

Shopping for Health Insurance?

Do your homework before you buy.

Operated by the state of Nevada's Silver State Health Insurance Exchange, Nevada Health Link ([NevadaHealthLink.com](https://www.nevadahealthlink.com)) is the online marketplace for eligible Nevadans to gain access to state-certified health insurance plans.

Don't judge a health insurance plan by the cost of the monthly premium

It stands to reason that an effective way to evaluate your health insurance policy is how much you pay each month for your premium, but buyers beware! With so many new alternatives, it's more important than ever to know what you buy before you purchase an affordable health insurance option.

Yes, insurance is confusing and yes, it can appear costly, but just one unfortunate incident can be a life-altering gamechanger and, like it or not, none of us are invincible. So, why take chances? Be sure you know what the health plan you're signing up for covers.

All qualified health plans offered through Nevada Health Link are comprehensive benefit packages that cover the 10 essential health benefits which include prescription drugs, maternity and newborn care, mental and behavioral health services, emergency visits, laboratory and pediatric services, and more. Also, you will not be denied coverage if you have a pre-existing condition like diabetes or cancer. For a full list of benefits visit: <https://www.nevadahealthlink.com/ten-essential-health-benefits/>

Navigating the options

Health insurance is essential and so is choosing coverage that's tailored to your needs. Factors such as the age and number of your dependents, how often you need to visit a doctor, and whether you or a family member manages a chronic illness should all be considered when choosing the right type of plan.

Nevada Health Link offers free assistance from licensed brokers and trained professionals to help determine your eligibility, weigh your options and enroll you in coverage. Over 80% of eligible Nevada Health Link enrollees qualify for financial assistance to help pay their monthly premiums. Although the open enrollment period for health insurance is November 1 through December 15, many Nevadans may be able to enroll outside of the open enrollment period due to a life change such as having a baby, getting married or losing health insurance. Visit <https://www.nevadahealthlink.com/reporting-life-and-income-changes/> to get connected to free assistance or a full list of life change scenarios.

Transitioning to a better consumer experience

Beginning in November 2019, in time for open enrollment, Nevada Health Link will utilize its own eligibility engine as a fully functional State-Based Exchange (SBE). Nevada Health Link consumers will no longer use the sometimes problematic HealthCare.gov enrollment platform. This allows for a more streamlined and consumer friendly enrollment experience for Nevadans. As Executive Director, Heather Korbolic says, "Nevada Health Link's transition to a state-based exchange will generate a cumulative net cost savings of over \$18 million to the state of Nevada with enhanced benefits to our users, insurance carriers and partners."



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