



The American Rescue Plan Health Insurance:

SAVINGS FOR NEVADANS

Consumer Fact Sheet



Health insurance is getting a lot more affordable for a large percentage of Nevadans as The American Rescue Plan's increased and expanded subsidies take effect. The federal legislation makes health insurance increasingly affordable to uninsured Nevadans while returning dramatic savings to Nevadans who are already insured.

The American Rescue Plan Act of 2021 (American Rescue Plan), passed by Congress and signed by President Biden on March 11, 2021, increases the opportunity for unprecedented numbers of Nevadans to receive subsidies, including Nevadans making over 400% of the federal poverty level.

Key Ways the American Rescue Plan will help Nevadans include:

- Nevadans who have received unemployment insurance in 2021 may be able to take advantage of **\$0 premium** plans sold through Nevada Health Link.
- Under this law, no one will pay more than 8.5 percent of their income in premiums for the second lowest cost silver plan (or benchmark plan) in the county where they reside. This does not apply to those who are offered employer sponsored coverage.

To read more about Nevada Health Link provisions to the American Rescue Plan, please see:

nevadahealthlink.com/americanrescueplan/



The expanded and increased subsidies available on Nevada Health Link are available April 20, 2021 through August 15, 2021.

Phase 1

On April 20, 2021, Nevadans can log back into their Nevada Health Link account and apply their subsidy increases to their existing enrollments. This also includes those who received Unemployment Insurance benefits during 2021.

Phase 2

In June 2021, Nevada Health Link will begin to automatically assess the financial eligibility for existing enrollees who requested subsidy assistance on their applications previously and were not eligible.

