 50 individual QHPs through five insurance carriers, including Health Plan of Nevada (HPN), SilverSummit (Ambetter) and Anthem HMO Co., returning carriers who offered plans on the Exchange last year. Two new carriers joining Nevada Health Link this year include Friday Health Plans and SelectHealth. The addition of new carriers increases the number of Qualified Health Plans to 50 this year, nearly doubling the previous open enrollment period.

- All 50 plans are available to Nevada residents in Clark County and Nye County from all five insurance carriers
- 45 plans are available in Washoe County from HPN, SilverSummit, Anthem HMO Co. and Friday Health Plans
- 35 plans are available in Carson City and rural counties Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Pershing, Storey and White Pine from SilverSummit, Anthem HMO Co. and Friday Health Plans
- Six carriers will offer 21 Qualified Dental Plans to Nevada residents statewide. They include Alpha, EMI, Delta, Liberty, Best and Rocky Mountain

“This year, we are excited to offer Nevadans more choices – 50 additional health plans to meet their family’s health needs,” said Heather Korbolic, executive director, Silver State Health Insurance Exchange. “We want to emphasize that while rates have slightly increased, so do the subsidies which help pay for monthly premiums. Nevada Health Link continues to be the only place consumers can access subsidies, so I encourage both current and new enrollees to visit us online starting in October to ‘window shop’ for a comprehensive health plan in advance of the November 1 enrollment start date. Nevada Health Link will offer an additional 30 days to enroll and purchase a plan this year, there is really no excuse to go without health insurance. Today, more than ever, access to healthcare is important for everyone, regardless of age, income or health status.”



The upcoming OEP is Nevada Health Link's second since it completed the transition away from HealthCare.gov in 2019. As a SBE, Nevada Health Link now has full autonomy and access to all its functions, eligibility, and data to better serve consumers. Recently, as the pandemic intensified, Nevada Health Link was able to offer Nevadans an Exceptional Circumstance Special Enrollment Period (ECSEP) to enroll in a QHP – another benefit of being a State Based Exchange.

In collaboration with stakeholders, community partners and other state agencies, Nevada Health Link continues to put in place best practices to serve consumers in the current healthcare landscape of the novel Coronavirus. This includes opportunities to enroll virtually and with the assistance of qualified brokers and navigators who can walk consumers through the process via telephone, all while maintaining a safe social distance.

Nevada Health Link's qualified health plans cover the [ten essential health benefits](#) mandated by the Affordable Care Act, including covering pre-existing conditions. This includes emergency and ambulatory services, hospitalization, maternity and newborn care, prescription drugs, lab services and mental health services, to name a few. Consumers should know that care related to COVID-19 is covered by all plans offered through Nevada Health Link.

About Nevada Health Link

[Nevada Health Link](#) is the online insurance marketplace operated by the Silver State Health Insurance Exchange (Exchange), which was established per *Nevada Revised Statutes* (NRS) in 2011 by the State of Nevada and began operations in 2013 on the belief that all Nevadans deserve access to health insurance. In 2019, the Exchange transitioned away from the federal marketplace, HealthCare.gov and became a fully operational State Based Exchange (SBE), in time for its seventh Open Enrollment Period (OEP). Nevada Health Link connects eligible Nevada residents to budget-appropriate health and dental coverage and is the only place where qualifying consumers can receive federal tax credits to help cover premium costs. Open Enrollment has concluded; for more information or to see if you're eligible for a Special Enrollment Period, [visit our website](#). Subscribe to Nevada Health Link's [Blog](#) and [YouTube](#) channel, like them on [Facebook](#) or follow on [Twitter](#) and [Instagram](#). Nevada Health Link always encourages consumers to use the free assistance of a licensed enrollment professional by calling 1-800-547-2927 or by visiting [NevadaHealthLink.com](#).