



Nevada Health Link Open Enrollment Plan Year 2022 Prep Sessions Q&A

Question: A letter was sent today to all renewal clients. The broker of record wasn't referenced at all in the letter, and consumers were directed to call the Exchange. This is concerning because this is a point of failure that causes us to lose clients. When consumers call the Exchange and are forwarded to us, if we can't answer, they start looking elsewhere for help...usually a different broker. Next thing you know, we get the ever annoying "CLIENT RELATIONSHIP TERMINATED." Can this letter be retracted and modified to reference their broker?

Answer: To initially answer the question, the simple answer is no, the letter cannot be retracted, but we could look to include a revision for next year's renewal notices. The Exchange has an obligation to notify all consumers of renewals that are happening with their account. It's not feasible for those notices to reference specific brokers or to send different notices based on whether consumers have a designated broker.

Question: Hello I am new to Nevada Health Link; how do I get contracted with the insurance companies?

Answer: For all information regarding insurance carriers, please visit Nevada Health Link's website: <https://www.nevadahealthlink.com/partner-resources/carriers/>. You will need to obtain [a license through the Nevada Division of Insurance](#).

Question: If a 65 older has just part A Medicare, can they enroll in a Nevada Health Link plan?

Answer: Yes, but you will not be eligible for financial subsidies and will instead only be eligible for a full price Exchange plan.

Question: How can I get the list of Broker name and address please. (MELKAMU ZEMEDA)

Answer: You can view all certified brokers and agents here: <https://enroll.nevadahealthlink.com/hix/broker/searchlist?user.firstName=&user.lastName=&companyName=&formName=searchByName&submit=Search>

Question: Is SSN required for enrollment in health plans?

Answer: Generally, yes. A social security number is required for members of a household who plan to enroll in a plan and/or receive financial subsidies for an enrollment. However, there can be household members on an application who do not need to provide a SSN if they are not seeking coverage. For any consumers who need to provide a SSN, that number will be subject to a verification process to confirm the consumer's identity and eligibility, but exceptions can be made in a few cases, such as religious exemptions.

Question: It is challenging now with the letter from Cobra from termination I don't know get rejected

Answer: Nevada Health Link is working to conduct outreach to those consumers whose COBRA coverage is expiring as well as those whose expiration of subsidies makes coverage unaffordable. We are encouraging all consumers who lose COBRA coverage to work with a certified broker/agent or navigator to transition to Exchange coverage.

Question: Can people with ITIN enroll?

Answer: No. Our system does not support ITIN reporting or functionality. The Federal Marketplace (HealthCare.gov) does not use ITIN for consumer verification because it is generally used for IRS purposes when someone isn't eligible for a SSN, citizenship, or eligible immigration status. Nevada Health Link currently follows the federal marketplace rules; because of the likelihood that this number would be inconsistent with eligibility checks that we do perform regarding federal data matching.

Question: How do we handle when a client that is eligible for insurance at their workplace that is affordable, but they want to stay on Nevada Health Link for the subsidies?

Answer: A consumer that is eligible for insurance through their workplace would not be eligible for a health plan on the exchange. A consumer who is eligible for affordable employer sponsored coverage would not generally be eligible for financial assistance on the Exchange but could potentially enroll in a full price Exchange plan at their discretion, assuming all other eligibility factors were met for enrollment. Brokers and navigators can counsel consumers on full price plans and nonfinancial applications.

Question: If a consumer does apply on the 15th of January, do they need to have the application completed or as long as it started, they are granted the grace period of the 20th?

Answer: Their application needs be started by January 15, 2022 in order to have the five day grace period.

Question: I am new and completed my certification. How do I set up my portal?

Answer: Please call the Agent/Broker Service Line at 1-800-547-8156.

Question: If a consumer calls Nevada Health Link and they have a broker on their file, will they direct them to their broker/number?

Answer: Yes, unless it's a simple request, such as a password reset.

Question: Can the layout of the application be changed to a one pager versus different pages?

Answer: Unfortunately, no. There is too much information needed from an enrollee to reduce it down to one page. Additionally, it is a smart application, in that answers on certain sections affect later sections that are added or subtracted to the application. This benefits consumers by ensuring that consumers don't have to see pages that aren't relevant to them but do see all the pages that are. For this reason, it is not possible to have a one-page application.

Question: You referenced that rate change for PY2022 is approximately 4.2%. Consumers have contacted me today saying their APTC is going down for 2022. Window shopping tool confirms this. Do you know why that is?

Answer: The 4.2% rate increase is an average of all on-exchange plans, it's possible that the plan is less expensive. Please contact the call center to walk through specifics. Some consumers may see a decrease on APTC, because they benefitted from the Unemployment Insurance maximum APTC rule just in effect for the 2021 plan year. This benefit was provided by the American Rescue Plan and does not continue after Dec. 31, 2021.

Question: Where on the website can we find the PII form we can distribute to consumers before we assist them?

Answer: The Privacy Policy can be found on our webpage here: <https://www.nevadahealthlink.com/about-nevada-health-link/privacy-policy/>. Complaints regarding the improper handling of PII should be submitted by email to the SSHIX Privacy Officer at privacy@exchange.nv.gov. All complaints will be reviewed by the Privacy Officer and the SSHIX Executive Director, and all appropriate or required action will be taken.

Question: Can enrollees review and change their plan on renewal now rather than waiting until 11/1?

Answer: No, enrollees will not be able to change their plan prior to open enrollment, November 1, 2021.

Question: Will the Nevada Health Link Call center be open 7 days/week as last year or not?

Answer: Yes, here are the hours for Open Enrollment:

Monday – Friday:

Consumer 9am-5pm PST

Broker 9am-7pm PST

Saturday and Sundays:

Broker and Consumer 9am-5pm PST

Extended hours to 11:59 PST on 1/14, 1/15 and 1/20

Question: Can an illegal resident get insurance off the marketplace?

Answer: No. In order to qualify for a plan through Nevada Health Link, you must be a U.S. citizen and show proof of residency in the state of Nevada. In the meantime, we recommend checking out [Access to Healthcare Network](#) or [NV State Medicaid](#). Moreover, to enroll through the Exchange, a consumer must be an U.S. citizen or have eligible immigrant status, but a consumer who has neither of those may be able to enroll in "off-Exchange" coverage in the private market.

Question: The names of the brokers do not appear on any of the letters that went out. Please look into this.

Answer: Please refer to the first Q&A in this document.

Question: Any updates on immigrants' status and how to cover them?

Answer: <https://www.nevadahealthlink.com/immigrant-families/>. Immigrants with eligible immigrant status can enroll. Please see the following : <https://help.nevadahealthlink.com/hc/en-us/articles/360028568792-Immigration-statuses-that-qualify-for-Nevada-Health-Link-coverage> . Additionally, newly gained citizenship or eligible immigrant status are a qualifying life event for a special enrollment period.

Question: In the rural (not Carson City) Silver Summit does not have Renown in the Network, they will be out of network. This leaves the rural area with one true carrier.

Answer: There are three carriers that offer plans in rural counties:

- Anthem HMO NV
- Friday Health Plans
- Ambetter Silver Summit Healthplan

Question: For 65 years old and older who just arrived from a foreign country and green card holder, what insurance is available for them?

Answer: They may be eligible for coverage but would need to submit an application in order to obtain an accurate determination.

Question: Hello, when will the FPL Chart for 2022 be available on NV Health Link?

Answer: You can find the updated Federal Poverty Level Chart here: <https://www.nevadahealthlink.com/wp-content/uploads/2021/10/FPL-Chart-updated-2022.pdf>

Question: Will the increased out of pocket and co-pay benefits extended to those who received unemployment in 2021 be extended to those renewing their plans in 2022?

Answer: At this time the unemployment question will not be asked on 2022 applications, however this may change if the unemployment extension is passed by Congress in the reconciliation package.

Question: Are there agencies who needs more navigators for the enrollment period?

Answer: You can find the navigators information here: <https://www.nevadahealthlink.com/get-help/navigator-organizations/>.

Question: Can you be sure we have flyers that we can put in our e-newsletters, so families have the information?

Answer: Yes, all media and marketing assets will be posted here: <https://www.nevadahealthlink.com/media/media-assets/>

In addition, feel free to email the Communications Manager at the Exchange if you'd like more information regarding messaging and marketing and partnerships:
Janel Davis j-davis@exchange.nv.gov 775-687-9934

Question: What is a broker grantee?

Answer: Grantees are the brokers who have been awarded the grant through Nevada Health Link. Certified Brokers/Agents and entities are invited around May of each year to apply for the grant program by providing outlines on how they plan to use the funds for marketing, outreach and operational costs associated with storefront locations where they will assist consumers in selecting and enrolling in qualified health plans appropriate for their needs and budget. You can view our current grantees here: https://www.nevadahealthlink.com/broker_pilot-program/

Question: To renew for 2022, enrollees must update their income for 2022, is it right?

Answer: It is not required but recommended to ensure an enrollee is receiving the correct amount of subsidies. Note: If older information is not accurate consumers may become liable for paying back APTC during future tax filings.

Question: Is there a media campaign coming to clarify the Medicaid changes and to encourage those currently enrolled to ensure their contact info is up to date?

Answer: The Nevada Exchange is working closely with the NV state Medicaid agency, the Division of Welfare & Supportive Services on communications to those consumers falling off Medicaid benefits. There will be email communications to those ineligible for Medicaid as well as direct mailers.

Question PT 1: Is Hometown Health not available in Clark County? I am unable to find Hometown Health plans in Clark County window shopping tool.

Answer: There are 81 plans available to Nevada residents in Clark County. Hometown Health is not offered in Clark County. Hometown Health is offering plans in Washoe, Carson, Douglas, Lyon and Storey counties. There are only 81 plans offered in Clark/Nye.

Question PT 2: Hometown health does not show any options in the window-shopping tool. Nor on the Division of Insurance health insurance rates tool. Please advise why these plans are not showing if they are available in Clark County.

Answer: Hometown Health is not offered in Clark County. Hometown Health is offered only in Washoe, Carson, Douglas, Lyon and Storey counties. There are 81 qualified health plans offered in Clark/Nye County.

Question: I have seen agencies that really go out of their way to look like NVHL even using the "links" and stating they are the preferred partners. Is that legitimate?

Answer: No. The only legitimate website to sign up for a plan through Nevada Health Link is <https://enroll.nevadahealthlink.com/hix/> The consumer facing information website is: <https://www.nevadahealthlink.com/>

Question: Where can we see a list of clients who are **not** eligible for auto-renewal?

Answer: There is no list available. Consumer data is protected under Privacy Practices.

Question: Can a consumer who has Medicare Part B only (not eligible for free Medicare Part A) purchase a plan from Nevada Health Link with subsidies?

Answer: Yes, but you will not be eligible for financial subsidies and will instead only be eligible for a full price Exchange plan.

Question: What is the easiest way to help those currently covered who want to assign me as their broker for 2022 (I did not sell on exchange for 2021.) I have consumers who were my clients in 2020 who want me back as their broker for 2022.

Answer: If your consumers have designated a different agent in 2021, they will first need to de-designate their existing agent if they wish to work with you in 2022. Once this is complete the consumer can designate you as their agent following the steps outlined here:
<https://help.nevadahealthlink.com/hc/en-us/articles/360053060612-Designate-a-Nevada-Certified-Agent-Broker-or-Certified-Enrollment-Counselor->