



Nevada Association of Health Underwriters
Nevada's Benefit Specialists

My Name is Lydia Boske-Heater and I am the State President for the Nevada Association of Health Underwriters (NAHU). On behalf of the Licensed Insurance Professionals in the State of Nevada, we would like to publicly applaud the Silver State Health Insurance Exchange (Exchange) for their decision to work with the three Professional Insurance Associations, NAHU, NAIFA and NIIA, on this upcoming Open Enrollment. We believe that this partnership with the Exchange and the Navigators will benefit not only consumers who are underserved and hard to reach, but all consumers who are in need of assistance in selecting the most appropriate level of coverage when purchasing their health insurance.

As we embark on this next Open Enrollment, Insurance Professionals throughout the State will be partnering and attending the Nevada Health Link events. With all of the strategic support in advertising from Penna Powers, the Outreach from the Ramirez Group and the Navigators, we expect that this will be the most successful Open Enrollment Nevada has had to date.

Our purpose and main objective is to provide the same level of consumer support in education, advice and service that we give to all of our clients, whether you are insured through an employer, purchasing an individual health plan, or eligible for a subsidy through the Exchange. We feel that the consumers in the underserved communities deserve the same professional guidance as all consumers have available.

We've found that throughout the past two years of the Affordable Care Act (ACA), that the least expensive policy doesn't always equal the best level of coverage for an individual. A survey by Avalere found that in 2015 there are over 2 million people nationwide qualified for a Cost Share Reduction Subsidy, but purchased a plan in the metal levels that do not offer the cost share reductions. Cost Share Reductions lower the consumer's deductibles, coinsurance, copayments, and out of pocket maximums, but are only available to those who qualify and purchase the Silver level plan. The survey indicates that consumers shop for plans based on premiums, and estimated that many of those 2 million consumers purchased Bronze level plans. By being in the most appropriate plan and taking advantage of the premium tax credit and cost share reductions when they qualify, consumers achieve the goal of the ACA – to have appropriate insurance coverage and have it be affordable.

Licensed Insurance Professionals guide consumers through the process while ensuring they get the best policy at the most affordable price. The Licensed Professional will take the time to understand the consumer's requirements and recommend the plan that best complements their financial and medical security needs. We've all heard stories from consumers, over and over again, who purchased a plan based upon only premium and then later feels that they have no coverage.



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In addition, consumers have had their struggles after they've enrolled with issues such as eligibility verifications, claims, and billing statements. These are all service issues that a Licensed Insurance Professional is able to help resolve for the consumer as their advocate, throughout the life of their policy. It's easy to assume if you call the insurers member services line that a consumer will get all of their issues resolved, but that's just not the case. Agents provide numerous services that involve research, documentation, and submissions to the carriers on behalf of the covered insured, to appeal insurance company decisions. To advocate on behalf of our clients is our number one priority.

Our approach as an Industry is to comply with the Federal Laws, and to work with the Exchange and the Navigators in a collaborative effort to serve the citizens of Nevada. We welcome any conversation regarding concerns and in the spirit of cooperation hope to make the 2016 Open Enrollment the best possible experience for all. The members of our three professional associations continue to strive for excellence in our chosen profession with initiatives that promote the betterment of all whom we serve.