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FOR IMMEDIATE RELEASE

Nevada Health Link Announces Health Insurance Savings Through the American Rescue Plan Act

Nevadans seeking health coverage can access increased or expanded subsidies and premium savings, healthcare tax credits, expanded COBRA protections and increased plan options

CARSON CITY, Nev. (April 20, 2021) – [Nevada Health Link](#), the online health insurance marketplace operated by the state agency, the Silver State Health Insurance Exchange (Exchange), is offering even bigger coverage savings to eligible uninsured and insured off-Exchange Nevadans. These new enhancements are in accordance with the newly-enacted American Rescue Plan Act (ARPA or American Rescue Plan) of 2021 passed by Congress and signed into law by President Biden on March 11, 2021.

Today, April 20, 2021, Nevada Health Link launched their enrollment platform by fully implementing ARPA subsidy and Unemployment Insurance rules. Consumer driven changes made after the ARPA implementation will take effect as early as June 1, 2021. Nevada Health Link is the *only* place Nevadans can shop and compare over 50 quality, comprehensive health plans to access increased and expanded financial assistance to lower monthly insurance premiums through ARPA. In addition, ARPA increases the opportunity for an unprecedented number of Nevadans to receive subsidies for the first time, including Nevadans making over 400% of the federal poverty level.

“With these important new policies in place, now is the time for Nevadans to take advantage of the wide range of affordable, high-quality health insurance options available through Nevada Health Link,” said Heather Korbolic, Executive Director of the Silver State Health Insurance Exchange. “Whether you are uninsured or looking for a new plan to meet your personal and financial needs, Nevada Health Link offers an easy path to finding the right health insurance.”

“For the first time, since the Affordable Care Act, there are bigger savings for individuals and families who may not have been eligible for savings prior to the passage of this legislation,” said Janel Davis, Communications Officer for the Exchange. “Nevadans who are facing the deep economic ramifications of the pandemic can breathe a sigh of relief knowing they may be eligible for increased or expanded subsidies.”

What does this mean for Nevadans?

1. **Uninsured Nevadans can enroll now under this Special Enrollment Period (SEP) and will have until 11:59 p.m. on August 15 to submit an application** for health insurance on Nevada Health Link.
2. Monthly premiums are based on yearly estimated household income. **No Nevadan will pay more than 8.5% of their income** in premiums for the second lowest cost silver plan (or benchmark plan) in the county where they reside. Plan premiums may go up and down annually depending on income changes, but increased subsidies are set for two years. The American Rescue Plan calculates the amount of the reduction using the cost of the second lowest silver plan, income, and age to determine monthly premium reductions.
3. **Thousands of Nevadans** who are currently enrolled in health insurance through Nevada Health Link will now **qualify for subsidies that will lower their costs dramatically**. The system makes it simple for customers to log-in and understand their cost savings.



4. Nevadans qualify for **lower deductibles, copayments and coinsurance when using their health plan through Nevada Health Link**. Nevadans can also benefit financially from cost sharing reductions, no annual deductibles and low copays/coinsurance under a silver-level plan. For gold or bronze plan enrollees, the regular deductibles, copayments and coinsurance apply.
 - a. Up to 50 plans from five carriers are available, including Health Plan of Nevada, SilverSummit (Ambetter), Anthem HMO Co, Friday Health Plans and SelectHealth. Nevada Health Link also offers up to 27 dental plans from six dental carriers and has recently partnered with VSP to offer vision plans.
5. Households earning more than the current cap of **400% of the Federal Poverty Level** - about \$51,000 for an individual and \$104,800 for a family of four in 2021 – **are now eligible for subsidies**. With the passage of ARPA, 41,000 Nevadans earning more than 400% of the Federal Poverty Level are now eligible to receive larger subsidies. In some cases, lower-income enrollees could have their premiums eliminated completely.
6. Any Nevadan who was **eligible for any type of approved unemployment compensation in 2021 may be eligible for coverage through Nevada Health Link with a \$0 premium** for the remainder of 2021.
7. **80% of Nevadans** who are **enrolled in off-exchange Affordable Care Act (ACA) compliant coverage are now eligible to enroll through Nevada Health Link** with access to reduced premiums. All plans cover the ACA's [ten essential health benefits](#), such as pre-existing conditions and all COVID-19-related diagnosis and treatment.
 - a. Nevadans who are eligible for other coverage such as Medicaid, Medicare or employer-sponsored coverage do not qualify.

How do Nevadans find out if they qualify for savings?

As of today, Nevadans can provide income and household information to find out if and how much their monthly premiums will decrease. Customers will be eligible for the new expanded or increased subsidy assistance as early as June 1, 2021, once changes to plans are made.

To learn more, follow these simple steps:

1. Visit enroll.nevadahealthlink.com/hix or call 1-800-547-2927 between 9 a.m. and 5 p.m. PST. *Assistance is available in English, Spanish, Mandarin, Tagalog and more.*
2. For one-on-one guidance, Nevada Health Link recommends working with a Certified Enrollment Counselor or Broker.
 - a. To find a Certified Enrollment Counselor, visit nevadahealthlink.com/get-help/navigator-organizations/
 - b. To find a Broker Partner, visit nevadahealthlink.com/find-assistance/

For more information about ARPA and Nevada Health Link, visit nevadahealthlink.com/americanrescueplan.

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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. 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](#).