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Nevada Health Link Commemorates 10th Anniversary of the Affordable Care Act

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), Nevada’s state agency that helps individuals get connected to budget-appropriate health coverage through the online marketplace, [Nevada Health Link](#), commemorates ten years since the passing of the Affordable Care Act (ACA) on March 23, 2010. The landmark health reform law is credited for the creation and ongoing operations of the Exchange and more notably, improving the lives of thousands of Nevadans who may otherwise be without essential and critical health care services. Since the passage of the ACA and the implementation of Nevada Health Link, Nevada's number of uninsured has decreased from a staggering 23 percent to 11 percent.

"The Exchange was put into *Nevada Revised Statutes* (NRS) in 2011 and began operations in 2013. The Exchange began to deliver affordable, qualified health plans one year later, all of which would not have been possible if it wasn't for the enactment of the ACA," said Heather Korbolic, executive director, Silver State Health Insurance Exchange. "We are grateful for the numerous milestones accomplished over the last ten years and for the visionary leadership and ongoing support from former Gov. Brian Sandoval, current Nevada Gov. Steve Sisolak and many other elected officials and community partners who have come to the table to join forces with our team to reduce the uninsured gap throughout our state. Amidst the current state of global emergency surrounding COVID-19, the Exchange is even more driven to remind consumers of the importance of having health insurance. Illness truly does not discriminate."

"Now more than ever, we are reminded of the importance of the health and wellbeing of Nevadans and the role played by the ACA over the past decade to ensure our residents get the care they need and deserve," said Gov. Steve Sisolak. "Not only has the ACA played a significant role in helping more Nevadans secure a health care plan by expanding coverage throughout our state, it has helped to better manage the costs of health care for individuals; it has protected residents against rising prescription drug costs; and it has ensured those who are living with pre-existing conditions can access coverage, regardless of their medical condition."

According to U.S. Senator Catherine Cortez Masto, (D-Nev), there is still work to do. "As we celebrate all the ACA has accomplished in Nevada and across the country over the past ten years, I know from countless conversations with Nevadans that too many in the Silver State still lack affordable health care coverage," said Cortez Masto. "I'm committed to working in the Congress to improve upon the Affordable Care Act, strengthen the vital preexisting conditions protections and essential health benefits it provides, and improve affordability for Nevada families. I applaud and support the work of the Exchange as it continues to make outreach to vulnerable populations throughout our state and ensure that as many Nevadans as possible get covered."



In honor of the tenth anniversary, here are ten ways the ACA has and continues to protect Nevadans:

1. Since the passage of the ACA and the implementation of Nevada Health Link and expanded Medicaid, Nevada's number of uninsured has decreased from 23% to 11%.
2. The ACA protects those with pre-existing conditions and guarantees they cannot be denied coverage because of their medical circumstances.
3. Those who purchase a qualified health plan through Nevada Health Link benefit from the ten essential health benefits mandated by the ACA, including: emergency and ambulatory services, hospitalization, maternity and newborn care, prescription drugs, lab services and mental health services, to name a few.
4. Nevada Health Link is the only place Nevadans can access subsidies to help offset the costs of insurance, and over 80 percent of consumers who purchase a plan are eligible for financial assistance.
5. Nevada's young adults are covered under their parents' insurance plans until they turn 26, giving them eight additional years of essential health care coverage.
6. Women receive improved care during pregnancy, labor and delivery, and their newborns receive the critical care they need upon birth.
7. Since Nevada became a Medicaid expansion state in 2014, enrollment has grown by 95 percent and an additional 200,000 people have received health insurance.
8. Free in-person assistance to help individuals and families secure plans that meet their needs is available statewide via over 700 certified brokers and 32 navigator partners.
9. In 2019, Nevada Health Link became a State-Based Exchange (no longer using HealthCare.gov, the federal marketplace), reducing costs and delivering a higher level of customer service.
10. Thanks to the ACA, insurance companies are prohibited (on most benefits) from setting lifetime limits, or dollar limits on covered benefits.

On March 17, in response to Governor Sisolak's March 12th [Emergency Declaration](#), the Exchange announced a limited-time Exceptional Circumstance Special Enrollment Period (SEP) for qualified Nevadans who missed the Open Enrollment Period (OEP). The SEP runs through April 15, 2020 and will allow eligible individuals to enroll in a qualified health plan through the SBE platform, [Nevada Health Link](#). Individuals seeking a special enrollment are encouraged to contact the Customer Assistance Call Center between 9:00 a.m. to 5:00 p.m. Monday-Friday at 1-800-547-2927; TTY 711. The Call Center will extend its hours on Saturdays and Sundays (except for Easter Sunday) from March 21 through April 15 from 10:00 a.m. to 2:00 p.m. PST. The Exchange recommends working with a certified broker or navigator to enroll in the SEP. Nevada Health Link offers language assistance and if you are deaf, hard of hearing, or have a disability, accommodations are provided at no cost.

Nevada Health Link's 10th anniversary infographics are available for download [here](#).

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. Open Enrollment has concluded; for more information or to see if you're eligible for a Special Enrollment Period, [visit our website](#). 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](#).