



The American Rescue Plan Act & Health Insurance:

WHAT IT MEANS FOR NEVADANS

Talking Points

ABOUT THE AMERICAN RESCUE PLAN

The American Rescue Plan Act of 2021 (American Rescue Plan) passed by Congress and signed into law by President Biden on March 11, 2021 was created to provide relief to millions of Americans. In addition to the increased direct payments and unemployment benefits, the law also increases financial support to help more individuals and families pay for health insurance, making their health insurance premiums even more affordable.

- Starting April 20th of this year, Nevadans will be able to access even bigger savings through [Nevada Health Link](#).
- The law helps Nevadans, who had not previously qualified, receive subsidies that will make their health plan more affordable.
- Even if you already purchased a 2021 plan through Nevada Health Link, you will be eligible for more savings. And if you recently shopped plans, you should come back to see the new savings starting in late April.
- Now more than ever, we all want peace of mind. Because of the increased savings, the peace of mind that comes with having health insurance is within reach for many more Nevadans.

What Does it Mean for Me?

- **If you are uninsured**, it's worth checking out your health plan options through Nevada Health Link – there are now new, bigger savings. You could be eligible for health plans without a monthly premium, meaning \$0 for your plan.
 - The plan includes an increase in the eligibility for, and the amount of, premium tax credits for Nevadans at all income levels during the 2021 and 2022 plan years. Those 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 – will be newly eligible for subsidies.
 - Under this law, most Nevadans will not pay more than 8.5 percent of their income in premiums for the second lowest cost silver plan (benchmark plan) in their county. In some cases, lower-income enrollees could have their premiums eliminated completely. This does not apply to those that are offered employer sponsored coverage.
 - Nevada Health Link customers will be eligible for the new increased and expanded subsidies from their first day of coverage, and will start to see those changes in their accounts when the updates required under the new law are made, as early as June 1.
- [See Individual & Family Cost Scenarios on our Website.](#)

