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FOR IMMEDIATE RELEASE

17,000 Nevadans Saved on Health Insurance Plans Through Nevada Health Link The online insurance marketplace increased total enrollments by 7.6% during American Rescue Plan Enrollment Period

CARSON CITY, Nev. (Aug. 23, 2021) – Nevada Health Link, the online health insurance marketplace operated by the state agency, the Silver State Health Insurance Exchange (Exchange), announced that more than 17,000 Nevadans took advantage of premium savings during an Open Enrollment Period (OEP) created by the American Rescue Plan Act (ARPA or American Rescue Plan).

Due to the COVID-19 pandemic and efforts to ensure more Americans are covered by health insurance, The American Rescue Plan Act was signed into law on March 11 of this year, allowing uninsured Nevadans additional opportunities to enroll in health insurance benefits along with significant savings. Customers who were already enrolled also had the opportunity to take advantage of increased subsidies through the Nevada Health Link marketplace.

In total, 17,094 Nevadans, including new consumers and active re-enrollees (meaning existing consumers returned to Nevada Health Link and actively selected a qualified health plan during ARPA) signed up for health insurance plans and benefited from increased subsidies during Nevada Health Link's Special Enrollment Periods.

As of now, total enrollment in health coverage through Nevada Health Link increased by 7.6% with a total of 88,114 enrollees. At the end of plan year 2021, which was last year's open enrollment period (Nov. 1, 2020 through Jan. 15, 2021), the Exchange had enrolled a total of 81,903. In past years, total enrollment has decreased by as much as 15% over the course of a year, but the expanded subsidies and access provided by the ARPA enrollment period reversed that trend and allowed more Nevadans to find affordable coverage that met their needs.

The average net premium for ARPA consumers also dropped. At the end of last year's open enrollment period, the average monthly premium was \$232, as compared to an average of \$154 for those who actively shopped and used ARPA between April 20 and August 15.

For Nevadans collecting unemployment benefits in 2021 with lack of access to health insurance options, Nevada Health Link assisted nearly 6,000 households enroll in \$0 premium plans during the ARPA enrollment period.

"Our ultimate goal is to ensure every Nevadan has access to enroll in comprehensive health insurance plans, regardless of income, job status or cost," said Heather Korbulic, Executive Director of the Silver State Health Insurance Exchange. "During these special enrollment periods, we were able to get one



step closer to this goal by providing affordable insurance plans to even more Nevadans, with significant premium savings and increased subsidies. This means more Nevadans will be able to lead healthier lives with access to doctor visits, surgery, preventative care and taking care of basic health needs with health plans that fit their lifestyle and budget. For those who missed this ARPA enrollment period and are still uninsured, can shop for plans beginning November 1 during Open Enrollment."

Though the ARPA enrollment period has closed, there is still another chance this year for uninsured Nevadans to enroll in plans through Nevada Health Link. If you experience a qualifying life event (QLE), you are eligible to enroll during a regular special enrollment period. Examples of a QLE are: having a baby, getting married or divorced, a change in income, or losing current or other health insurance. Learn more by visiting our website: https://www.nevadahealthlink.com/reporting-life-and-income-changes/.

The normal Open Enrollment Period begins November 1, 2021 and runs through to January 15, 2022. This applies to Nevadans who don't have health insurance through an employer, are not on Medicare, Medicaid, the Children's Health Insurance Program (CHIP) or another source that provides qualifying health coverage.

For more information about enrolling in health insurance plans through Nevada Health Link, visit https://www.nevadahealthlink.com.

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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. Subscribe to Nevada Health Link's <u>Blog</u> and <u>YouTube</u> channel, like them on <u>Facebook</u> or follow on <u>Twitter</u> and <u>Instagram</u>. 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.