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**FOR IMMEDIATE RELEASE**

**Silver State Health Insurance Exchange Announces Approved Health Insurance Rates and New Carriers for 2022 Open Enrollment Period**

*Starting today consumers can “window shop” insurance plans through [NevadaHealthLink.com](https://NevadaHealthLink.com)*

**CARSON CITY, Nev. (Oct. 1, 2021)** – With the Open Enrollment Period (OEP) just a month away, Nevadans can now prepare to sign up for health insurance coverage by exploring 126 plans on [NevadaHealthLink.com](https://NevadaHealthLink.com). **The Silver State Health Insurance Exchange (Exchange)**, the state agency connecting Nevadans to affordable Qualified Health Plans, has announced the approved rates for health insurance plans, along with two new carriers, bringing a total of seven carriers for consumers to choose from. Starting today, consumers are encouraged to “window shop” for health insurance plans, ahead of the Open Enrollment Period which runs from Nov. 1, 2021 through Jan. 15, 2022.

The finalized average rate for health insurance plans sold through [Nevada Health Link](https://NevadaHealthLink.com) is 4.2 percent. Nevadans should be aware that an increase in finalized rates also means an increase in subsidies to help eligible Nevadans cover monthly premium costs. NevadaHealthLink.com is the **only** place consumers can access federal financial assistance (subsidies) to help offset the costs of insurance, and four out of five applicants who purchase a plan through the Exchange are eligible for financial assistance.

With the addition of two new insurance carriers, consumers can now find plans among seven different insurance companies, increasing individual health plans from 50 to 126 since last year’s OEP. Returning insurance carriers include:

- Health Plan of Nevada (HPN)
- SilverSummit
- Anthem HMO Nevada
- SelectHealth
- Friday Health Plans

The two new carriers are:



- Aetna Health
- Hometown Health Plan

Among the 126 plans offered to Nevadans through NevadaHealthLink.com:

- 86 plans are available to Nevada residents in Clark County and Nye County from all seven insurance carriers.
- 82 plans are available in Washoe County from Aetna, Hometown Health Plan, HPN, SilverSummit, Anthem HMO Nevada, and Friday Health Plans.
- 57 plans are available in Carson City and rural counties Douglas, Lyon and Storey from Hometown Health Plan, SilverSummit, Anthem HMO Nevada, and Friday Health Plans.
- 53 plans are available in rural counties Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing and White Pine from Friday Health Plans, Anthem HMO Nevada, and SilverSummit.
- Six carriers will offer 20 Qualified Dental Plans to Nevada residents statewide. They include Alpha, EMI, Delta Liberty, Best, and Rocky Mountain.

“In our third year operating as a State Based Exchange, Nevada Health Link is excited to announce that we are now offering Nevadans a wider variety of options for health coverage, with the expansion of new carriers and more individual health plans for plan year 2022,” said Heather Korbolic, executive director of Silver State Health Insurance Exchange. “With seven carriers and 126 individual health plans, Nevadans can find plans that work within their budget and health needs, regardless of age, income or health status. I encourage Nevadans who are uninsured to take advantage of the window shopping period between now and Oct. 31, in order to be prepared for Open Enrollment on November 1. Enrollment professionals are available to provide free enrollment assistance in multiple languages. They are here to help customers over the phone or in-person to select the right plan at the most affordable price.”

Health plans offered through NevadaHealthLink.com are ideal for Nevadans who don’t qualify for Medicare or Medicaid; including those who don’t have employer-sponsored health insurance, such as independent contractors and gig workers; and anyone seeking comprehensive, quality and affordable plans, including populations that are new to Nevada or those who have recently become uninsured.

The opportunity to window shop will allow consumers, both existing and new, the chance to preview all 2022 health and dental plans, while exploring details about monthly premiums, deductibles, out-of-pocket costs, copayments and coinsurance amounts. Consumers can also get a general idea of how much financial assistance they may be eligible to receive once enrollment begins.

“Committed to remaining transparent and ethical in the rate review process, the Nevada Division of Insurance is pleased to announce consumers now have many more plans from which to choose,” said Insurance Commissioner Barbara Richardson. “We value the willingness of our



consumers to get involved in the rate review process to ensure carriers can still offer the best rates and plans within a consumer's budget.”

Open Enrollment Period for Plan Year 2022 runs from November 1, 2021 through January 15, 2022. Those who enroll by 11:59 p.m. on December 31, 2021 will have health insurance coverage effective January 1, 2022; those who enroll between January 1 and January 15 will have coverage effective February 1, 2022. Nevada Health Link provides a number of options for help with the enrollment process, including free in-person assistance with a licensed broker or navigator. Customers can locate an agent/broker by calling the customer service line and inputting their zip code at 1-800-547-2927.

### **About Nevada Health Link**

[NevadaHealthLink.com](https://www.NevadaHealthLink.com) 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). NevadaHealthLink.com 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 will begin November 1; 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](https://www.NevadaHealthLink.com).