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Silver State Health Insurance Exchange Announces Extended Open Enrollment Period for Plan Year 2021

Open Enrollment, November 1 through January 15, 2021, will give Nevadans 30 additional days to purchase a Qualified Health Plan

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, announces the Open Enrollment Period (OEP) for Plan Year 2021 will run from November 1 through January 15, 2021 – extending the traditional OEP by an additional 30 days and giving consumers a total of 75 days to enroll in a comprehensive health care plan. 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 through the Exchange are eligible for financial assistance.

Considered a Special Enrollment Period (SEP), Nevada Health Link's flexibility to extend OEP by 30 days is one of the many advantages of operating as a SBE, independent of the federal government. The upcoming OEP will be Nevada Health Link's second OEP since it completed the transition away from HealthCare.gov in 2019. Nevada Health Link has since benefited from full autonomy and provided access to all its functions, eligibility, and data for its consumers.

"We have endured an alarming volume of uncertainty and change surrounding COVID-19 which stunned the world earlier this year and continues to dictate how we live and work for the foreseeable future," said Heather Korbulic, executive director, Silver State Health Insurance Exchange. "While we are still more than three months from Open Enrollment for Plan Year 2021, we are working proactively to ensure consumers have more time to explore and purchase health insurance through Nevada Health Link. Today, more than ever, health coverage is critical. If there is anything we've learned from the pandemic, it's that COVID-19, like most illnesses and injuries, does not discriminate. We hope the Special Enrollment Period will help us move the needle and further close the gap of uninsured residents statewide."

In collaboration with stakeholders and community partners, Nevada Health Link continues to discuss best practices to serve consumers in the current healthcare landscape of the novel Coronavirus. Nevada Health Link recently announced the recipients of its 2021 grant program, which offers funds to select Brokers/Agents, Navigators and In-Person Assisters to use for marketing, outreach and operational costs associated with storefront locations. The collective goal is to increase enrollees



through more targeted marketing and outreach, much of which must incorporate social distancing protocols, in an effort to limit the spread of the virus.

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 reminds Nevada residents who experience qualifying events, such as job loss, marriage, birth of a child, moving, loss of health insurance or Medicaid denial may be eligible to enroll for a Qualified Health Plan anytime during the year. Consumers who recently lost their job or had a change in income may also be eligible to receive more subsidy assistance to help pay for their health plans, and therefore they should contact Nevada Health Link rather than canceling their health insurance plans. A qualified health plan may be a more cost-effective alternative to COBRA. Learn more on our website: https://www.nevadahealthlink.com/sep or in Spanish: https://www.nevadahealthlink.com/sepes.

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.