

## FOR IMMEDIATE RELEASE April 13, 2020

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## Silver State Health Insurance Exchange Extends Exceptional Circumstance Special Enrollment Period on Nevada Health Link Consumers now have until May 15 to purchase Qualified Health Plans

Carson City, Nev. — The Silver State Health Insurance Exchange (Exchange), the state agency that connects Nevadans to qualified health plans through the online State Based Exchange (SBE), known as Nevada Health Link, extends its limited-time Exceptional Circumstance Special Enrollment Period (SEP) for qualified Nevadans who missed the Open Enrollment Period (OEP). The SEP, originally introduced in response to Governor Sisolak's March 12<sup>th</sup> Emergency Declaration, was initially offered through April 15 and now runs through May 15, giving eligible individuals 30 additional days to enroll in a qualified health plan through the SBE platform, Nevada Health Link. Consumers who enroll on or before April 30 will have coverage effective May 1, 2020. Consumers who enroll May 1-15 will have coverage effective June 1, 2020.

"COVID-19 does not discriminate. Anyone, regardless of age, income or health can become infected," said Gov. Steve Sisolak. "If you or your family don't have health insurance, now is the time to get it. Don't wait for a health crisis, particularly this one, to affect you personally. Take advantage of this opportunity to enroll in a plan for which you may even qualify for subsidies. There is no time like the present."

Nevada Health Link's qualified health plans cover the <u>ten essential health benefits</u> mandated by the Affordable Care Act, including but not limited to pre-existing conditions. This includes emergency and ambulatory services, hospitalization, maternity and newborn care, prescription drugs, lab services and mental health services, to name a few. Consumers should know that care related to COVID-19 is covered by all plans offered through Nevada Health Link. 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.

"Unprecedented times call for unprecedented measures like Nevada Health Link's exceptional circumstance special enrollment period, and everyone who is uninsured or didn't obtain coverage during the normal open enrollment period should jump now at the opportunity to get health insurance," said Dr. Florence Jameson, chair of the board for Silver State Health Insurance Exchange. "As a longtime practicing Nevada physician, I have treated patients from all walks of life and know first-hand the value of insurance, which becomes glaringly more evident during a pandemic like the novel Coronavirus. With the uncertainty that comes with this virus, we encourage all uninsured Nevadans to explore one of the plans offered on Nevada Health Link to not only prevent possible financial burden, but more importantly to ensure a higher quality of care if it is needed."



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 continue to offer extended weekend hours on Saturdays and Sundays 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.

"Gov. Sisolak has encouraged everyone to continue to 'Stay Home for Nevada,' so we are extending our Special Enrollment Period to allow uninsured and underinsured Nevadans extra time to purchase comprehensive insurance plans on Nevada Health Link," said Executive Director for Silver State Health Insurance Exchange, Heather Korublic." As experts anticipate the number of positive COVID-19 cases in our state to soon reach its peak, we want to remind Nevadans of the critical importance of protecting themselves and their families from financial ruin if a medical issue or accident occurs, especially during these uncertain times. Peace of mind to have your health needs taken care of is invaluable, and Nevada Health Link is here and ready to help you secure a healthcare plan for you and your family."

Korbulic credits the flexibility to extend Nevada Health Link's SEP as one of the many advantages of operating as a State Based Exchange. The Exchange completed the transition away from the federal health insurance marketplace, HealthCare.gov, last fall and has since had full autonomy and access to all its functions, eligibility, and data.

Korbulic also wants to remind Nevadans to be extra mindful of insurance-related fraud since there has been an increase in fraudulent activity involving sales of COVID-19 specific health coverage. "As the coronavirus crisis rages, fraudulent actors are preying on the vulnerable to sell unnecessary insurance or inferior insurance products. This is the last thing Nevada families should have to worry about right now. We have a network of more than 750 licensed brokers and eight certified navigator organizations statewide available to assist Nevada residents in evaluating their needs and determining the best course of action to finding comprehensive coverage during these difficult times. Most importantly, all plans offered through Nevada Health Link are comprehensive and cover all care related to COVID-19."

Nevada Health Link wants to clarify that insurance is NOT required to be tested for COVID-19; and the emergency regulation signed by the Governor provides that there is no cost to consumers for medical services related to testing for COVID-19. Nevada Health Link also recommends consumers who are having a hard time paying their monthly premiums to contact their health insurance carrier directly rather than canceling their health insurance plans. Consumers who recently lost their job or had a change in income may be eligible to receive more subsidy assistance to help pay for their health plans.

Nevada Health Link reminds Nevada residents who experience other qualifying events, such as marriage, birth of a child, moving, loss of health insurance, or Medicaid denial are also eligible to shop for a qualified health plan. Learn more on our website: <a href="https://www.nevadahealthlink.com/sep">https://www.nevadahealthlink.com/sep</a> or in Spanish: <a href="https://www.nevadahealthlink.com/sep">https://www.nevadahealthlink.com/sep</a>.

## **About Nevada Health Link**

<u>Nevada Health Link</u> 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.