



FOR IMMEDIATE RELEASE

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**Nevada Health Link encourages consumers to “window shop” insurance plans
in advance of Open Enrollment**

***Starting today, consumers can explore more than 50 Qualified Health Plans available
through five carriers***

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), the state agency that connects Nevadans to budget-appropriate Qualified Health Plans through the online State Based Exchange, known as [Nevada Health Link](#), invites consumers to start “window shopping” starting Oct. 1, 2020 for health insurance plans ahead of the Open Enrollment Period which runs from Nov. 1, 2020 through Jan. 15, 2021. Health plans offered through Nevada Health Link are ideal for Nevadans who don’t qualify for Medicare or Medicaid but still need financial assistance; those who don’t have employee-sponsored health insurance, including independent contractors and gig workers; and anyone seeking comprehensive, quality and affordable plans.

Consumers can browse between 50 different plans – all of them Qualified Health Plans that cover the ten essential health benefits mandated by the Affordable Care Act (ACA) offered through five insurance carriers. This year, Health Plan of Nevada (HPN), SilverSummit (Ambetter) and Anthem HMO Co are returning carriers, while Friday Health Plans and SelectHealth are new carriers joining Nevada Health Link. 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

The opportunity to window shop will allow consumers, both existing and new, the chance to preview all 2021 plans, while exploring details about monthly premiums, deductibles, out-of-pocket costs, co-payments and coinsurance amounts. Most importantly, consumers can get a general idea of how much federal financial assistance (subsidies) they may be eligible to receive once enrollment begins. Nevada Health Link is the **only** place consumers can access subsidies to help offset the costs of insurance. Last year, four out of five applicants who purchased a plan through the Exchange were eligible for financial assistance (tax credits). 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.

“We are pleased to once again offer consumers an early preview of our health insurance plans for the coming year and encourage everyone to visit Nevada Health Link to determine the best plan for themselves, their families and their budget,” said Heather Korbolic, executive director, Silver State Health Insurance Exchange. “This is our second year operating as a State Based Exchange, and we continue to take pride in the consumer-friendly functionality of our online marketplace. We know that health insurance is complicated and that’s why we have enrollment professionals who speak



multiple languages readily available to assist consumers via phone or online for those who prefer totally contactless enrollment, or in-person for those who prefer that option. No one, regardless of age, income or health status, should be without insurance, especially given that financial assistance is available for those who qualify.”

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 and online, all while maintaining a safe social distance.

Open Enrollment Period for Plan Year 2021 runs from November 1, 2020 through January 15, 2021, giving consumers an additional 30 days this year 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.

The upcoming OEP is Nevada Health Link’s second since it completed the transition away from HealthCare.gov in 2019. As a State Based Exchange, Nevada Health Link 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 to enroll in a QHP – another benefit of being a State Based Exchange. During this time, more than 5,479 Nevadans took advantage of the opportunity to enroll in a healthcare plan.

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](#).