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DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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Consumer Alert:

New health insurance opportunities available at lower or no cost for Nevadans

Carson City, NV – The Division of Insurance (“Division”) encourages all Nevadans to take advantage of the new saving opportunities offered by the American Rescue Plan Act of 2021 (“ARPA”). The ARPA, enacted earlier this month, creates more opportunities for Nevadans to save on health insurance coverage.

“I urge consumers, especially those who have off-exchange plans, have no insurance or have found themselves uninsured to start thinking now about how they can benefit from this new law because certain benefits in the ARPA have deadlines,” said Insurance Commissioner Barbara Richardson. “Each month that a consumer does not take advantage of these new low or no cost opportunities, they are leaving money on the table.”

The ARPA will lower monthly premium costs; increase subsidy eligibility for consumers making above the 400% of the Federal Poverty Level; provide options for people who are on unemployment for \$0 premium plans; and it will provide 100% COBRA subsidy for six months.

Starting April 1 until September 30, 2021, consumers have the option to obtain COBRA insurance at no premium cost for six months. Prior to the ARPA, COBRA insurance was available for employees who lost their employer-sponsored coverage because of an involuntary termination or reduction in hours to remain in that health coverage under the condition the former employee pay the full premium cost for the coverage plus an administrative fee, resulting in expensive premiums. Consumers need to contact their employer or former employer for COBRA coverage.

The Division is working alongside Nevada’s Silver State Health Insurance Exchange (“Exchange”), which is the state agency that connects Nevadans to qualified health plans through the online State Based Exchange (“SBE”) known as [Nevada Health Link](#), to implement these changes and provide relevant information to consumers.

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“All Nevadans, no matter their circumstances – uninsured, underinsured, insured with on or off-exchange plans, Nevadans who lost their job, who were not eligible for financial subsidies before – may benefit from these changes” explained Commissioner Richardson.

More information regarding COBRA and other aspects of the ARPA can be found on the Division’s website at https://doi.nv.gov/Consumers/Health_and_Accident_Insurance/American_Rescue_Plan/ and on Nevada Health Link’s website at <https://www.nevadahealthlink.com/americanrescueplan/>.

About the Nevada Division of Insurance

The State of Nevada Division of Insurance, a Division of the Nevada Department of Business and Industry, protects the rights of Nevada consumers and regulates Nevada’s \$18 billion insurance industry. The Division of Insurance has offices in Carson City and Las Vegas. In 2020, the Division investigated more than 2,300 consumer complaints, answered over 10,000 inquiries, and recovered over \$4.5 million on behalf of consumers. For more information about the Division of Insurance, visit [DOI.NV.GOV](https://doi.nv.gov).

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