



FOR IMMEDIATE RELEASE

Link to Interview Package: [here](#).

- List of questions and timestamps: [here](#).

B-Roll: [here](#). (*b-roll shot at 60 frames per second in 4K - speed up as desired*)

Credit: Courtesy of Nevada Health Link

Media Contacts:

Katie Charleson, Silver State Health Insurance Exchange

775-687-9929

kcharleson@exchange.nv.gov

Alexis Keith, The Abbi Agency

775-446-0273

alexis@theabbiagency.com

Nevada Health Link Announces New Plan Options and Plan Rates for 2023 Open Enrollment Period

Starting today, Nevadans can “window shop” to view and compare plans on NevadaHealthLink.com

CARSON CITY, Nev. (Oct. 3, 2022) – [Nevada Health Link](#), the online health insurance marketplace operated by the state agency, the Silver State Health Insurance Exchange (Exchange), has announced **the expansion of new plan options** for the upcoming Open Enrollment Period (OEP). Starting today, Nevadans can visit NevadaHealthLink.com and start “window shopping” to compare and explore plans prior to OEP beginning Nov. 1, 2022 through Jan. 15, 2023.

New Qualified Health Plan Options

Since transitioning away from the federal health insurance marketplace, HealthCare.gov, and becoming a State-Based Exchange (SBE) in 2019, the Exchange has focused on expanding the online marketplace by adding new Qualified Health Plan (QHP) options and insurance carriers. This year, **37 new health insurance plan options have been added, bringing to a total of 163 QHPs across seven private insurance carriers.**

The seven private health insurance carriers offering plans through NevadaHealthLink.com are:

- Aetna Health
- Anthem HMO Nevada



- Friday Health Plans
- Health Plan of Nevada (HPN)
- Hometown Health Plan
- SelectHealth
- SilverSummit (Ambetter)

Below is a breakdown of plans available by county:

County/Area	Carriers	Number of Plans
Clark County, Nye County	Aetna Anthem Friday Health Plans HPN SelectHealth SilverSummit	104
Washoe County	Aetna Anthem Friday Health Plans HPN Hometown Health	88
Douglas County, Lyon County, Storey County and Carson City	Anthem Friday Health Plans Hometown Health SilverSummit	58
Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Pershing and White Pine	Anthem Friday SilverSummit	51

“Consumers have more plan options than ever before on NevadaHealthLink.com, which means more variety of coverage options and pricing to best fit the needs of individuals and their families,” said Ryan High, Executive Director of the Silver State Health Insurance Exchange. “For those who are currently uninsured or underinsured, I highly encourage going online to NevadaHealthLink.com to see what plans are available in your area and what financial assistance you may be eligible to receive.”

Qualified Dental Plans and Vision Plans

Dental and vision coverage are included for children in all Qualified Health Plans (QHPs), however, for adults, dental and vision are sold separately. For the 2023 Plan Year, five carriers will offer 18 Qualified Dental Plans (QDPs). The dental carriers include:



- Alpha
- EMI
- Delta Liberty
- Best
- Anthem (Rocky Mountain)

Nevada Health Link partners with [VSP for vision plans](#). These low-cost plans include a wide range of benefits and services including eye exams, eyewear and contact lenses.

Inflation Reduction Act

In August 2022, Congress passed the Inflation Reduction Act (IRA), which expanded the Advanced Premium Tax Credits (APTC) outlined in the American Rescue Plan Act (ARPA) to help reduce costs of health insurance premiums on Affordable Care Act (ACA) plans for Americans. **Thanks to the passage of the IRA, these expanded subsidies have been extended for three more years.**

The expansion of these subsidies to Nevadans have been significantly impactful. Nevadans making [400% of the Federal Poverty Level \(FPL\)](#) now may qualify to receive these enhanced subsidies, whereas before ARPA, they may not have. Nearly 9 out of 10 consumers who purchase a plan through the Exchange are eligible to receive financial assistance, with almost half of all enrollees paying a net premium of \$100 or less for their monthly plan.

NevadaHealthLink.com is the **only** place Nevadans can access federal financial assistance to help offset the costs of health insurance.

“The passage of the Inflation Reduction Act allows plans to stay even more affordable, so that families can have more money back in their pockets,” High explained. “Last year, the Exchange set record breaking open enrollment numbers with over 101,000 Nevadans enrolled in plans. This was large in part due to the ARPA subsidies, which helped keep monthly premium costs down. The expansion of these subsidies for three more years will allow Nevadans to continue prioritizing their health through affordable health insurance plans and expansive coverage.”

Window Shopping and Plan Rates

All plan options and rates are available now and can be viewed by using the “window shopping” feature on NevadaHealthLink.com. The weighted average rate increase for Exchange plans is 9.2%. While some plans may have experienced a rate increase, subsidies have also increased.

“The ability for Nevada consumers to window shop and take part in the rate review process for the Silver State Exchange Health Insurance Exchange is very important for the Exchange and the Nevada Division of Insurance,” said Insurance Commissioner Barbara Richardson. “We



encourage every consumer to take time and review the rates and the products for the Exchange and provide anonymous feedback. This feedback helps the state and the insurance carriers get a better understanding of the Nevada consumers' health insurance coverage needs.”

Anonymously window shopping allows consumers, both existing and new, the chance to preview all 2023 health and dental plans, while exploring estimated costs of 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.

“It’s important that consumers know that the increase is a weighted average, so while some plans may experience higher rate increases, others may experience lower rate increases,” High continued. “It’s really helpful to talk to a broker or navigator for free if you have any questions, and they can help you explore a wide range of plans depending on the plan and coverage needs. You may be encouraged to find that the plan you want fits within your budget.”

Open Enrollment

Open Enrollment Period for Plan Year 2023 runs from November 1, 2022 through January 15, 2023. Those who enroll by 11:59 p.m. on December 31, 2022, will have health insurance coverage effective January 1, 2023; those who enroll between January 1 and January 15 will have coverage effective February 1, 2023.

Health plans offered through NevadaHealthLink.com are ideal for Nevadans who don’t qualify for Medicare or Medicaid; or those who don’t have employer-sponsored health insurance, such as self-employed, 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.

Nevada Health Link provides a number of options to consumers for help with the enrollment process, including free over-the-phone or in-person assistance with a licensed broker or navigator; free assistance is available in multiple languages. Nevadans can find local assistance with an agent/broker by calling the customer service line at 1-800-547-2927 and inputting their zip code. Starting November 1 through January 15, the call center will be open seven days a week from 9 a.m. to 5 p.m. PST, excluding holidays. Nevada Health Link also has a “chat” feature on the website, connecting Nevadans directly to representatives from the call center.

About Nevada Health Link

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](#), [TikTok](#) 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](#).