



FOR IMMEDIATE RELEASE
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Nevadans who experience job loss, change in income, or loss of insurance should look to Nevada Health Link to enroll in coverage

Learn about the Special Enrollment Period

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), Nevada’s state agency that helps individuals secure affordable health coverage through the online State Based Exchange (SBE) platform, [Nevada Health Link](#), reminds uninsured Nevadans they may qualify for a Special Enrollment Period (SEP) if they have a qualifying life event (QLE), allowing them to enroll anytime during the year outside of the normal Open Enrollment window. **Consumers who recently lost their job or had a change in income may also be eligible to receive more subsidy assistance to help pay for their health plans, and therefore, should contact Nevada Health Link rather than canceling their health insurance plans.**

“It’s been six months since our state first shut down in an effort to reduce the spread of COVID-19,” said Heather Korbolic, executive director, Silver State Health Insurance Exchange. “While businesses are finding their new sense of normalcy and how to best serve consumers in this new age of social distancing and mask-wearing, the economic ripple effect of the Coronavirus is expected to continue in the months ahead, which unfortunately could mean more Nevadans losing their jobs and therefore, their health coverage. Consumers who experience qualifying life events such as a change in income, job loss, or moving to Nevada, should know they can enroll and purchase qualified health plans on Nevada Health Link any time during the year. And anyone considering a possible cancellation of their health coverage due to change in income should reach out to Nevada Health Link so we can help you determine the next best step, whether it means exploring more subsidy eligibility or looking at a different plan. There is never a good reason to be without health insurance.”

Examples of QLEs include loss of a job resulting in the loss of employer-based coverage, changes in income and changes in family size through marriage, divorce, or the birth or adoption of a child, change in residence and turning 26 years of age. And while consumers may also consider enrolling in COBRA through their former employer, they should know they also have the option to enroll through Nevada Health Link, which offers more diversity in plan levels and costs and is the only place to obtain subsidies those who qualify – a benefit exclusive to Nevada Health Link. Other qualifying events and circumstances include moving; gaining U.S. citizenship; denial from Medicaid; spousal abandonment; and more. If you experience a QLE, you usually have up to 60 days following the life event to enroll in a plan. Certain restrictions apply for QLEs and circumstances vary between individuals and families. To

find out if you're eligible for a SEP visit our website: <https://www.nevadahealthlink.com/sep> or in Spanish: <https://www.nevadahealthlink.com/sepes>.

All plans sold through the Exchange cover COVID-19 diagnosis and treatment and are considered Qualified Health Plans (QHPs) that also cover the ten essential health benefits mandated by the Affordable Care Act, including pre-existing conditions, maternity and newborn care, mental health, preventive care, and pediatric dental care. Nevada Health Link is also the only place consumers can qualify for subsidies to help offset the costs of health insurance premiums.

Nevada Health Link wants to clarify that insurance is NOT required to be tested or treated for COVID-19; the emergency regulation signed by the Governor provides that there is no cost to consumers for medical services related to COVID-19.

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](#).