

## FOR IMMEDIATE RELEASE May 19, 2020

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## Silver State Health Insurance Exchange enrolls 5,479 during Exceptional Circumstance Special Enrollment Period in Response to COVID-19

Carson City, Nev. – The Silver State Health Insurance Exchange (Exchange), Nevada's state agency that helps individuals secure budget-appropriate health coverage through the online marketplace and State Based Exchange (SBE) platform, Nevada Health Link, enrolled 6,017 Nevadans during its limited-time Exceptional Circumstance Special Enrollment Period (SEP), March 17 – May 15, including 5,479 new consumer enrollments related to the Exceptional Circumstance Special Enrollment Period, and 538 enrollments due to loss of Minimum Essential Coverage (MEC).

In response to Governor Sisolak's March 12 <u>Emergency Declaration</u>, the SEP was opened to allow qualified Nevadans who missed OEP to secure health care coverage. Consumers who enrolled on or before April 30 received coverage effective May 1, and consumers who enrolled between May 1 and 15 will have coverage effective June 1, 2020.

"I am pleased to see so many Nevadans take advantage of the limited-time Special Enrollment Period to get comprehensive, qualified health insurance they need to safeguard themselves and their families, especially during these unprecedented times," **said Gov. Steve Sisolak.** "While it's always important to be insured, regardless of age, health, income or life circumstances, the global coronavirus pandemic has certainly magnified the importance of healthcare coverage and the invaluable peace-of-mind that comes with knowing you are covered and protected should you or someone in your family become ill or injured."

Nevada Health Link was able to implement the SEP because it operates its own exchange and is therefore independent of the federal health insurance platform, HealthCare.gov. Nevada is one of only 13 states that operates its own exchange and was able to offer this opportunity to its residents.

All plans sold by the Exchange cover COVID-19 diagnosis and treatment and are considered Qualified Health Plans (QHPs) that also cover the ten essential health benefits mandated by the Affordable Care Act, including pre-existing conditions, maternity and newborn care, mental health, preventive care, and pediatric dental care.

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 <u>contact their health insurance carrier directly</u> 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. In fact, Nevada Health Link is the only place consumers can qualify for subsidies to help offset the costs of health insurance premiums.

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 anytime during the year. 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/sepes">https://www.nevadahealthlink.com/sepes</a>.

## **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.